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bridging

Aspen Product Guide

Bridging Rates & Products

January 2026



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FLAT RATE

	MAX LTV	RATES
Residential	75%	0.74%
Heavy Refurb	80%	0.74%
No Valuation (inc Refurb)	80%	0.79%
Developer Exit	80%	0.84%
Semi-Commercial	70%	
Commercial	65%	

Drawdowns available up to 100% of works & fees

*No Val is 80% refurb, 75% resi, 65% semi-comm, 50% comm

Overseas & cases < £400k are 0.84%

STEPPED RATE

All types & LTVs	RATES FROM
Initial Rate	0.35%
Initial Term	6 months
Total Term	12 months
Secondary Rate	1.25%
Exit Fee	1 month's interest

CONTACT OUR SALES TEAM

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General criteria:

- Rates from 0.35% pm
- Equity funded lender
- Loans from £200k to £15m
- Up to 80% LTV
- Dual representation available
- First charge only
- England & Wales
- 10 to 24 Month Terms
- Completions within 10 working days
- Foreign & Ex-Pat Borrowers
- Direct access to Underwriters
- No QS or 3rd party monitoring


Trusted members of:

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5-Yr Bridge to Let Product

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5 year Bridge to let (Up to 24 month Bridge + 3 yr BTL)

A new product designed for foreign nationals, heavy refurbishment, and semi-commercial borrowers providing flexibility without requirement of footprint and fully funding heavy works.

Terms available either as a 9 to 24 month Bridge followed by either a 1, 2 or 3 year BTL period.

BRIDGE RATES

BRIDGE (9-24m's)	MAX LTV	RATES
All Residential Products	75%	0.74%
Heavy Refurbishment	80%	0.74%
No Valuation (inc Refurb)	80%	0.79%
Semi-Commercial	70%	0.84%
Commercial	65%	
Drawdowns available up to 100% of works & fees		
Overseas & cases < £400k are loaded		

BTL RATES

LOAN TYPE	MAX LTV	PAY RATE*	RATE
UK National & Resi	75%	6.89%	7.89%
Overseas or Comm	75%	6.94%	7.94%

*Difference is deferred, BTL rates are non-variable but BBR movement may be passed on

BTL FEES

BTL TERM	TRANSFER FEE	PAYMENT	
1-Year BTL	1.00%	Deferred to redemption	
2-Year BTL	1.25%	Paid on transfer	
3-Year BTL	1.50%	Paid on transfer	
0.25% proc fee is paid upon transfer to BTL			
BTL TERM	ERC	FINAL MONTH	APPLIED
1-Year BTL (Sale exit)	1.00%	0.00%	BTL
1-2 Year BTL	2.00%	0.00%	Bridge & BTL
3-Year BTL	2.50%	0.00%	Bridge & BTL

General criteria:

- BTL Rates from 6.89% pa
- Bridge Rates from 0.74% pm
- Up to 5 year terms
- 2 loan offers in one facility letter
- One valuation & legal process
- Fully underwritten upfront
- No stress testing
- Early transfer to BTL available
- 2 proc fees paid by Aspen
- Loans from £200k to £15m
- Foreign & Ex-Pat borrowers
- Light & heavy works funded
- Dual representation available


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Ground Up to BTL

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Our competitive ground up product is available to borrowers who have completed previous development schemes or have extensive refurb experience.

This equity funded product will be delivered with the same commercial, responsive and hands on approach that makes Aspen a go-to lender for leading UK brokers and their developer clients.

GROUND UP PRODUCT

CRITERIA

Initial Rate	0.79%
Exit Fee	1 month's interest
Term	18 - 24 months
Max LTGDV	65%
Max day one LTV	70%
Works Funded	Up to £10m
Loan Size	£500k - £10m
Drawdowns	100% of works & warranties
Professional Fees (3rd Party)	100% funded during term (pre-disclosed)
Max LTC	90%
Arrangement Fee	2.00%
Contract Types	Fixed price only
Borrower/Contractor Experience	Required (Similar projects)
Personal Guarantees	Required
Scheme Type	Majority residential (C3)

Key Features:

- Rates of 0.79% pm
- Up to 65% LTGDV
- Loans from £500k to £10m
- Equity funded lender
- Drawdowns within 48 hours
- Personal searches accepted
- England & Wales
- 18 to 24 Month Terms
- Previous refurb borrowers only
- QS only until shell
- No unit number limit
- Direct access to Underwriters

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Ground Up to BTL



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1 yr sale exit or 2/3 yr BTL hold after ground up (optional)

A new product designed for developers providing the ability to carry out ground up projects with a pre-approved BTL to act as a 1 year developer exit for sales or a 2/3 year BTL for rentention.

Terms available as an 18 to 24 month Ground up followed by either a 1, 2 or 3 year BTL period.

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BTL FEES

BTL TERM	TRANSFER FEE	PAYMENT
1-Year BTL	1.00%	Deferred to redemption
2-Year BTL	1.25%	Paid on transfer
3-Year BTL	1.50%	Paid on transfer

0.25% proc fee is paid upon transfer to BTL

BTL TERM	ERC	FINAL MONTH	APPLIED
1-Year BTL (Sale exit)	1.00%	0.00%	BTL
1-2 Year BTL	2.00%	0.00%	Bridge & BTL
3-Year BTL	2.50%	0.00%	Bridge & BTL

General criteria:

- BTL Rates from 6.89% pa
- Up to 5 year terms
- 2 loan offers in one facility letter
- One valuation & legal process
- Fully underwritten upfront
- No stress testing
- Early transfer to BTL available
- 2 proc fees paid by Aspen
- Loans from £500k to £10m
- Experienced developers only
- Professional fees funded
- DocuSign & no searches

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