



Product Guide



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Who we are...

We are Black & White Bridging, the architects of **truly transparent lending** with **no grey areas...**

As the name suggests, what you see is what you get with us. We are open and honest right from the getgo, we have no hidden charges or fees, we don't change terms, and our lending managers are available to make sure you are always crystal clear on how your deal is progressing.

No hurdles, no hidden surprises. Simple, effective and straight-forward lending.

How many times have you seen an advertised rate that's near impossible to achieve, or received additional fees or costs as a deal progresses? No grey areas means no hidden surprises, no undisclosed information, and no additional expense.

We are a lender with experience, integrity and total transparency at all times.



Don't just take our word for it...

★★★★★ Over 50 five-star [TrustPilot reviews](#)

“ Black & White took the time to listen and fully understand this proposition, offering flexibility and support where others would not. Great to have a direct line into the lending / underwriting team too.

Debbie, broker ★★★★★

“ Great service and delivery, a very pro-active team that really delivered in the final stages to complete the transaction with the best possible outcome for the client.

Simon, broker ★★★★★

“ Simple and straight forward - communication was good being informed at every stage. The speed to completion was excellent

Lucy, broker ★★★★★

“ Good communication and excellent service. Prompt payment of the proc fee as well!

Feroz, broker ★★★★★

“ My broker Paul Mak at Pomegranate Commercial Finance introduced my purchase to Black & White Bridging which was then handled by Heather Hancock who approached things with a positive attitude, no matter how many curve balls were thrown at them, to facilitate the lending.

John, borrower ★★★★★



Product overview

Overview of the range of solutions that we offer, each of which can be tailored to your specific requirements...

Product	Loan Size	Max LTV	Rate
Auction Bridge	£ 50k- £ 5m*	75% of 180 day	From 0.79% pcm
Commercial Bridge	£ 50k- £ 5m*	70% of 180 day	From 0.89% pcm
Development Finance	£ 100k- £ 5m*	Up to 70% LTGDV	From 1.25% pcm
Development Exit	£ 50k- £ 5m*	70% of 180 day	From 0.79% pcm
Non-Status	£ 250k- £ 5m*	70% of 180 day	From 1.09% pcm
Refurbishment Bridge	£ 100k- £ 5m*	Up to 70% LTGDV	From 0.79% pcm
Residential Bridge	£ 50k- £ 5m*	80% of 180 day	From 0.69% pcm
Semi-Commercial Bridge	£ 50k- £ 5m*	75% of 180 day	From 0.79% pcm

*Larger loans available by referral

Did you know that we pay broker proc fees on the same day as loan completion, our turnaround time is faster than the industry average, and our Lending Managers operate on a cradle to the grave basis with your case?



Auction Bridge

Purpose

To provide quick funding for purchasing properties at auction, ensuring no missed opportunities due to financing delays

Eligible properties

Residential, HMOs, non-standard construction, commercial, and semi-commercial properties

Terms

Loan size: £50k–£5m*

Max LTV: 75% (180-day valuation) or 90% of purchase price

Monthly interest rates from 0.79%

Term: 3–24 months

Arrangement fee: 2%

*Larger loans available by referral

Hammer price supported by an AVM and site visit

Applicable criteria

Refer to BWF A, B, and C



Commercial Bridge

Purpose

To provide quick access to capital for business or property-related needs including acquisitions, refurbishment, refinancing, business expansion or working capital

Eligible properties

Semi-commercial (over 50% commercial use), commercial properties, and land with planning (residential portion must have separate access)

Terms

Loan size: £50k–£5m* (loans on land start at £250k)

Max LTV: 70% of 180 day (land with planning 55%)

Monthly interest rates from 0.89%

Term: 3–24 months

Arrangement fee: 2%

First and second charge

*Larger loans available by referral

Applicable criteria

Refer to BWF A, B, and C

Refer to BWF A for second charges and land



Semi-Commercial Bridge

Purpose

Designed for properties that have both residential and commercial components. We support acquisitions, renovations, refinancing, capital raise and change of use

Eligible properties

Assets comprising more than 50% residential value

Terms

Loan size: £50k–£5m*

Max LTV: 75% of 180 day or 90% of PP

Monthly interest rates from 0.79%

Term: 3–24 months

Arrangement fee: 2%

First and second charge

*Larger loans available by referral

Applicable criteria

Refer to BWF A, B, and C



Development Finance

Purpose

To support the construction, renovation, or redevelopment of residential, commercial, or mixed-use properties

Terms

Loan size: £100k- £5m*

Max LTV: Up to 70% LTGDV

Can finance up to 100% of construction costs

Monthly interest rates from 1.25%

Term: Up to 48 months

Arrangement fee: 2%

Exit fee: 1%

* Larger loans available by referral

Applicable criteria

Refer to BWF A, B and C



Development Exit

Purpose

To replace existing development finance on completed schemes or release capital for acquiring additional sites

Eligible properties

New build residential properties with appropriate warranties in urban areas

Terms

Loan size: £50k- £5m*

Max LTV: 70% of 180 day

Monthly interest rates from 0.79%

Term: 3-24 months

Arrangement fee: 2%

First charge only

*Larger loans available by referral

Applicable criteria

Refer to BWF A, B, and C





Non-Status Bridge

Purpose

To navigate difficult situations where there may be adverse credit in the background or overseas borrower

Eligible properties

Residential, commercial, development and semi-commercial in urban areas only

Terms

Loan size: £250k- £5m*

Max LTV: 70% of 180 day

Monthly interest rates from 1.09%

Term: 12 months

Arrangement fee: 2%

First charge only

*Larger loans available by referral

Applicable criteria

Refer to BWF B



Bridging calculator

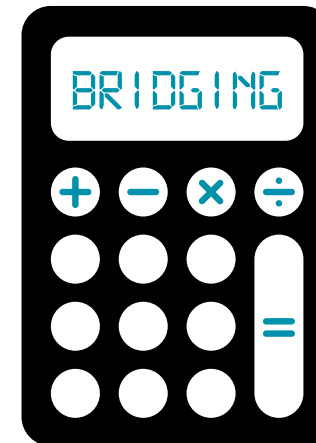
Use the interactive [bridging calculator](#) on our website for indicative terms. You can have your calculation emailed to you, or speak directly to one of our Relationship Managers to discuss your requirements.



0117 937 4333



enquiries@nogreyareas.co.uk



Refurbishment Bridge

Purpose

Designed to finance the renovation or improvement of a property

Eligible properties

Residential or commercial properties with planning for residential conversion

Terms

Loan size: £100k–£5m*

Max LTV: Up to 70% LTGDV

Monthly interest rates from 0.79%

Term: 3–24 months

Arrangement fee: 2%

First charge

*Larger loans available by referral

Applicable criteria

Refer to BWF A, B and C



Residential Bridge

Purpose

For residential investment property acquisitions, restructuring, release equity, upsize or carrying out light refurbishments

Eligible properties

Residential properties, including HMOs and non-standard construction

Terms

Loan size: £50k–£5m*

Max LTV: 80% of 180 day or 90% of PP if BMW

Monthly interest rates from 0.69%

Term: 3–24 months

Arrangement fee: 2%

First and second charge

AVMs available up to 80% LTV

*Larger loans available by referral

Applicable criteria

Refer to BWF A, B and C

*Refer to BWF A, B and C



Loan criteria: BWF A

Loan purpose	Property purchase, auction finance, refurbishment, conversion, business funding, debt consolidation (refinance)
Minimum credit score	Typically 550+, but flexible depending on exit strategy and security offered
Loan amount	£ 50k – £ 7.5m
Interest rate (per month)	From 0.69%
Loan term	3 – 18 months (pre-extension) UK & offshore companies, SPVs, individuals (21-85 years old, case-by-case outside this range)
Loan-to-value (LTV)	£ 50k to £ 3m – 75% of 180-day VP Market value > £ 3m to £ 5m – 70% of 180-day VP Market value > £ 5m to £ 7.5m – 65% (site visit required) of 180-day VP Market value
Income requirement	6.5% Pay rate / 125% DSCR - Use calculator
Collateral required	First charge OR second charge over residential, commercial, or semi-commercial properties. Personal guarantee or debenture.
Exit strategy	Sale or refinance
Legal & valuation fees	Paid by the borrower; formal valuation required by an approved panel valuer
Borrower type	UK & offshore companies, SPVs, individuals (21-85 years old, case-by-case outside this range)
Adverse credit	- CCJ's and Defaults; < £ 500 acceptable, > £ 500 to £ 3k can be considered if satisfied within last 2 years. Satisfactory explanation should be obtained, along with bank statements showing no current financial distress and satisfactory other credit in the background. Defaults to comms, mail order and public utility can be ignored, unless there is significant debt and issues seen - Missed mortgage payments/secured loans – None in last 3 months, 1 in last 12 accepted and 3 in last 24. Any missed payment/arrangement noted in last 12 months requires satisfactory explanation with bank statements showing no distress - Arrears to unsecured loans – none in last 3 months, 1 in last 12 and 3 in last 24. Any missed payment/arrangement noted in last 12 months requires satisfactory explanation with bank statements showing no distress - Bankruptcy discharged over 3 years ago considered, however no other adverse in last 3 years - Liquidations may be considered. To be approved by internal credit committee if property related/linked client company, liquidation not satisfied etc. An accountant's letter is required to provide evidence of satisfaction - Repossessions, Bankruptcy, Individual Voluntary Arrangement – none in last 6 years - Debt management arrangements and pay day loans unacceptable
OTHER	- No Grade I listed - Grade II listed - 5% LTV cap - High rise flats - must have a lift if over 4 floors (ground floor + 3 floors) - Standard construction only

Loan criteria: BWF B

Loan purpose	Residential, semi commercial on mixed-use assets, commercial loans on vacant possession and yield-based transactions, light and heavy refurbishment, ground up development, land loans with full planning permission, second charge and development exit
Minimum credit score	Not relevant
Loan amount	£100k - £5m (more than £5m will have additional approvals required)
Interest rate (per month)	From 0.90%
Loan term	3-24 months standard except development which is 3-48 months including any sales period
Loan-to-value (LTV)	- Residential - up to 80% - Semi-commercial - Up to 75% where GIA exceeds 50%, otherwise up to 70% - Commercial - up to 70% but 75% with additional approvals required and tenant/business requirements heavily weighted - Land with planning - up to 55% - Ground-up residential development - up to 70%, commercial development - up to 65% LTGDV
Income requirement	Generally not required; focus is on asset and exit strategy
Collateral required	First charge OR second charge over residential, commercial, or semi-commercial properties. Personal guarantee or debenture
Exit strategy	Sale or refinance
Legal & valuation fees	Paid by the borrower; formal valuation required by an approved panel valuer
Borrower type	UK individual, partnership, LLP, UK-incorporated SPV or UK-resigered trading company and non-UK nationals. Offshore may be acceptable if assets are in the UK
Adverse credit	All unsatisfied CCJs exceeding £2,500 shall be ineligible unless approved in accordance with our policy All AML and KYC requirements must be satisfied and not high risk or subject to bankruptcy, individual voluntary arrangement, debt relief order, analogous insolvency process or any sanction restrictions
OTHER	- England, Wales, Scotland (if within Central Belt) and Northern Ireland (with control over regions and distribution). Any ground-up or development funding secured on Scottish properties remain subject to Scots Law - Yield based - only achievable based on time left on lease and strength of the leaseholder company - Ground-up development - case by case with credit committee approvals

Loan criteria: BWF C

Loan purpose	Property purchase, auction finance, refurbishment, conversion, business funding, debt consolidation (refinance)
Minimum credit score	No strict requirement, asset focused
Loan amount	£ 250,000 - £ 2m
Interest rate (per month)	- From 0.95% (If fully retained) - From 1.05% (If fully serviced)
Loan term	3 – 12 months bridge (pre-extension) 3 – 18 months development (no extension)
Loan-to-value (LTV)	- Residential - Up to 75% of 180-day VP Market value - Semi Commercial (> 50% resi) - Up to 70% of 180-day VP Market value - Commercial - Up to 65% of 180-day VP Market value
Income requirement	Generally not required; focus is on asset and exit strategy
Collateral required	- First charge over residential, commercial, or semi-commercial properties - Personal guarantee - Debenture
Exit strategy	Sale or refinance
Legal & valuation fees	Paid by the borrower; formal valuation required by an approved panel valuer
Borrower type	UK & offshore companies, SPVs, individuals (21-85 years old, case-by-case outside this range)
Adverse credit	Less important, all scenarios with a strong explanation and justification for the lend can be considered
OTHER	n/a

Summary

So, if you need fast and reliable funding for short-term property transactions, we deliver with:

- **Simple, transparent products**
- **Clear fees and negotiable commissions**
- **Credit-backed decisions and funding within days**

Rely on us for tailored, transparent solutions with no hidden surprises.

If you have a particular project requiring short-term finance, please contact us today...

☎ 0117 937 4333

✉ enquiries@nogreyareas.co.uk

www.blackandwhitebridging.co.uk

We are Black & White Bridging, the architects of truly transparent lending with no grey areas...



Meet your Deal Team

The Lending Team operate on a cradle to the grave basis, so they're here for you every step of the way...



Oli Bland
Director of
Lending
0117 937 4333



Heather Hancock
Head of Credit &
Operations
0117 937 4333



Jess Caton
Senior Lending
Manager
0117 937 4333



Agne Januolyte
Lending
Manager
0117 937 4333



Suze Ansermoz
Lending
Manager
0117 937 4333



Jesse Xavier
Lending
Manager
0117 937 4333

Four steps to deal success...

Here's some simple things you can do to speed up the lending process:

- 1) Advise your client to use a specialist solicitor, preferably with experience in bridging or consider B&W's dual representation offering
- 2) Inform your client of the importance of paying valuation fees promptly to avoid missing out on the earliest available inspection date
- 3) Ensure your client has legal undertaking funds ready to pay their solicitor
- 4) Complete the B&W application form in full with a signature and provide additional and supporting information or documents with the application to ensure seamless and timely underwriting and loan processing



Meet your Deal Team

The Relationship Team are your first port of call to discuss your deal, find a solution, and make it happen...



Nick Russell
Commercial
Director
01179 374333



Shahed Popat
Relationship
Director
07425 380124



Mike Underwood
Relationship
Director
07502 456603



Magnus Dadzie
Relationship
Director
07956 329292



Rick Davey
Relationship
Director
07471 222953



Matt Yates
Relationship
Director
01179 374333



Stuart Benge
Relationship
Director
01179 374333



Dan Nathan
Relationship
Manager
07769 856866

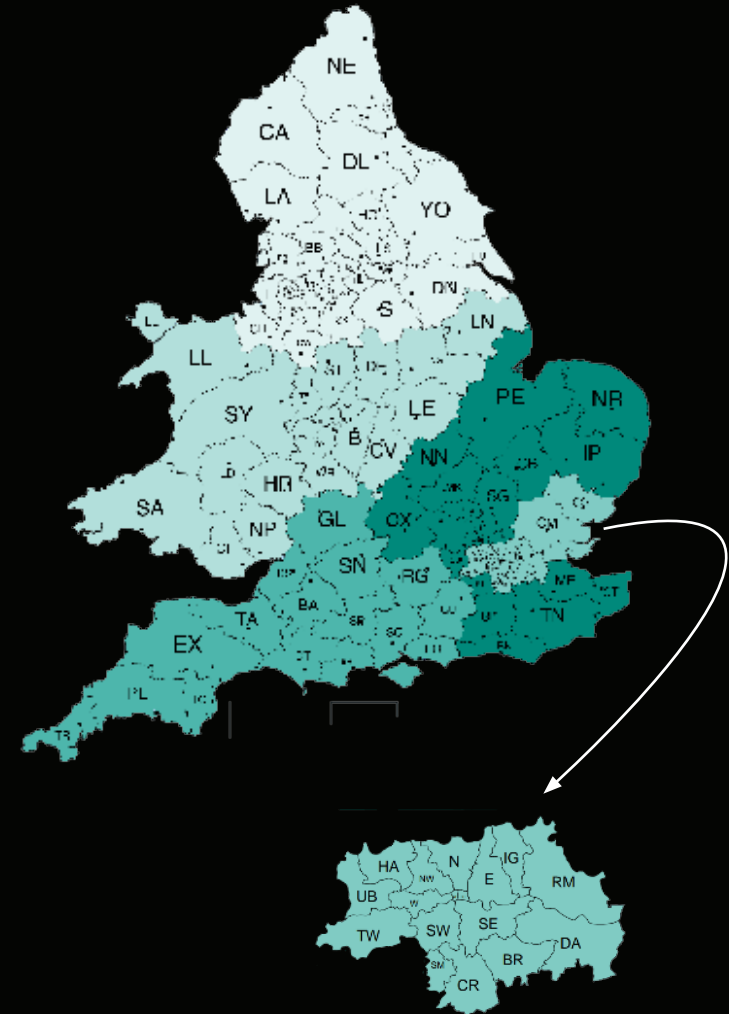


Danyal Hussain
Relationship
Manager
01179 374333



Sam Warren
Relationship
Manager
07923 173701

Find your local
Relationship
Manager...





Thank you for being with us.

www.blackandwhitebridging.co.uk

Truly transparent lending with [no grey areas](#).

Bristol | London | Manchester

5-star [TrustPilot](#) rating



FIBA | Financial Intermediary
& Broker Association