




Complete 
Your specialist packager distributor

 023 8045 6999
 enquiries@complete-fs.co.uk
 www.complete-fs.co.uk



Bridging Finance

For intermediaries only



West One Loan Ltd is authorised and regulated by the Financial Conduct Authority, FRN: 510024.
Aura Finance Ltd is authorised and regulated by the Financial Conduct Authority, FRN: 709675
West One Development Finance Ltd is not authorised or regulated by the FCA. Certain types of loans are not regulated; for example loans for business purposes and certain buy-to-lets.

Key features

	Regulated	Non Regulated	Semi-Commercial	Commercial	Land
Max LTV	up to 70%	70%	70%	70%	65%
Fixed Interest rate	from 1.00%	from 1.00%	from 1.00%	from 1.05%	from 1.10%
Charge type*	1st/2nd	1st/2nd	1st/2nd	1st/2nd	1st
Min loan size	£75,000	£75,000	£75,000	£75,000	£75,000
Max loan size**	£30m	£30m	£30m	£30m	£30m
Max Term	12 months	24 months	24 months	24 months	24 months
Interest Type	Retained	Retained/ Serviced	Retained/ Serviced	Retained/ Serviced	Retained/ Serviced
Location	England, Scotland, Wales	England, Scotland, Wales	England, Scotland, Wales	England, Scotland, Wales	England, Scotland, Wales

*Rates will vary depending on charge.

**For loans above £30m please call your BDM.

Bridging Finance

Standard 1st Charge from £75,000-£5,000,000

	Residential Regulated		Residential Non Regulated		Semi-Commercial		Commercial		Land
	1st charge	2nd charge	1st charge	2nd charge	1st charge	2nd charge	1st charge	2nd charge	1st charge
≤ 50%	1.00%	1.05%	1.00%	1.05%	1.00%	1.05%	1.05%	1.10%	1.10%
60%	1.05%	1.10%	1.05%	1.10%	1.05%	1.10%	1.10%	1.15%	1.15%
65%	1.05%	1.15%	1.05%	1.15%	1.10%	1.15%	1.15%	1.20%	1.20%
70%	1.10%		1.10%		1.15%		1.20%		

For larger loans from £5,000,000 please call your BDM. | Refurbishment is based off current 180 day VP value. | The matrix above is for guidance only.

- Refinance & Sale acceptable exit strategies
- OMV considered
- Re-bridging accepted with plausibility
- Works to property accepted
- Adverse credit considered by referral

- Serviced and retained interest treatments
- Below market value transactions accepted
- No legal undertaking
- Ex Pat & Foreign investors accepted

- Various types of commercial proprietries considered
- SPV, Limited Company, LLP, SSAS, Trusts, SIPS and offshore companies accepted
- 2nd charge loans available
- Trading and investment properties accepted