



**Expert Guide**  
to International  
Bridging Finance







## The Specialists In Global Bridging Finance

We're experts in international bridging loans and specialist finance. Our purpose is to help our clients access the best terms available, no matter how much you want to borrow or the nature of your plans. We provide intimate access to lenders and guidance, helping you quickly secure bespoke short-term finance tailored to your needs.

### **Bridging finance is very versatile and typically well-suited if:**

- You have complex or variable income
- A significant portion of your wealth is tied up in assets like property
- You know banks and mainstream lenders won't want to lend for the project you want to explore
- You have an ambitious project and aggressive plans
- The opportunity you wish to pursue requires significant borrowing
- You want to purchase within a short period of time, such as an auction purchase or off market opportunity
- You require fast access to funds for business purposes
- You are looking to downsize and need to "bridge the gap" between sale and purchase

Securing the best possible bridging terms, including flexibility, can be challenging when operating individually. Which is why most prospective borrowers will use an experienced intermediary with the right market contacts and negotiating expertise. Who can source competitive interest rates, advise on international considerations and also consider a wider array of assets and income as security.

# Introduction to International Bridging Finance





# Lifting the lid on Bridging Finance

Regulated bridging loans are secured against a property that you have lived in in the past, currently live in, or plan to live in in the future. Taking a loan against a property that a family member currently resides in or will live in in the future also constitutes a regulated bridging loan.

Bridging Finance is short term lending, secured against real estate or other high value assets. It is a form of fast finance, with the process from application to completion taking a matter of a few weeks, and in some cases just days.

Bridging finance can be regulated or unregulated. When a bridging loan is regulated, there are rules around affordability, and your lender will assess how you will pay the monthly loan repayments. Lenders will want to ensure you can comfortably afford to meet the loan repayment schedule.

Unregulated bridging loans are secured against every other property types or property for other uses. Buy-to-let properties, property developments, commercial property and others will fall into this category.

Global Bridging Finance covers both sides of the market, and our brokers will help you secure whichever type of loan you need.

## Open Vs Closed Bridging Loans

Open and closed bridging finance are terms that refer to how and when you will pay back your bridging loan.

If you have a clear plan on how you will pay back your bridging loan (i.e. you know you will have capital by a certain date, and you'll use it to pay back the lender), this is a closed bridging loan.

Typically, you'll have a closed bridging loan if you need funds to tide you over until you receive capital that will come to you at a future date – a bonus, the sale of assets, or an inheritance being paid out.

An open bridging loan is used if you are unsure when you will receive the funds to pay back what you've borrowed. Typically, this will be when you are waiting to complete a property sale to pay back your lender or a similar scenario.

Regardless of whether you will opt for an open or closed deal, it's critical to have a solid plan in place for the exit of your loan, even if you are opting for an open bridging loan, which is often seen as more flexible. No matter how you plan to exit your loan, lenders will want to know exactly how you plan to pay back what you've borrowed. A secure and well thought out exit plan will also provide valuable peace of mind for you.

Global Bridging Finance will help you understand the risks and advantages of both open and closed bridging loans. Your bridging finance broker will help you pull together a game plan for your exit and present it to the lender in the most compelling way.





# Bridging Loan Interest Rates

Bridging loans are structured so that the interest rate is a percentage of the loan amount, calculated on a monthly basis. Rates currently start as low as 0.55% fixed per month on loans up to £1m, and generally start from 0.69% per month for loans of all sizes. Depending on the class of asset being used as security, the borrower's personal and professional circumstances, and the loan to value (how much of the property's value the loan makes up), the interest rate will be set by the lender.

**There are three ways to pay the interest rate:**

## 1. Retained Interest

Your interest payments are deducted from the gross loan amount and are used to meet the interest costs as they accrue – i.e. you pre-pay the interest on the loan.

## 2. Rolled Up Interest

Instead of paying a monthly interest payment, interest is added to the outstanding capital (calculated on a monthly basis), and you pay it all back when the loan is repaid.

## 3. Serviced Interest

You will need to meet the interest cost monthly as you would with a traditional mortgage.

How you pay interest will affect the total cost of your loan, your cash flow and how much you will be able to borrow. Depending on your situation, Global Bridging Finance will talk you through what kind of interest structure will work best for you and will seek out your preferred option from lenders to ensure you are in the best possible position.

## How Long Does It Take?

Bridging loans are fast to arrange. The amount you want to borrow won't influence how quickly you can complete a deal. Global Bridging Finance will source and negotiate initial offers within 24 hours, and you can usually receive credit-backed terms in around 48 hours. Depending on the complexity of the transaction, your profile and the security at the centre of the deal, you will be able to draw down funds in as little as one to two weeks.

## Is Bridging Finance For You?

For a long time, bridging loans were only used when an individual wanted to buy a new property before they had sold an existing property in their portfolio. Today, bridging loans can be used in many different ways: they are flexible, cost-effective, and readily available in many different scenarios.

Sometimes marketed as the ultimate problem solver and opportunity creator, bridging finance can be used when you're against the clock or temporarily short of capital. It can also be employed when traditional lenders can't or won't lend for various reasons.

Global Bridging Finance will help you understand the benefits and risks of this type of finance. Working exclusively on your side, Global Bridging Finance will get you the best deal, terms and remove stress from what can otherwise be complex





## Types Of Bridging Finance

# Short-Term Bridge Loans

Bridging loans are, by definition, a short-term financing solution. However, they're primarily used for periods of six to eighteen months and sometimes a little longer. Bridging loans have a maximum three-year term.

That said, bridging finance is an excellent tool for very short-term finance. There's no minimum term, so in theory, it's possible to borrow just for a few weeks or a couple of months, even if you need to borrow significant capital.

### Why opt for a short-term bridging loan?

Bridging loans, while complex transactions, are quick to set up. The application and underwriting process for other types of 'traditional' lending often requires long, arduous application processes. Lenders will want lots of information about your financial situation so they can weigh risk. There are many questions to answer and meetings and paperwork to be taken care of before a lender can consider your application. Mortgages, with their lengthy valuation and underwriting processes, are examples of this.

Bridging loans can be used in a variety of different ways. This type of finance is increasingly used creatively and strategically to help high-net-worth individuals respond to opportunities, snap up bargains and solve problems. Short-term bridging finance is hugely flexible, and it can be used in lots of different scenarios.

### These include:

- Capital to pursue an unexpected opportunity
- Solving a short-term cash flow challenge before a liquidity event
- Move quickly to buy 'bargain' assets

Bridging loans are often more flexible than other types of borrowing. Borrowers are typically more open to different plans and projects than they might be with other types of lending, so you'll be able to pursue broader activities or assets.

### Speed for Short-Term Bridging Loans

Bridging loans cut to the chase. Lenders require focused information that pertains to the specific aspects of the transaction rather than lots of superficial details. Very broadly, lenders will be looking at:

- The real estate at the centre of the transaction
- Risk
- How you will exit the loan

The stronger your initial position, the faster you will be able to access bridging finance, the more you will be able to borrow and the easier it will be to access very competitive short-term bridging finance.

## Types of Bridging Finance

# Large Bridging Loans

Today, there are many bridging loan providers, and the bridging finance marketplace is highly competitive. For anyone needing a straightforward loan of £1 million or less, there are many lenders to choose from.

However, if your circumstances are more complex or you need a sizeable bridging loan (£3 million or above), you'll find it hard to get the best deal by approaching lenders directly. This type of loan is fast-moving, complex, and many different parts need to come together simultaneously, which is magnified for large loans.

There are fewer lenders in this specialist part of the market, and Global Bridging Finance will be invaluable in getting you the most competitive offer and maximum flexibility. Your broker will be able to access lenders you wouldn't necessarily be able to reach through conventional channels. They will also know exactly who to approach for your deal. Some providers specialise in specific types of transactions: a £7 million bridging loan to buy a new commercial property will need a different approach than a £5 million loan to pursue business opportunities, for example.

However much you want to borrow and whatever your ambitions, your bridging finance broker will handle negotiations and ensure your loan is tailored to your situation and meets your needs. Then, they will keep the deal on track and work with the other parties involved (your legal team, the surveyor, your lender, etc.) to see the transaction through to completion smoothly.

Regardless of the size or complexity of your deal, large bridging loans move fast, and Global Bridging Finance will be able to help you access funds quickly and with a minimum of effort.



## Types of Bridging Finance

# Auction Finance

If you win a bid for an auction property, you'll need to move quickly to secure the deal. You'll generally need to have 10% of the purchase price available when you win the bid. The rest of the balance will usually need to be paid within 28 days.

If you can't make the cut-off date, you'll lose both your deposit and the property, so planning ahead is imperative. A partner like Global Bridging Finance will source and negotiate the best auction finance for you ahead of the auction. Your broker will also help ensure the transaction goes smoothly and will be able to connect you with lenders that can make the deadline for completing the purchase - even if you're very short on time.

Your broker will start by discussing your financing needs and understanding more about your ambitions for the property.

**The conversation will cover lots of different angles, but some of the essential elements will be:**

- Your plans for the property, including any work you'd like to carry out
- How much you want to borrow, and for how long
- Your plan for repaying the loan

Global Bridging Finance will then negotiate an in principle offer and provisional approval for auction finance for you. You'll know what you'll be able to borrow, the viability of your plans and have peace of mind that a financing solution is available for you well before you start bidding.

Buying at auction can allow you the possibility to snap up a brilliant property deal, but overspending is surprisingly easy. If you don't have an in principle agreement or a fixed plan of action, it's possible to get carried away with bidding, spending more than you mean to. Understanding what you can borrow, the maximum you can spend on purchasing the property and having a fixed action plan will be critical factors in a successful auction purchase.

### Auction Finance Costs

The auction finance you'll be offered will depend on many factors: your personal situation, experience (if you wish to develop the property), the state and location of the property, how you plan to exit the loan and the amount you are borrowing. Plenty of smaller lenders specialise in this type of financing, and some can advance loans within just a few days. In return for speed, you pay similar rates to those charged for bridging products.

Bear in mind you'll need to have capital available to cover the deposit and any other fees associated with the purchase. As well as the 10% deposit required on the day of the successful bid, there are also additional administrative costs that you will need to cover at this time - these will vary from auction to auction. The deposit and administrative fees are generally not covered under auction finance, and you will need to have funds available to pay these in cash.

## Types of Bridging Finance

# Bridging Loans for Property Development

Bridging finance is often a 'must have' for developers, and it can be used in many different scenarios. There is no limit on how much you can borrow using a bridging loan for property development. It's very usual for this type of finance to be very significant.

Your situation, experience and plans will influence how much you can borrow. If you have a successful track record of building, renovating or developing properties, you will be able to borrow more. If you have less experience or are moving into the property development space for the first time, fear not: you'll still be able to borrow at very attractive rates. Lenders may offer lower LTV or require additional security, but you will be able to access finance. If you don't have development experience, but you can showcase your skills, or business acumen would translate well to development projects, lenders may be more open to letting you borrow more.

As well as covering the costs of property development, you can also use bridging finance to consolidate the different lines of credit you've taken out on a development project. In doing so, you will make your loans easier to manage and potentially easier to refinance later on.

### Rates for Property Development Bridging Loans

Over the past few years, lots of new lenders have flooded the market. This is good news: the market is competitive, and there is healthy competition between various players, which can mean you get better terms and rates.

What you pay for this type of property development bridging finance will depend on several factors. Bridging loans for property development can be riskier than other types of bridging loans. As a result, lenders will want to ensure they can recoup their costs and aren't opening themselves up to unnecessary risk.

As well as your profile, your team's profile, your plans (and how ambitious these are), building costs and purchase price, loan-to-cost ratio and the gross development value will all play a part in what you end up being able to borrow and how much you will pay to do so.

Logically, the less you need to borrow, the less you will pay. Rates typically start at around 8% for straightforward, low LTV deals. If you want to borrow more against the LTC or GDV, you will pay more - 10% and up is very normal, although this will still be very competitive, considering the speed and relative ease with which you can secure this type of loan finance, and you will need to have funds available to pay these in cash.





## Types of Bridging Finance

# Residential Bridging

Bridging loans can be used in lots of different scenarios surrounding the sale and purchase of residential property.

### You can use residential bridging finance when you:

- Want to buy a new property but haven't yet managed to sell an existing property
- Want to buy a new property but don't want to sell your home to be able to do so
- Want to buy property without going through the traditional mortgage process
- You are purchasing a property that is un-mortgageable or has a complex title
- Can't access mainstream finance lenders for an unlimited number of reasons
- You need to release equity from a property you own quickly before you refinance with another lender
- You want to complete a refurbishment on a property before selling it or refinancing it

Bridging finance is exceptionally flexible for residential property transactions, and there are very few limits on how you can use them, provided a few basics are in order, the value of your property is what you say it is, and you have a solid exit plan that will allow you to repay the loan at term.

### Paying back a residential bridging loan

Residential bridging loans can be used for both simple and complex transactions, and you will be able to borrow significant capital to buy residential real estate. This type of financing can take as little as 1-2 weeks to arrange. In return for a quick drawdown of funds, lenders will focus on the value of the security you put forward, your plans for the property you want to buy and how you will eventually repay what you've borrowed.

When it comes to exiting a residential bridging loan, you will need to give lenders a firm and feasible plan of how you will pay back the loan. You might have a liquidity event and pay back the loan in cash. You might refinance when you seek another loan (usually a longer-term solution) with a lower interest rate, and your lender will pay off the bridging loan. Or you might sell a property to pay off the loan. Lenders are open and flexible as to which of these options you choose. The most important things to lenders will be how realistic your plan is and how easily they perceive it will come to fruition.

Global Bridging Finance works with the entire marketplace and will take the time to understand you, your plans and your financial position. Your bridging finance broker will explain your options in more detail and help deliver the best plan for you.

## Types of Bridging Finance

# Land Bridging Finance

Bridging finance lends itself to situations when you might have capital available for other parts of the project (i.e., development), but you don't have capital immediately available to buy the land. There is no upper limit on how much you can borrow for a land bridging loan. Ambitious projects aren't unusual in this market, meaning that bridge land loans can easily reach eight-figures. If you have the right project and profile, lenders will be generally happy to let you borrow very significant amounts.

When it comes to the specifics of how much you can borrow, things are more nuanced.

### What you can borrow will depend on:

- The risk the lender associates with your project
- If you have bought land and developed property on it successfully before
- If you are buying land to develop commercial or residential property
- The value development will bring to the project
- If you have planning permission or not
- How valuable the land will be after it's developed
- How you plan to exit the loan

Of these, risk and how you plan to exit the loan are the most influential elements in what you will be able to borrow.

### Buying land without planning permission

If you want to build on land but don't have planning permission, securing a loan will be challenging if you are operating alone. Most lenders are very wary of lending against land in these scenarios because there are many unknowns and moving elements to the deal. Expect less flexibility regarding how much you can borrow, and potentially you'll also need to provide additional collateral to move ahead with the deal.

Mainstream lenders tend not to have any appetite for bridging finance deals on land without planning permission, so you will need to look at niche and alternative lenders. Because of the complexity of these types of arrangements, lenders are free to pick and choose who they lend to. Your profile, net worth, track record and plans will hold significant sway in securing these types of deals.

With contacts in every part of the market, Global Bridging Finance has direct access to the lenders who will consider lending against land with no planning permission. You'll receive offers quickly – often in just 24 hours – so you can move forward with your transaction with confidence.





### Types of Bridging Finance

# International Bridging Finance

Bridging finance is common in the UK, and it is a mainstream and popular financing solution in the country. In Europe and other countries, bridging finance is also available for the same array of reasons as in the UK.

However, bridging finance is very flexible, and you can use it in international deals. The loan is secured on UK or international property, and you can use finance to buy new property, finance projects, solve problems or pursue opportunities. You can use international bridging finance if:

- You are based in the UK and want to use your international property portfolio as collateral for a bridging loan
- If you are a non-UK resident and have international properties that you would like to secure bridging finance against, using UK-based or international bridging finance lenders
- If you are not a resident of the UK but have one or more UK properties you would like to use as collateral for a bridging loan

It'll come as no surprise that subtle restrictions in some European markets have reduced overseas competition in the international bridging finance sector. Mainstream banks and specialist mortgage companies in the UK are more than happy to accept international property as collateral for short-term bridging loans. They also have a global outlook and are happy to consider clients who live abroad or have properties around the globe.

### Structuring international bridging finance

In theory, the structure of a bridging finance arrangement is relatively straightforward. Funds are released at a predetermined interest rate on a short-term basis. In this instance, they are backed by international property assets, which more than cover the lenders' financial exposure. The short-term nature of such transactions means there is relatively little exposure to currency movements. However, currency movements are still a risk that you shouldn't overlook.

There are ways and means of mitigating currency risk, especially for short-term financing, which will help you obtain a more competitive interest rate. Global Bridging Finance has significant experience and contacts in this area and will help you put a plan together to make sure you are exposed to a minimum of risk.

As well as considering currency exposure, Global Bridging Finance looks at the whole picture when it comes to international bridging finance. The team will put forward the solutions that meet all your financing needs and propose a plan of action that will help protect you from unnecessary risk. You can expect bespoke service, and a holistic approach will consider and plan for all aspects of your financial well-being, no matter how complex your circumstances or your transaction.





# Cost Overview

It's important to know that the actual cost of a bridging loan is more than just the annual or monthly interest rate – other fees and charges will apply

**These include:**

- **Interest Rate:** the monthly or annual interest cost
- **Arrangement Fee:** the upfront arrangement fee (either a fixed amount or a percentage of the loan)
- **Exit Fee:** a fee payable at the end of the loan (either a fixed amount or a percentage of the loan amount)
- **Early Repayment Fee:** a charge that will be made if you redeem the loan early or within a defined period
- **Other costs:** legal costs (yours and the lenders), valuation costs, admin fees, broker fees and other supplementary charges
- **Interest calculation type:** whether the loan is a daily/monthly or annual interest rate
- **Compound effect:** if you are not paying the interest monthly, consider the mechanism for how interest is allocated (interest can either be paid upfront, rolled up monthly or paid at the time of redemptions). You will want good advice here and to plan carefully: this can affect the total cost of the loan significantly

## Private Bank Bridging Finance Rates

Private banks generally offer very competitive bridging finance rates for straightforward transactions, i.e. breaking property chains. To offer bridging finance, many private banks will want you to be a potential client of the institution in the future. If you have a solid financial position, you can expect private banks to offer bridging loans from as little as 8% per annum.

## High Street Lender Bridging Finance Rates

Few of the UK's leading mortgage lenders will offer you a bridging loan via their retail operations. Expect a very comprehensive underwriting process and a low appetite for risk. On the flip side, you are likely to enjoy prime interest rates, starting at around 8% per annum.

## Building Society and Challenger Bank Bridging Finance Rates

Challenger banks and building societies will pay most attention to the property being used as security, how you will make interest payments and your exit. Challenger banks and building societies usually lend in closed bridging type scenarios. Building societies and challenger banks will offer bridging loans starting from 9% per annum.

## Regulated Bridging Finance Rates

There is little difference in the price of regulated bridging loans compared to unregulated bridging finance. Regulated bridging finance can cost anywhere from 8% per annum up to about 12% per annum. Your actual rate will be determined by the loan-to-value ratio, the broader circumstances of the transaction, the property on offer, your status as a borrower and the exit you would like.

## International Bridging Finance Rates

Bridging finance remains a distinctly British product, but bridging loans are beginning to become a feature of other HNW property markets. Providers are few and far between, but those that do exist are used for complex and international transactions, and they won't balk at these kinds of deals. International bridging finance rates are typically around 12% per annum.

## Commercial Bridging Finance Rates

Commercial bridging finance relates to cases when a commercial asset is used as security. Hotels, warehouses, land, catteries, churches and offices all count as commercial properties, as does anything else in between. Commercial finance is more complicated than residential bridging finance, and rates run from 9% per annum up to 24% or more, depending on the transaction.

## Property Development Bridging Finance Rates

Bridging finance is now a vital tool for property developers. Again, rates are influenced by several different elements, and what you are offered will be unique to your transaction and profile. In general, if the LTC, loan to GDV, purchase price and % of costs needed are low, you will likely be looking at rates somewhere around the 9% per annum mark. A high loan-to-value, even a 100% loan-to-cost solution, will range from 10% per annum.

## Non-bank and Alternative Finance Bridging Rates

Today, the vast majority of bridging finance is offered by non-bank lenders. Bridging finance lenders come in many shapes and sizes – they range from substantial peer-to-peer lending platforms to small companies that focus on certain parts of the market. In some cases, Global Bridging Finance will also be able to broker deals with high-net-worth individuals who lend their own capital. Rates can be anywhere from 9% to 24% or more, depending on the transaction.



# Top Tips

Having a team like Global Bridging Finance on your side who has experience in the bridging finance world, has a proven track record, and can guide you through any pitfalls is vital to your success.

## Look at the Offer in Full

Global Bridging Finance will always review the whole market in order to find the most appropriate loan for your personal circumstances. Bear in mind the cheapest arrangement may not be the best solution.

You should fully evaluate all the factors that make up the offer, not only the monthly interest rate in isolation.

## Get Your Paperwork in Order

You'll want to submit any paperwork the lender requests as quickly as possible. Paperwork, forms, and data should be completed fully – don't skim sections or details. Your best chance of being approved for a loan is to send, submit and sign everything that's requested of you in the minimum timeframe.

## Do Your Homework on Valuations

Bridging loans are secured against property. The amount you can borrow is based on the property's value and the loan-to-value ratio the lender agrees to offer you. If you need to move fast, you must research the property's value and give the lender a clear and honest value expectation when you first discuss your case.

## Get Your Team Together, Aligned and Communicating

Multiple parties are involved in a bridging loan, and you'll need to ensure everyone is fighting towards a common goal. It's not uncommon for strong deals to fall apart because a problem wasn't addressed or an ego in the professional team ran wild without being checked. A neutral partner like Global Bridging Finance can point these issues out to you courteously, provide advice, underline obligations and regroup the team.

## Don't Economise on Legal Fees

The biggest secret to arranging a fast bridging loan is to get the best possible legal team to help you. To do that, you will also need to be prepared to pay for the best.

Don't let a great deal fall through because you didn't pay what you should have for legal services.

## Preplan so you are Never on the Back Foot

Solve issues that arise proactively and quickly. Research insurance, valuer access, independent legal advice – the problems that come up are often the same and can be avoided with careful preplanning. If something unpredictable does come up, it isn't automatically game over.

The key will be keeping a cool head and stamping out the issue fast – get advice, discuss it, mitigate it or get around it.

## Case Studies

### Bridging Finance for a High-Net-Worth Individual

**Profile:** A US citizen with a net worth in excess of \$150 million. Resident in the UK.

**The Property:** A 1,000-acre commercial estate in England, valued at £25 million. The estate has a variety of uses, including farming, fishing and shooting.

**The Situation:** The individual's current mortgage on the estate was expiring, and the current lender would not extend it. The individual required a £5 million 24-month loan, which would allow the property to be properly marketed and sold.

**The Solution:** Global Bridging Finance approached and negotiated a deal with a specialist bridging lender. The lender was happy with the security put forward by the individual and their plans to market and then sell the property. They offered a two-year bridging loan at a very competitive rate.



## Case Studies

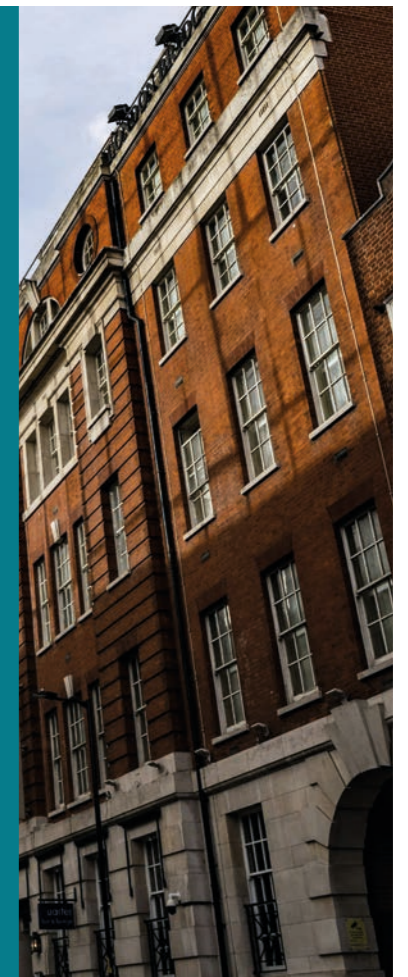
### Property Development Bridging Finance for an Individual

**Profile:** Property developer who had purchased and developed a property using development finance. The individual had refurbished the property and wanted to sell it to pay back the initial loan.

**The Property:** A £12.5 million freehold house in Central London.

**The Situation:** The property developer hadn't managed to sell their property when the development finance expired. The individual was looking for a bridge finance solution that would allow them to pay off the development finance and give them more time to sell the property at the price they wanted. The individual needed a loan of £8,150,000.

**The Solution:** Global Bridging Finance approached a lender that agreed with the client's valuation of the property. The lender also agreed that there was a demand for this kind of property and strongly believed that the developer would sell the property at the price they wanted if they had enough time to do so. They agreed to lend £8,150,000 against the £12.5 million property. The client was also charged a 2% arrangement fee.







# About Global Bridging Finance

You deserve the best bridging deal tailored to your needs, designed to overcome lending challenges that deter other providers. We move fast, work hard, and make it happen, saving you time and energy.

Global Bridging Finance takes a personal approach with every customer, treating each request as a unique opportunity to deliver results and make a difference.

**Call Global Bridging Finance Today and one of our experts will talk you through next steps:**

[info@globalbridgingfinance.com](mailto:info@globalbridgingfinance.com)

+44(0) 2030 024 282

[Globalbridgingfinance.com](http://Globalbridgingfinance.com)

### YEARS EXPERIENCE

# 50+

We're new to the market but not to arranging loans. Our team have a combined 50 years+ experience.

### LENDER ACCESS

# 100%

We are an independent, whole market intermediary. If there's a lender that can offer you finance, we know them.

### DEALS

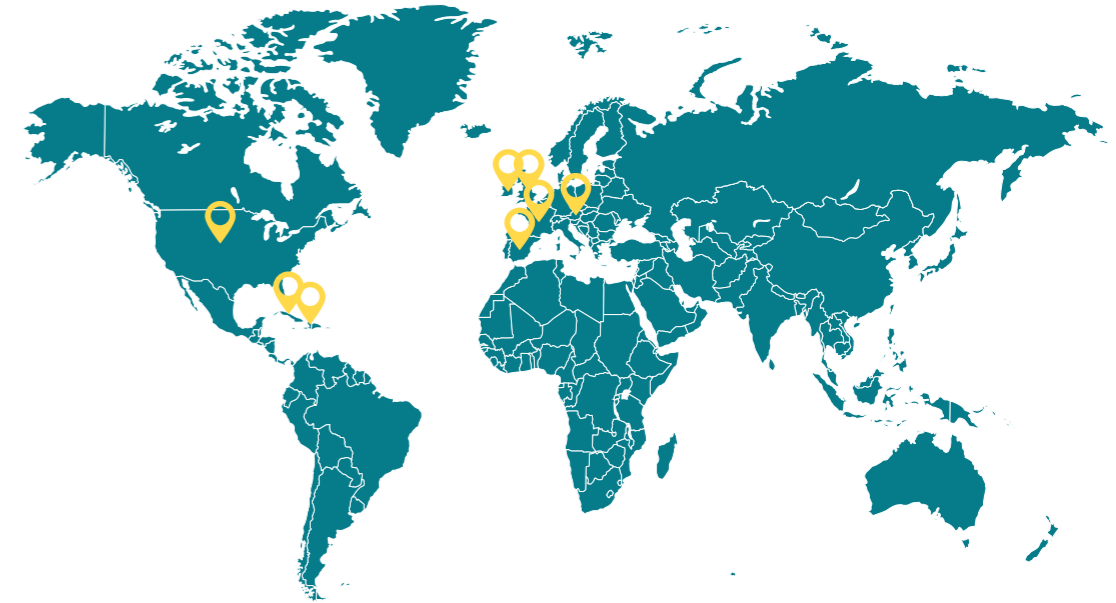
# 5,000+

Our team has successfully completed more than 5000 deals over the course of their respective careers.

# International Expertise

**Our global bridging lending expertise uniquely helps clients buy property or release equity from UK and international real estate quickly.** Although we have worldwide expertise, our core markets include:

- United Kingdom
- United States
- Cayman Islands
- Spain
- France
- Bahamas
- Austria
- Ireland
- Cayman Islands



# Our Commitment

### Getting You Great Deals

You won't always get the best loan deal by approaching lenders directly. We'll connect you with the players that will get you the best deal for you on the market.

### Whole-Market Access

We know where to go and who to connect you with to get the best deals available for any kind of loan. There's nothing we won't do to get you whatever finance you need.

### We Take Care of it

Borrowing is stressful at the best of times – especially when you're against the clock. We'll do the hard work so you can sit back, safe in the knowledge we've got everything covered.

### Save Time

Approaching lots of lenders, explaining what you need, submitting documents... borrowing takes time. We've got all this covered, so you can focus on everything else that's important to you.

# We Make it Easy for you

### Get in Touch

Have an informal, no-obligation chat with one of our team who will listen to what you need and ensure bridging finance is right for you. Your broker will explain your options and the terms and rates Global Bridging Finance will likely be able to negotiate for you. You can ask questions, and Global Bridging Finance will explain some of the risks and benefits, so you fully understand how this type of financing works.

### Next Steps

If you decide to go ahead, our broker will then approach lenders on your behalf. We have access to over 500 lenders and know exactly which the 'best fit' lenders for your situation will be, so things will move very quickly at this point. We will then talk through your offer(s) to help you understand the differences and benefits of each, so you can make an informed choice about what the best option is for you.

### Moving Forward

When you accept an offer, lots of moving parts come into play. All parties will need to work together to get the transaction done on time. We will stay involved to support you, help you troubleshoot and keep the different parties moving. Global Bridging finance will be invaluable in helping to ensure that your transaction is completed smoothly and on time.





# Global Bridging Finance

can help you find the best terms  
for your unique needs

Call Global Bridging Finance today and we will talk you through your options.

**T:** +44 (0) 2030 024 282

**E:** [info@globalbridgingfinance.com](mailto:info@globalbridgingfinance.com)

[Globalbridgingfinance.com](http://Globalbridgingfinance.com)

**Disclaimer:** We are a credit broker intermediary, not a lender. Global bridging finance is a trading name of Enness Limited. Registered at 64 north row, london, W1K 7AD. Company register number is 077600090. Authorised and regulated by the financial conduct authority. Our FCA registration number is 565120. These details can be checked at the financial services register. We conduct both regulated and unregulated business and therefore not all products and services provided by us are regulated by the financial conduct authority, this will be confirmed to you before you proceed. We may receive commissions that will vary depending on the lender/provider, product or other permissible factors. The nature of any commission model will be confirmed to you before you proceed.

If you are considering securing other debts against your main home, such as for debt consolidation purposes, please think carefully about this and consider all other options available to you. Your home may be repossessed if you do not keep up repayments on your mortgage or other debts secured on it.

This guide should not be construed as giving advice and is intended for guidance only. All content is subject to the UK regulatory regime and is therefore primarily

targeted at consumers based in the UK. The Financial Conduct Authority (FCA) does not regulate some forms of tax advice, conveyancing, trusts, buy to let mortgages, commercial mortgages, bridging loans, non-UK mortgages, offshore mortgages or currency mortgages. Changes in the exchange rate may increase the sterling equivalent of your debt.

Any references to particular tax or treatment thereof are for indicative purposes only and these may change in the future. Your own tax treatment may be different and depends on your individual circumstances.

The case studies and market analyses reflect the personal views of the authors and do not necessarily represent the views or opinions of Global Bridging Finance. All comments are made in good faith and we do not accept liability for them.

Where we have quoted mortgage rates, the actual rate available will depend on your circumstances. Ask for a personalised illustration.

© 2024 Global Bridging Finance. All Rights Reserved.