



BRIDGING PRODUCT GUIDE



www.reimcapital.com



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About Us

REIM Capital is a specialist bridging finance lender, providing fast, flexible short-term funding solutions to property investors since 2019.

We can facilitate first and second charge bridging loans secured against both residential and commercial assets across England and Wales. Our lending approach is focused on delivering tailored lending solutions with a strong emphasis on speed, certainty, and flexibility, enabling borrowers to act quickly and take advantage of time sensitive investment opportunities.



No deal is too complex. We can deliver an Agreement in Principle within 24 hours.



Swift Application Process

We can underwrite, value the security & commence legal work simultaneously to deliver a quick and efficient process.



Flexible Interest Options

Both retained and serviced interest options are available providing ultimate flexibility against net loan amount versus monthly interest payments.



No Exit Fee's

Our standard bridging loans come with no Exit Fee's.

REIM Residential



REIM Semi-Commercial



REIM Commercial



REIM Refurbishment



REIM Second Charge



Short Term Finance

Welcome to our Short-Term Finance product guide providing you with information on the bridging loan products we offer, covering REIM Residential, REIM Semi-commercial, REIM Commercial, REIM Refurbishment & REIM Second Charge.

Short-term Funding Uses

Purchasing a property at auction or standard purchase

Refinance, including re-bridging

Equity release for business purposes

Below market value transactions

Repossession prevention

Purchasing a second property before selling the first

Purchasing a property with a short lease

Development exit

Traditional finance is taking too long to secure

Purchasing vacant or non-income generating assets

Available To

UK individuals

Sole traders

Partnerships

Limited companies

Limited liability partnerships

Offshore entities

Acceptable Assets

Houses

Flats

HMO's Offices

Retail units

Industrial/warehousing

Leisure

Healthcare units

Hotels (trading & non-trading)

Our Values



Client Orientated

At REIM Capital we place strong emphasis on building long-term relationships with our clients and introducers. All lending decisions are made in-house, ensuring you deal directly with decision makers and benefit from a fast and efficient process.



Speed of Execution

We understand the importance of time in property transactions. Our team aims to review fully packaged applications within 48 hours and subject to due diligence and legal process, can fund transactions within as little as 10 working days.



Fund Availability

REIM Capital benefits from a diversified funding base, including private capital and institutional debt funds. This ensures reliable access to capital, providing brokers and clients with confidence that funds will be available when transactions are ready to complete.

REIM Residential

Our residential bridging loans provide fast and flexible financial solutions designed to unlock capital precisely when needed. Whether acquiring a buy-to-let property, securing an auctioned asset, or seeking portfolio refinancing, our bridging loans enable borrowers to access capital quickly and act on time-sensitive opportunities.



Overview



Max LTV	75%
Max Term	15 months
Rates From	0.78%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£25m
Location	England & Wales

Key Considerations



Below Market Value (BMV) purchases accepted at 90% of Purchase Price

Auction Purchase

Development Exit

Single unit, high value property

Foreign Nationals

Refinance from receiver

Offshore & Onshore Trusts

Grade II listed accepted

REIM Semi-Commercial

REIM Capital provides bridging finance secured against semi-commercial properties where the residential element represents at least 51% of the total square footage. Our facilities can support a range of transactions including acquisitions, auction purchases, below market value transactions, and refinancing in distressed situations.



Overview



Max LTV	70%
Max Term	15 months
Rates From	0.86%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£25m
Location	England & Wales

Key Considerations

Vacant, commercial leases and opco/propco applications considered

Below Market Value (BMV) purchases accepted at 85% of Purchase Price

Auction and discounted purchases

Offshore & Onshore Trusts

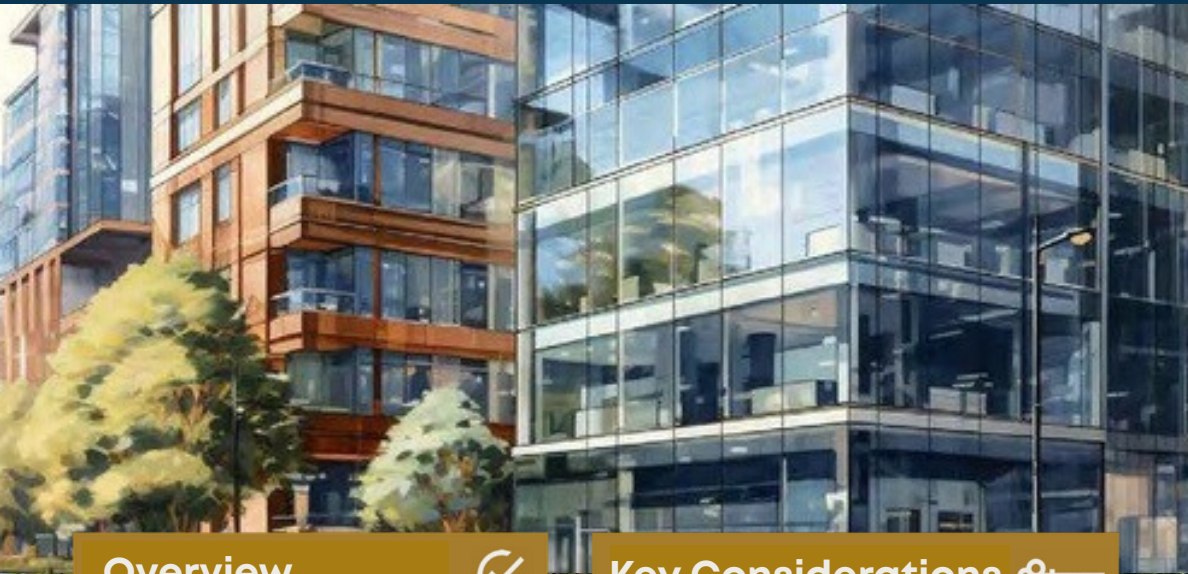
Development exit

Auction Purchase

Refinance from Receiver

REIM Commercial

Our commercial bridging loan is tailored to provide rapid and adaptable financing solutions for property investors looking for exposure to the commercial property space. Whether seizing time-sensitive investment opportunities, navigating complex commercial transactions, or be a bridge to planning approval, our product is designed to meet the unique needs of commercial ventures.



Overview



Max LTV	65%
Max Term	15 months
Rates From	0.95%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£25m
Location	England & Wales

Key Considerations



- Below Market Value (BMV) purchases accepted at 80% of Purchase Price
- Auction purchase
- Refinance
- Foreign Nationals
- Offshore & Onshore Trusts
- Development exit
- Refinance from Receiver

REIM Refurbishment

Refurbishment finance from REIM Capital is designed for investors looking to enhance the value of properties through light refurbishment. Whether you are purchasing at auction or improving an existing asset, our flexible bridging solutions support both the purchase and refurbishment costs. With competitive rates and fast decision making, we help investors complete works efficiently and move towards their exit strategy.



Overview



Max LTV	75%
Max Term	15 months
Rates From	0.85%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£150k
Max Loan	£25m
Location	England & Wales

Key Considerations



Residential Focus

Funding available for auction purchases, HMOs, standard residential properties, and semi commercial properties where the residential element exceeds 50%.

Permitted Development

First charge bridging loans with terms from 3 to 15 months, including rolled up interest options.

Strong Leverage

Up to 75% LTV and 75% LTGDV, with day one funding based on the lower of 75% LTV, 90% purchase price, or 90% LTC.

Competitive Pricing and Loan Size

Rates from 0.85% per month, with minimum loan size starting at £150,000.

Light Refurbishment Capability

Advance funding available with works up to 25% of the day one property value, with staged drawdowns supported by monitoring surveyors.

REIM Second Charge

Our second charge facilities are ideal for releasing equity from a property that already has an existing first charge. Whether you're planning to purchase a second property or refurbish an existing one, REIM Capital has you covered. We provide second charge finance on main residences for high-net-worth individuals or when funds are needed for business purposes.



Overview



Max LTV	75%
Max Term	12 months
Rates From	1.35%
Arrangement Fee	2%
Exit Fee	0%
Min Loan	£100k
Max Loan	£1m
Location	England & Wales

Key Considerations

Property Purchase

To quickly secure a new property while waiting for the sale of another.

Renovation

To finance property improvements which will increase its value.

Business Needs

To cover short-term business expenses or take advantage of a business opportunity.

Preventing Repossession

To pay off existing loan on the security and avoid losing it.

Contact Us

If you require any information or wish to discuss a case please do not hesitate to contact one of the team.



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