Castle Trust Bank

Bridging Guide

Last updated: 14th August 2026

For intermediary use only

Table of contents

Bridging

Our bridging products are ideal for clients looking for a short-term funding option

We'll consider applications from:

- Portfolio landlords
- Buy to Let investors
- First time landlords
- Complex structures, Limited companies & individuals
- Ex-pats and foreign nationals

Why choose Castle Trust Bank?

- 80% net on Light/Heavy refurbishments
- No ERC (minimum interest 3 months)
- No loan to cost restrictions
- Minimum loan £150k
- Sale exit options

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EPC Uplift Light Refurbishment

Suitable for projects where the refurbishments are focused on improving the property’s EPC to an A - C rating by the end of the loan term. Residential use only.

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

Suitable for 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. Residential use only.

Highlights:

- Up to 80% LTV Net
- LTGDV 75%
- Works cost up to £250k
- Interest: Rolled up
- Below Market Valuations (BMVs) available
- Includes Small HMOs with Article 4 approval
- Exit strategy: Refinance

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

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Light Refurbishment with Drawdowns

Suitable for 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. Residential use only.

Highlights:

- Up to 75% LTV Net
- LTGDV 75%
- Works cost up to £250k
- Interest: Rolled up
- Minimum Drawdown size £25k
- Below Market Valuations (BMVs)
- 100% works costs funded in arrears
- Includes Small HMOs with Article 4 approval
- Exit strategy: Refinance

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Light Drawdown	6-12 months	£200k - £5m*	0.74%	0.74%	0.74%	2.00%

* Loans over £5m subject to bespoke pricing

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)

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Light Refurbishment Sale Exit

Works that fall under permitted development, replacement windows, decoration, light central heating and electrical work, internal reconfiguration, full rewire, installation of new bathrooms and kitchens. Residential use only.

Criteria:

- Single houses max value £1m
- Flats max value £600k
- Up to 80% LTV net
- LTGDV 70%
- Works costs up to £250k
- Below Market Valuations (BMVs)
- Minimum ICR 115%

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Light Sale Exit	15 months	£200k min loan	0.72%	0.72%	0.72%	0.72%	2.00%

* Loans over £5m subject to bespoke pricing

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Light Refurbishment Sale Exit with Draw

Works that fall under permitted development, replacement windows, decoration, light central heating and electrical work, internal reconfiguration, full rewire, installation of new bathrooms and kitchens. Residential use only.

Criteria:

- Single houses max value £1m
- Flats max value £600k
- Up to 75% LTV net
- LTGDV 70%
- Works costs up to £250k
- Below Market Valuations (BMVs)
- Minimum ICR 115%
- Minimum Drawdown size £25k

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Light Draw Sale	15 months	£200k min loan	0.76%	0.76%	0.76%	2.00%

* Loans over £5m subject to bespoke pricing

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)

Light Refurbishment and Light Drawdowns

minimum loan £150k

Suitable for 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. Residential use only.

Criteria:

- GDV must meet a minimum loan size of £200k
- All other criteria as per the Light Refurbishment and Light Draw products

Product	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Light Refurbishment	6-12 months	£150k - £200k	0.78%	0.78%	0.78%	0.78%	2.00%
Light Drawdowns	6-12 months	£150k - £200k	0.78%	0.78%	0.78%	n/a	2.00%

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Heavy Refurbishment

Conversions such as large HMOs & MUFBs that require planning permission and heavier schemes of works. Residential use only. Planning must be in place day one.

Highlights:

- Up to 80% LTV Net
- LTGDV 75%
- Works cost up to £750k (excluding commercial-to-resi conversions
- Interest: Rolled up
- Below Market Valuations (BMVs) available
- Exit strategy: Refinance

Product	Planning Permission	Term	Loan size	65% LTV	70% LTV	75% LTV	80% LTV	Arrangement fee
Heavy Refurbishment	Required day one	9-18 months	£200k - £5m*	0.85%	0.85%	0.85%	0.85%	2.00%

* Loans over £5m subject to bespoke pricing

Heavy Refurbishment with Drawdowns

Conversions such as large HMOs & MUFBs that require planning permission
and heavier schemes of works. Residential use only. Planning must be in place day one.

Highlights:

- Up to 75% LTV Net
- LTGDV 70%
- Works cost up to £750k (excluding commercial-to-resi conversions
- Minimum Drawdown size £25k
- Interest: Rolled up
- Below Market Valuations (BMVs)
- 100% works costs funded in arrears
- Exit strategy: Refinance

Product	Planning Permission	Term	Loan size	65% LTV	70% LTV	75% LTV	Arrangement fee
Heavy Drawdown	Required day one	12-18 months	£200k - £5m*	0.87%	0.87%	0.87%	2.00%

* Loans over £5m subject to bespoke pricing

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)

Checklist

We need the information shown below 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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