BRIDGING AND SHORT TERM FINANCE

OCTOBER 2026

quantum mortgages

Reliable bridging finance **with ready made exits**



CERTAINTY: THE RATE & LTV YOU SEE IS WHAT YOU GET

SPEED: INSTANT TERMS, AVMS & FAST FUNDING

TRANSPARENCY: NO HIDDEN FEES OR TERMS

This document was last updated on 15/10/2026 - V18_A7BRCATMAR26

THIS INFORMATION IS FOR THE USE OF MORTGAGE INTERMEDIARIES AND OTHER PROFESSIONALS ONLY

Fees & Packaging

Valuation Fees

Where an Automated Valuation Model (AVM) can be used: AVMs can be used on the Residential Investment product only, up to 70% LTV where the confidence rating is 4.0 and above. AVMs are not available in Northern Ireland.

Purchase Price/Value	Single Unit & HMO/MUFB < 6 rooms	HMO/MUFB Over 6 bedrooms
To £100,000	£475	£1,014
£150,000	£475	£1,014
£200,000	£495	£1,014
£250,000	£510	£1,014
£300,000	£565	£1,014
£350,000	£620	£1,134
£400,000	£620	£1,134
£450,000	£675	£1,254
£500,000	£675	£1,254
£600,000	£755	£1,374
£700,000	£805	£1,494
£800,000	£890	£1,614
£900,000	£965	£1,734
£1,000,000	£1,035	£1,854
£1,500,000	£1,435	Refer
£2,000,000	£1,835	Refer

N.B. Valuation Fees quoted for properties up to 6 bedrooms include no commercial usage. Fees for properties over 6 bedrooms are quoted as guidance only. Fees where there is any element of commercial use are available on request. Fee scales are at the valuers discretion and may vary. They should be treated as a guide only and an accurate fee will be quoted prior to instruction.

Exit Strategy

An explanation of how the loan will be repaid at the end of the term must be provided, for some scenarios we may ask for evidence of the proposed strategy.

Arrangement Fees

Arrangement Fees chargeable from 1.45% - see relevant product for exact fees. Fees can be added to the loan, subject to a minimum fee of £2000. £35 TT fee deducted from advance.

Application Fee

Non refundable £199 to be paid on application.

Packaging Requirements

Broker/Packager/Solicitor certified copy of Identification documents. At least one item from:
A valid full passport, a valid UK Photo-card driving license, or any photo identity card issued by any Government department.

Broker/Packager/Solicitor certified copy proof of address. At least one item from:
UK Driving License (full), Current council tax demand letter or statement, Current Bank statements, or credit/debit card statements, issued by a regulated financial sector firm in the UK, EU or comparable jurisdiction, recent Utility Bill not more than 3 months old (not an internet printed copy), solicitors letter.

Assets and Liability statement required at application.
Applicants own or QML template. To include:

- Address and value of main residence
- Personal effects (including cars)
- Bank & Building Society balances
- Value of investments
- Business shareholdings
- Mortgage outstanding and name of lender on main residence
- All secured and unsecured loans and credit commitments
- Non-credit commitments (maintenance etc)
- Details of existing property portfolio

To include full address, property value, rental income / value, mortgage lender (if applicable), mortgage balance & monthly mortgage payment

Refurbishments
The following to be provided at application:

- Evidence of sufficient capital to self fund all works and contingency
- Full schedule of works, programme and costings
- CV for the Borrower and/or Project Manager
- Details of the professional team

Solicitor Information

Dual Representation can be agreed providing all solicitors acting for Quantum Mortgages meet the following criteria:

- Be authorised and regulated by the Solicitors Regulation Authority and registered with the Law Society
- Hold PII with a minimum of £2M cover
- Hold a relevant accreditation
- Have at least 3 SRA Regulated Principles or Regulated Managers in the practice

We can seek quotes from our approved panel consisting of TWM Solicitors, TLT Solicitors and Thomson Snell & Passmore.

- Option to exit via a Quantum Mortgages Buy to Let mortgage (or other viable exit)
- Arrangement fee added to the loan
- Float of own capital for speedy release of funds
- Dual representation legal process
- No compulsory legal advice

This guide is designed for use of intermediaries and should not be shared with potential customers. Rates and criteria are subject to change without notice. Criteria is provided as a guide only. All cases are subject to a full underwriting process.

Residential Investment

- For auction purchases / undervalue transactions
- Portfolio restructure
- Capital raising for further investments
- First time landlords accepted to 65% LTV (no first time buyers)
- Minor cosmetic works only allowed during the loan term
- Loans below £100,000 max LTV 70%

LTV Band	Minimum gross loan	Maximum gross loan	Monthly Rate	Arrangement Fee
Standard				
<=65% Gross (inc interest)	**£50,000**	**£3,000,000**	**0.84%** (fixed)	**2.25%**
>65% to 80% Gross (inc interest)	**£50,000**	**£3,000,000**	**0.95%** (fixed)	**2.25%**
Low fee				
<=65% Gross (inc interest)	**£50,000**	**£3,000,000**	**0.84%** (fixed)	**1.50%**
>65% to 80% Gross (inc interest)	**£50,000**	**£3,000,000**	**0.95%** (fixed)	**1.50%**

Term	Minimum 3 months, maximum 24 months
Repayment	Interest retained for the loan term
Undervalue purchase	Acceptable up to 90% of Purchase Price / 70% LTV
Property Considered	• Standard construction houses and flats • Non standard construction up to 60% of OMV • Ex Local authority flats up to 70% LTV, houses up to 75% • Ex Local Flats with deck access over 5 storeys up to 60% LTV • HMO and Multi Unit properties up to 12 units
Lending Area	England, Wales & Northern Ireland
Available to	UK Resident Individuals Limited Company SPVs registered in England, Wales & Northern Ireland (must be registered with one of the following SIC codes - 68100, 68201, 68209, 68320)
Valuations	AVM: Where an Automated Valuation Model (AVM) can be used, QML will complete the AVM: • AVMs can be used on standard construction single residential properties only in good condition; • Up to 70% LTV / £1m Gross Loan - confidence rating must be 4.0 or above. Where an AVM cannot be used, a full valuation will need to be instructed through our panel of approved valuation partners. AVMs are not available in Northern Ireland.

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Residential Investment

Foreign Nationals & Ex-Pats

LTV Band	Minimum gross loan	Maximum gross loan	Monthly Rate	Arrangement Fee
Standard				
<=65% Gross (inc interest)	**£50,000**	**£3,000,000**	**1.09%** (fixed)	**2.25%**
>65% to 75% Gross (inc interest)	**£50,000**	**£3,000,000**	**1.15%** (fixed)	**2.25%**
Low fee				
<=65% Gross (inc interest)	**£50,000**	**£3,000,000**	**1.09%** (fixed)	**1.50%**
>65% to 75% Gross (inc interest)	**£50,000**	**£3,000,000**	**1.15%** (fixed)	**1.50%**

Term	Minimum 3 months, maximum 24 months
Repayment	Interest retained
Undervalue purchase	Acceptable up to 90% of Purchase Price / 70% LTV
Property Considered	• Standard construction houses and flats • Non standard construction up to 60% of OMV • Ex Local authority flats up to 70% LTV, houses to 75% • Ex Local Flats with deck access over 5 storeys max 60% LTV • HMO and Multi Unit properties up to 12 units
Lending Area	England, Wales & Northern Ireland
Available to:	Foreign Nationals & Ex-Pats BASEL risk score of 6.0 or less. Please note that applications from foreign national applicants may be declined where, in our reasonable opinion, there exists a significantly elevated risk of war or conflict associated with the applicant's country of residence. QML reserves the right to assess such risks on a case-by-case basis as part of our underwriting procedures.

Mixed Use Bridge

- For properties containing both residential and commercial usage
- Permitted Development conversions
- Residential element must always be a minimum of 50% of the total floor area

Max LTV	Minimum gross loan	Maximum gross loan	Monthly Rate	Arrangement Fee
Standard				
<=65% Gross (inc interest)	**£100,000**	**£2,000,000**	**1.15%** (fixed)	**2.25%**
Low fee				
<=65% Gross (inc interest)	**£100,000**	**£2,000,000**	**1.15%** (fixed)	**1.50%**

Term	Minimum 3 months, maximum 24 months
Repayment	Interest retained
Undervalue purchase	Acceptable up to 80% of Purchase Price / 65% LTV
Property Considered	Standard construction mixed use units where the residential element is at least 50% of the overall floor area. Non standard construction up to 60% of OMV
Lending Area	England, Wales & Northern Ireland
Available to:	UK Resident Individuals Limited Company SPVs registered in England, Wales & Northern Ireland

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Refurbishment Bridge

- For light refurbishment where no planning permission is required and no structural works are to be carried out
- Refurbishment costs must be no more than 30% of the lower of the market value/purchase price

Max LTV / LTGDV	Minimum gross loan	Maximum gross loan	Monthly Rate	Arrangement Fee
<=65% Gross (inc interest)	**£100,000**	**£3,000,000**	**0.89%** (fixed)	**2.25%**
>65% to 80% Gross (inc interest)	**£100,000**	**£3,000,000**	**0.95%** (fixed)	**2.25%**

Term	Minimum 3 months, maximum 24 months
Repayment	Interest retained
Undervalue purchase	Acceptable up to 90% of Purchase Price / 70% LTV
Property Considered	Standard Houses and flats of standard construction requiring refurbishment or conversion **without** planning permission. Non standard construction up to 60% of OMV Ex Local authority flats up to 70% LTV, houses to 75% Ex Local Flats with deck access over 5 storey's max 60% LTV HMO and Multi Unit conversions up to 6 units
Lending Area	England, Wales & Northern Ireland
Available to:	UK Resident Individuals and Ex Pats Limited Company SPVs registered in England, Wales & Northern Ireland

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Generic Criteria Guide

Generic Criteria Guide for all Products	
Min / Max Age	• Min 21 yrs • Maximum age 85 at the end of term
Min / Max Term	• Minimum 3 Months • Maximum 24 Months
Refurbs / Borrower Experience	• For refurbishment applications the borrower must be able to evidence experience of 2 schemes completed in the last 4 years of a similar size and scale. • Where the borrower cannot evidence experience we *may* consider a fully contracted project manager or main contractor.
Max Borrower Exposure	• The maximum number of loans that may be granted to any one borrower is limited to the lesser of 10 loans or £10 Million of borrowing
Property Exposure Limit	• Quantum Mortgages will lend on a maximum of 33% of units in an individual block
HMO / Multi Units	• Acceptable - see product parameters for details
New Build Flats	• Acceptable up to 70% LTV where criteria is met. Max 5% builder incentive
Leasehold	• Minimum lease remaining of 40 years at the end of term
Tenancy Accepted	The property may only be let or refurbished to be let based on one of the following types of tenancy: • A single assured periodic tenancy ("an APT") . • A common law tenancy • Lettings to a UK registered limited company. • Holiday lets, including Airbnb properties and short term lets
Limited Companies	• Registered in England, Wales or Northern Ireland • All Directors do not have to be shareholders, but the combined shareholding of the directors on the mortgage application must be 51% or more, either individually or aggregated • Must be a non-trading SPV with sic code 68100, 68201, 68209 or 68320 • Non-director minority shareholders subject to a KYC check • Personal Guarantees will be required from at least one Director (or as many Directors as are required to reach a combined shareholding of 51% or more and from each director that is also a shareholder) for 100% of the loan
Credit Profile	• Satisfied defaults / CCJs considered if non instalment debts and less than £500 combined (maximum of 2) • Late payments considered subject to a reasonable explanation
Unacceptable Property Types	• 100% Timber construction • Shared ownership properties • Uninsurable properties • Properties which have ongoing structural issues or have been underpinned within the last five (5) years unless supported by satisfactory guarantees and subject to a Certificate of Structural Adequacy. • Properties requiring underpinning, properties with continuing structural movement, or movement that requires monitoring • Properties with dry rot • Commonhold properties • Mobile homes, caravans, park homes or houseboats • Properties with Spray Foam in the roof void • Flats with combustible cladding that do not have a recent EWS1 Certificate • Properties containing Mundic Block material that are not classified as class A, A/B, A1, A2 or A3 • Properties with Japanese Knotweed assessed at Category A or B (evidence or report required) • Properties determined as unacceptable security by an appointed valuer due to poor condition, not readily lettable and not being refurbished to make them lettable, health and safety concerns or where the property type or construction is not explicitly permitted within this policy • Properties less than ten years old and without a warranty backed by an FCA regulated insurer • Mixed use properties not currently habitable • Flats above/adjacent to food or alcohol sales above 65% LTV

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Product Codes

RESIDENTIAL INVESTMENT PRODUCTS		
Product Code	**LTV %**	**Rate Type**
BRRIMAR26V780	Up to 80% LTV	Resi Investment 80%
BRRIMAR26V765	Up to 65% LTV	Resi Investment 65%
BRRILFMAR26V780	Up to 80% LTV	Resi Investment 80% Low Fee
BRRILFMAR26V765	Up to 65% LTV	Resi Investment 65% Low Fee

RESIDENTIAL INVESTMENT - FOREIGN NATIONALS & EX PATS		
Product Code	**LTV %**	**Rate Type**
BRRIFNMAR26V775	Up to 75% LTV	Resi Investment Foreign Nationals & Ex Pats 75%
BRRIFNMAR26V765	Up to 65% LTV	Resi Investment Foreign Nationals & Ex Pats 65%
BRRIFNLFMAR26V775	Up to 75% LTV	Resi Investment Foreign Nationals & Ex Pats 75% Low Fee
BRRIFNLFMAR26V765	Up to 65%	Resi Investment Foreign Nationals & Ex Pats 65% Low Fee

MIXED USE BRIDGE		
Product Code	**LTV %**	**Rate Type**
BRMURMAR26V765	Up to 65% LTV	Mixed Use Refurb Bridge 65%
BRMURLFMAR26V765	Up to 65% LTV	Mixed Use Refurb Bridge 65% Low Fee
BRMUMAR26V765	Up to 65% LTV	Mixed Use Bridge 65%
BRMULFMAR26V765	Up to 65% LTV	Mixed Use Bridge 65% Low Fee

RESIDENTIAL REFURBISHMENT		
Product Code	**LTV %**	**Rate Type**
BRRRMAR26V780	Up to 80% LTV	Resi Refurb 80%
BRRRMAR26V765	Up to 65% LTV	Resi Refurb 65%

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