FOR BROKERS ONLY

Market Harborough BUILDING SOCIETY

BRIDGING FINANCE SNAPSHOT

We're **YOUR** award-winning bridging building society, with many years' experience providing loans for simple to more complex circumstances.

WHAT WE OFFER

- Loans between:
  - **£100k - £1m** for Core Bridge products
  - **£200k - £5m** for other products
- Up to 70% LTV
- Monthly variable rates from 0.53%*
- England, Wales and mainland Scotland**
- Lending in personal names only
- No upper age limit
- Regulated and unregulated† scenarios
- AVMs accepted
- Dual representation up to £2m
- 12 month terms, with up to 60 months for HNW clients

COMPLEX PROPERTIES

Here are just some that we accept:

- Grade I and II listed
- No maximum acreage
- Development exits (wind and water tight)
- Multi-units
- Land as additional security
- Residential properties with light commercial usage

CIRCUMSTANCES WE CAN HELP WITH

- Chain breaks
- Downsizing
- Buying before selling
- Re-bridging
- Raising funds for business purposes
- Expats and foreign nationals
- Power of attorney accepted
- Professional Consultants Certificate taken
- No proof of income needed
- Exit strategy doesn't have to be on the market day one
- Cross charges acceptable
- Foreign exit considered, including sale of overseas assets
- And many more...

Platinum Trusted Service Award 2026 feefo

* Rates are approximate with interest charged daily.

** We lend in mainland Scotland for residential purposes.

† Available in England and Wales.

EXIT STRATEGIES

Here are just some of the options we consider:

- Sale of security or assets (including overseas assets)
- Sale of investments or shares
- Combination of different methods
- Refinancing

CORE BRIDGING FINANCE YOU CAN RELY ON, GUARANTEED.

HERE'S WHAT YOU CAN EXPECT FROM OUR CORE BRIDGE RANGE:

4 working hours to DIP.

5 working days to offer.

Or we donate £500 to a charity of your choice.

*Applies across our Core Bridge range

Terms and conditions apply

Rates correct as at 1 October 2026

Core Bridge		Criteria
Up to £1m - Regulated loans	**Monthly variable rate***	Regulated, first charge loans from £100k to £1m Terms up to 12 months Up to 2 residential securities considered Repayment strategy of sale and/or refinance of the property/properties charged to MHBS Standard and non-complex properties not requiring any works accepted UK Nationals/Residents only
Up to 60%	0.53%	
60.01% - 70%	0.57%	

Tier 1		Criteria
Up to £5m - Regulated loans	**Monthly variable rate***	Sale and refinance (offer already in place) accepted No development or refurbishment Cosmetic property improvements only (i.e. kitchen/bathroom replacement) No commercial element Max two securities Grade II listed buildings accepted (other property complexities not accepted in Tier 1)
Up to 50% LTV	0.59%	
50.01% - 60%	0.65%	
60.01% - 70%	0.71%	

Tier 2		Criteria
Up to £5m - Regulated loans	**Monthly variable rate***	Tier 1 + Complex exit (e.g sale of shares/overseas assets) Light refurbishment Limited commercial use Two+ securities Complex properties (i.e. Grade II Star and Grade I listed buildings, large acreage)
Up to 50% LTV	0.65%	
50.01% - 60%	0.71%	
60.01% - 70%	0.77%	

Tier 3		Criteria
Up to £5m	**Loans available up to 70% LTV - please contact us for bespoke pricing**	Tier 2 + Development and heavy refurbishment Funds for business use Terms over 12 months Re-bridges Non-regulated loans†

* Rates are approximate with interest charged daily.

† Available in England and Wales.

Chat to our dedicated team:

01858 412345 (option 2)

bridging@mhbs.co.uk

BRIDGING LENDER OF THE YEAR WINNER

WINNER SHORT-TERM LENDER OF THE YEAR

© Market Harborough Building Society
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Reference No 206041