

# Bridging Product Guide

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This product guide is for intermediaries only.

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# EPC Uplift Light Refurbishment

Available where the refurbishments are focused on improving the property's EPC to an A - C rating by the end of the loan term.



## Highlights

- Maximum LTV: 75% net (day one)
- LTGDV: Up to 75%
- Term: Max 12 months
- Loan size: £200,000 - £1m
- Interest: Rolled up
- Exit Strategy: Refinance
- Cost of works: Max £100k
- No structural works
- No works under permitted development

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
EPC Uplift	3 - 12 months	£200k - £1m	0.69%	0.69%	0.69%	2.00%

# Light Refurbishment

Works that fall under permitted development, works that require building regulation sign-off, Resi to HMO conversions up to 6 tenants, replacement windows, decoration, light central heating and electrical work, internal reconfiguration, full rewire, installation of new bathrooms and kitchens.



## Highlights

- Up to 80% LTV Net
- LTGDV 75%
- Works cost up to £250k
- Rolled up interest
- No ERC (minimum interest 3 months)
- Below Market Valuations (BMVs) available

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Light Refurbishment	6 - 12 months	£200k - £5m*	0.70%	0.70%	0.70%	0.70%	2.00%

\* Loans over £5m subject to bespoke pricing

# Light Refurbishment with Drawdowns

Works that fall under permitted development, Resi to HMO conversions up to 6 tenants, replacement windows, decoration, light central heating and electrical work, internal reconfiguration, full rewire, installation of new bathrooms and kitchens.



## Highlights

- Up to 75% LTV Net
- LTGDV 70%
- Works cost up to £250k
- Minimum Drawdown size £25k
- Rolled up interest
- We will monitor the drawdowns using a fixed fee scale and the cost will need to be covered by the borrower.  
Fee scale for works up to £250k: (Initial report - £415.00 + VAT/Interim report - £258.00 + VAT)
- Below Market Valuations (BMVs) available
- 100% works costs funded in arrears

Product	Planning Permission required day one	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Light Drawdown	Yes	18 months	£250k - £5m*	0.77%	0.77%	0.77%	2.00%

\* Loans over £5m subject to bespoke pricing

# Heavy Refurbishment

Conversions such as large HMOs & MUFBs that require planning permission and heavier schemes of works.

## Highlights

- Up to 80% LTV Net
- LTGDV 75%
- Rolled up interest
- Must have residential use day one
- No ERC (minimum interest 3 months)
- Below Market Valuations (BMVs) available
- Work cost up to £750k (excluding commercial-to-resi conversions)



Product	Planning Permission required day one	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Heavy Refurbishment	Yes	9-18 months	£200k - £5m*	0.99%	0.99%	0.99%	0.99%	2.00%

\* Loans over £5m subject to bespoke pricing

# Heavy Refurbishment with Drawdowns

Where planning permission is required such as a house to flats or flats to house, and larger projects.



## Highlights

- Up to 75% LTV Net
- LTGDV 70%
- Works cost up to £750k (excluding commercial-to-resi conversions)
- Minimum Drawdown size £25k
- Rolled up interest
- We will monitor the drawdowns using a fixed fee scale for works up to £500k and the cost will need to be covered by the borrower. For works over £500k bespoke pricing will apply.  
Fee scale for works up to £500k: (Initial report - £415.00 + VAT/Interim report - £258.00 + VAT)
- Below Market Valuations (BMVs) available
- 100% works costs funded in arrears

Product	Planning Permission required day one	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Heavy Drawdown	Yes	18 months	£250k - £5m*	1.02%	1.02%	1.02%	2.00%

\* Loans over £5m subject to bespoke pricing

# Checklist

The below information is what we need to proceed with a bridging loan.

- ID for all borrowers
- Proof of residency for all borrowers
- Schedule of works and estimates/quotes
- Refurbishment form





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