

Bridging Product Guide

Last updated: 12th June 2026



This product guide is for intermediaries only.

Table of contents

EPC Uplift Light Refurbishment	3
Light Refurbishment	4
Light Refurbishment with Drawdowns	5
Heavy Refurbishment	6
Heavy Refurbishment with Drawdowns	7
Checklist	8



EPC Uplift Light Refurbishment

Available where the refurbishments are focused on improving the property's EPC to an A - C rating by the end of the loan term.



Highlights

- Maximum LTV: 75% net (day one)
- LTGDV: Up to 75%
- Term: Max 12 months
- Loan size: £200,000 - £1m
- Interest: Rolled up
- Exit Strategy: Refinance
- Cost of works: Max £100k
- No structural works
- No works under permitted development

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
EPC Uplift	3 - 12 months	£200k - £1m	0.69%	0.69%	0.69%	2.00%

Light Refurbishment

Works that fall under permitted development, works that require building regulation sign-off, Resi to HMO conversions up to 6 tenants, replacement windows, decoration, light central heating and electrical work, internal reconfiguration, full rewire, installation of new bathrooms and kitchens.



Highlights

- Up to 80% LTV Net
- LTGDV 75%
- Works cost up to £250k
- Rolled up interest
- No ERC (minimum interest 3 months)
- Below Market Valuations (BMVs) available

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Light Refurbishment	6 - 12 months	£200k - £5m*	0.70%	0.70%	0.70%	0.70%	2.00%

* Loans over £5m subject to bespoke pricing

Light Refurbishment with Drawdowns

Works that fall under permitted development, Resi to HMO conversions up to 6 tenants, replacement windows, decoration, light central heating and electrical work, internal reconfiguration, full rewire, installation of new bathrooms and kitchens.



Highlights

- Up to 75% LTV Net
- LTGDV 70%
- Works cost up to £250k
- Minimum Drawdown size £25k
- Rolled up interest
- We will monitor the drawdowns using a fixed fee scale and the cost will need to be covered by the borrower.
Fee scale for works up to £250k: (Initial report - £415.00 + VAT/Interim report - £258.00 + VAT)
- Below Market Valuations (BMVs) available
- 100% works costs funded in arrears

Product	Planning Permission required day one	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Light Drawdown	Yes	18 months	£250k - £5m*	0.77%	0.77%	0.77%	2.00%

* Loans over £5m subject to bespoke pricing

Heavy Refurbishment

Conversions such as large HMOs & MUFBs that require planning permission and heavier schemes of works.

Highlights

- Up to 80% LTV Net
- LTGDV 75%
- Rolled up interest
- Must have residential use day one
- No ERC (minimum interest 3 months)
- Below Market Valuations (BMVs) available
- Work cost up to £750k (excluding commercial-to-resi conversions)



Product	Planning Permission required day one	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Heavy Refurbishment	Yes	9-18 months	£200k - £5m*	0.99%	0.99%	0.99%	0.99%	2.00%

* Loans over £5m subject to bespoke pricing

Heavy Refurbishment with Drawdowns

Where planning permission is required such as a house to flats or flats to house, and larger projects.

Highlights

- Up to 75% LTV Net
- LTGDV 70%
- Works cost up to £750k (excluding commercial-to-resi conversions)
- Minimum Drawdown size £25k
- Rolled up interest
- We will monitor the drawdowns using a fixed fee scale for works up to £500k and the cost will need to be covered by the borrower. For works over £500k bespoke pricing will apply.
Fee scale for works up to £500k: (Initial report - £415.00 + VAT/Interim report - £258.00 + VAT)
- Below Market Valuations (BMVs) available
- 100% works costs funded in arrears



Product	Planning Permission required day one	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Heavy Drawdown	Yes	18 months	£250k - £5m*	1.02%	1.02%	1.02%	2.00%

* Loans over £5m subject to bespoke pricing

Checklist

The below information is what we need to proceed with a bridging loan.

- ID for all borrowers
- Proof of residency for all borrowers
- Schedule of works and estimates/quotes
- Refurbishment form





Complete 

Your specialist packager distributor



023 8045 6999 (Option 3)



bridging@complete-fs.co.uk



www.complete-fs.co.uk

Castle Trust Bank means Castle Trust Capital plc, a company incorporated in England and Wales with company number 07454474 and registered office at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910. Buy to Let is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

This product guide is for intermediaries only.

P1904