



# Bridging loans, made simple.

Privately funded lender with quick turnarounds  
and a common-sense approach.

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# The Process

## 1 Loan Enquiry & Application:

To initiate the process, fill out our application form or send an email to [bdm@hanacapital.co.uk](mailto:bdm@hanacapital.co.uk) with a brief summary.

Within a few hours, one of our decision-makers will contact you to discuss your needs.

## 2 Approval of Principle:

Upon receiving the brief, we will provide an “approval of principle” document that outlines the terms and conditions of the proposed loan.

Additionally, we provide instructions on the subsequent steps to be taken.

## 3 Valuations and Legal

Once the “approval in principle” document has been signed, we will direct our valuers and lawyers accordingly. It is important to note that the borrower also needs to engage a property lawyer to work on their behalf.

## 4 Loan Completion:

Upon completion of all required documentation and due diligence, you may proceed to draw down on your bridging loan and finalise your transaction or refinance.

# Our Principles

We prioritise honesty and efficiency. We never make commitments we can't fulfil, and we strive to complete every task swiftly. As leaders in our industry, we value transparency and are proud to uphold it.

## Transparency

There are no hidden payments and charges, and we will provide you with all the pricing information from the outset.

## Service

We devote our undivided attention to each loan application, finding a tailored solution that fits the unique project.

## Speed

If you require a short-term loan, it's important that the process is fast, flexible, and stress-free.





## Borrower Types

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- Individuals, corporate, trusts, non-UK borrowers, self-employed, offshore entities, SPVS, LLPs



## Interest Payment

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- Retained
- Serviced
- Part retained and part serviced



## Location

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- England only



## Nationality

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- All accepted

# Fees Guide

- No exit fees
- No early repayment charges
- No credit committee
- No processing fees
- No rental or income criteria
- Loan terms within one hour
- Adverse credit accepted





### Loan Sizes

- £500,000 to £50,000,000



### Rates from 0.79%

- No stress test
- Adverse credit accepted
- Overseas borrowers and entities



### Loan Term

- 1-24 Months



### Acceptable Security

- Residential, Commercial, Semi-Commercial, PBSA, HMO's.
- Light and heavy refurbishment accepted

# Case Study



Notting Hill, London

Mixed use Residential (HMO) and Commercial portfolio comprising 7 separate properties.

The funds were needed to repay existing lender and complete light refurbishment work. The repayment was made through part-sale and re-finance.

#### VALUATION

£3.2M

#### LOAN TO VALUE

71%

#### LOAN TERM

6 MONTHS

# The Simple Rates Table

	Residential Investment / BTL Single Property	Residential Investment / Large Single Property (£2m +)	Developer Exit Bridge (Multiple Units)	Light & Heavy Refurbishment
Interest Rate 50% LTV	0.79%	0.99%	0.99%	1.10%
Interest Rate 60% LTV	0.89%	0.99%	0.99%	1.20%
Interest Rate 65% LTV	0.89%	1.10%	0.99%	1.25%
Interest Rate 70% LTV	0.99%	1.15%	1.15%	1.25%
	Semi- Commercial	Semi- Commercial Large Loan (£2m +)	Commercial	Commercial Large Loan
Interest Rate 50% LTV	1.10%	1.15%	1.19%	1.10%
Interest Rate 60% LTV	1.15%	1.19%	1.20%	1.25%
Interest Rate 65% LTV	1.20%	1.25%	1.25%	1.30%
Interest Rate 70% LTV	1.25%	1.30%	1.25%	1.30%

This document is a guide only

All rates and terms are subject to be re-priced or changed based upon individual circumstances.

**Please visit <https://www.hanacapital.co.uk/brokers/> for live rates**



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“Top Class Private Lender!”

Daniel Crowe



“A great lender to work with.”

Chris Whitney



“A Great Bridging Lender”

Tariq Ansari



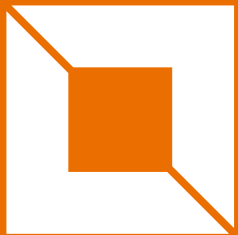
“Completed in two weeks!”

LS Electrical and Maintenance

”

★ Trustpilot  4.3





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