

INDICATIVE LENDING TERMS

Complete FS
Your specialist packager distributor

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

 **alternative**
bridging corporation

Product	Available for	Secured on	Period	Security	Amounts	LTV up to	Monthly Rate from
ALTERNATIVE Bridging Loans							
Residential (Regulated)	<ul style="list-style-type: none"> Purchase 	<ul style="list-style-type: none"> Owner Occupied Houses and Flats 	3 – 12 Months	First Charge	£250,000 - £3.5M	70%	0.95%
				Second Charge	£250,000 – £2M	70%	1.00%
Residential (Non-Regulated)	<ul style="list-style-type: none"> Refinance Working Capital Equity Release 	<ul style="list-style-type: none"> Residential Investments Student Accommodation HMOs Owner Occupied Houses and Flats For Business Purposes (Second Charge Only) 	3 – 24 Months	First Charge	£150,000 - £249,000	60%	1.05%
					£250,000 - £3.5M	70%	0.85%
			3 – 24 Months	Second Charge	£150,000 - £249,000	60%	1.25%
					£250,000 - £2M	70%	0.90%
Commercial	<ul style="list-style-type: none"> Purchase Refinance Working Capital Equity Release 	<ul style="list-style-type: none"> Commercial Investment and Owner Occupied Properties <ul style="list-style-type: none"> - Retail Units - Shopping Centres - Office Buildings - Industrial Premises - Mixed-use Properties - Residential Investments 	3 – 24 Months	First Charge	£150,000 - £249,000	60%	1.05%
					£250,000 - £3.5M	70%	0.90%
				Second Charge	£250,000 - £2M	60%	0.95%

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Product	Available for	Secured on	Period	Security	Amounts	LTV up to	Monthly Rate from
ALTERNATIVE Development Finance							
Development	<ul style="list-style-type: none"> New Build Conversion Refurbishment Equity Release (Excl. Regulated Development) 	<ul style="list-style-type: none"> Residential Development Student Accommodation Commercial Development (Subject to Adequate Pre-lets) 	3 – 24 Months	First Charge	£500,000 - £3.5M	65% GDV (80% LTC)	0.90%
Regulated Development		<ul style="list-style-type: none"> Regulated Residential Development 	3 – 12 Months	First Charge	£500,000 - £2M	65% GDV (80% LTC)	1.00%
Development 90		<ul style="list-style-type: none"> Residential Development 	6 – 24 Months	First Charge	£500,000 – £3.5M	75% GDV (90% LTC)	N/A
ALTERNATIVE Refurbishment Loans							
Light Refurbishment	<ul style="list-style-type: none"> Improvement / Refurbishment / Extension and combined with: <ul style="list-style-type: none"> Purchase Refinance Equity Release 	Residential <ul style="list-style-type: none"> Houses and Flats Residential Investments Student Accommodation HMOs 	3 – 24 Months (Regulated loans 3-12 months)	First Charge	£250,000 - £3.5M	LTGDV 70%	0.85%
Heavy Refurbishment		Commercial <ul style="list-style-type: none"> Retail Units Office Buildings Industrial Premises Mixed-use Properties 					

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Product	Available for	Secured on	Period	Security	Amounts	LTV up to	Monthly Rate from
ALTERNATIVE Overdraft							
Commercial And Residential	<ul style="list-style-type: none"> Purchase Refinance Working Capital Equity Release 	<ul style="list-style-type: none"> Commercial Investment and Owner Occupied Properties Residential Investments 	12 – 24 Months	First Charge	£250,000 - £2M	70%	0.85%
		<ul style="list-style-type: none"> Owner-occupied Private Dwellings For Business Purposes Residential Investments 		Second Charge	£250,000 - £2M	65%	0.90%
ALTERNATIVE Term Loan							
Commercial And Residential Investment	<ul style="list-style-type: none"> Purchase Refinance Working Capital Equity Release 	<ul style="list-style-type: none"> Commercial and Residential Investments Commercial Owner Occupied Property 	3 – 5 Years	First Charge	£250,000 - £499,000	60%	8% p.a over BOEBR
					£500,000 - £2M	70%	7.5% p.a over BOEBR

To be kept up to date with rate and criteria changes, as well as the latest news from Alternative Bridging, please [click here](#) and register on our broker portal.

Notes:

- Arrangement Fees include 1% commission
- Minimum Arrangement Fee £2,500/ Minimum Commission £1,250
- Add 10 Bps to the interest rate for borrowers with adverse credit (subject to approval)
- For multiple properties the minimum eligible property value is £100,000 and for properties valued under £150,000, the maximum LTV is 60%
- Interest Rates assume Bank of England Base Rate ("BOEBR") does not exceed 2.5% p.a. except for Regulated Loans which are at a fixed rate
- Loans available across England, Scotland and Wales

[Helpful Information about our loans...](#)

Residential Bridging Loans

- Available to individuals and partnerships, UK limited companies and limited liability partnerships and offshore borrowing entities in approved jurisdictions (minimum loan £250,000). Regulated loans to individuals and partnerships only
- Excluded properties include but are not limited to:
 - Non-conforming, remote or unusual properties
 - Ex-local authority flats
 - Dilapidated properties (except for refurbishment)

Commercial Bridging Loans and ALTERNATIVE Term Loans

- Available to individuals and partnerships, UK limited companies and limited liability partnerships and offshore borrowing entities in approved jurisdictions (minimum loan £250,000)
- Excluded properties include but are not limited to:
 - Cinemas,
 - Trading filling stations, garages, public houses, bars and night clubs
 - Farms, stables, kennels and other agricultural holdings
 - Dilapidated properties (except for refurbishment)

ALTERNATIVE Development Finance

- For experienced developers
- Available to individuals and partnerships, UK limited companies and limited liability partnerships, offshore borrowing entities in approved jurisdictions and experienced developers
- Excluded properties include but are not limited to non-conforming, remote or unusual properties