30 SEPTEMBER 2026

Product guide

Bridging finance, when timing matters.

For intermediary use

Allica Bank

Complete FS
Your specialist packager distributor

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Standard bridging rates

Key lending criteria

Criteria	Description
Loan size	£150,000 to £10 million
Maximum LTV	75% for residential and semi-commercial properties, 70% for commercial
Term	Up to 24 months
Fees	Arrangement fee of 2%, deducted from advance
Borrowers	UK registered limited companies, LLPs, partnerships and sole traders
Security	First legal charge over freehold or long leasehold title(s)
Insurance	Title insurance and search indemnity applied where possible
Valuations	AVMs available up to 75% for properties valued up to £2 million
Interest	Retained or serviced

Rates

Monthly rate	LTV				
	50%	**60%**	**65%**	**70%**	**75%**
Residential	0.69%	0.72%	0.72%	0.77%	0.82%
Semi-commercial	0.74%	0.74%	0.77%	0.79%	0.84%
Commercial	0.82%	0.82%	0.85%	0.88%	-

Rates are fixed and charged daily in arrears

Discounts and offers



0.03%

Large loan discount on loans over £750,000

Discount on monthly interest rate. Only applies to standard residential, semi-commercial, and commercial loans.

Bridge-to-term

Stabiliser

Key lending criteria

Criteria	Description
Borrowers	UK registered limited companies, LLPs
Security	First legal charge over freehold or long leasehold title(s)
Insurance	Title insurance and search indemnity applied where possible
Valuations	Full RICS valuation at origination

Product criteria

Loan size
£250,000 to £5 million

Maximum day 1 LTV
70%

Term
7 years, with 2 year stabilisation period and 5 year term period

Fees
Arrangement fee of 2%, Trigger fee of 1%

Interest
Serviced monthly, with a 6-month rolled interest option

Repayment type
OO – part amortisation

CI – interest only or part amortising

Exit fee
An early repayment charge of 3% is payable at any point other than expiry of the facility

Stabiliser: commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
Owner-occupier (OO)			
Stabilisation period	5.73%	6.09%	6.45%
Term period	2.80%	2.80%	3.15%
Commercial investment (CI)			
Stabilisation period	5.73%	6.09%	6.45%
Term period	3.70%	3.70%	3.90%

Stabiliser: semi-commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
Owner-occupier (OO)			
Stabilisation period	5.37%	5.73%	6.09%
Term period	2.30%	2.30%	3.05%
Commercial investment (CI)			
Stabilisation period	5.37%	5.73%	6.09%
Term period	2.35%	2.35%	3.20%

Bridge-to-term

Improver

Key lending criteria

Criteria	Description
Borrowers	UK registered limited companies, LLPs
Security	First legal charge over freehold or long leasehold title(s)
Insurance	Title insurance and search indemnity applied where possible
Valuations	Full RICS valuation at origination, further RICS valuation at trigger point

Product criteria

Loan size
£500,000 to £5 million

Maximum day 1 LTV
65%

Term
7 years, with 2 year refurbishment period and 5 year term period

Fees
Arrangement fee of 2.5%

Trigger fee of 1%

Interest
Serviced monthly, with a 12-month rolled interest option

Repayment type
OO – part amortisation

CI – interest only or part amortising

Works
Non structural, up to 100% of initial valuation

Maximum LTGV
65%

Exit fee
An early repayment charge of 3% is payable at any point other than expiry of the facility

Improver: commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
Owner-occupier (OO)			
Improver period	6.33%	6.69%	-
Term period	2.80%	2.80%	3.15%
Commercial investment (CI)			
Improver period	6.33%	6.69%	-
Term period	3.70%	3.70%	3.90%

Improver: semi-commercial

LTV - VP (unrestricted)	Up to 60%	Up to 65%	Up to 70%
Owner-occupier (OO)			
Improver period	5.97%	6.33%	-
Term period	2.30%	2.30%	3.05%
Commercial investment (CI)			
Improver period	5.97%	6.33%	-
Term period	2.35%	2.35%	3.20%

Refurbishment loans

Key lending criteria

Criteria	Description
Borrowers	UK registered limited companies, LLPs, partnerships and sole traders
Cost plan	**Cosmetic:** Higher of 15% of OMV, or £50,000 per property. **Light:** Higher of 50% of OMV, or £75,000 per property. **Medium:** Higher of 100% of OMV, or £100,000 per property.
Monitoring	Cosmetic and Light refurbishment to be monitored by our asset manager. Medium Refurbishment to be monitored by our QS.
Valuations	Full RICS valuation
Interest	Rolled. Rates are fixed and charged daily in arrears
Refurbishment type	**Cosmetic:** Works to improve speed of letting and compliance with regulations. Examples include redecoration, EPC improver works, compliance with utility regulations, boiler upgrades, modernisation. **Light:** As with Cosmetic, but higher cost plan. **Medium:** Loft conversions, reconfigurations, single story extensions, commercial to residential schemes.

Allica Bank funded improvement works

Criteria	Up to 70% LTV	75% LTV
Cosmetic	0.77%	0.82%
Light	0.79%	0.84%
Medium	0.89%	0.91%

Product criteria

Loan size
£150,000 to £2 million

Maximum day 1 LTV
75%

Term
3 to 24 months

Fees
Arrangement fee of 2%

Works funded
Up to 100%

Maxiumum LTGDV
70%

Borrower funded improvement works

Criteria	Up to 75% post works LTV
Light	0.89%

Rates are fixed and charged daily in arrears.

Product criteria

Loan size
£150,000 to £2 million

Maximum day 1 LTV
85%

Term
3 to 24 months

Fees
Arrangement fee of 2%

Works funded
Up to 100%

Maxiumum LTGDV
70%

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