

Fracct

Bridging Finance Product Guide

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Contact:

info@fracct.com
[+44 20 8323 3749](tel:+442083233749)
www.fracct.com





The Fracct Way

Fracct structures and arranges bridging and development finance solutions for real estate transactions across the UK and Western Europe. Our approach focuses on providing flexible, short-term financing where speed, certainty of execution and tailored structuring are critical.

We arrange bridging finance secured against a broad range of assets including residential property and portfolios, semi-commercial and commercial real estate including student accommodation, healthcare and hospitality assets, where a clear exit strategy such as sale, refinancing or development completion is in place.



Structured approach to credit risk



Relationship-driven approach – assessing each developer, project and transaction individually



Technology-enabled underwriting and deal execution



Integrated financing solutions from acquisition to project exit



Over 100 years of experience in specialist finance markets



Why Fracct

We offer a personalised approach to lending and can work with the speed and flexibility required when the timing is critical.

Reasons to use Fracct Bridging

- ▲ Legal undertakings requested by exception only.
- ▲ A highly experienced, dedicated underwriter is assigned to each case.
- ▲ Loans secured against all property types (residential, semi-commercial, commercial) across Western Europe and the UK.
- ▲ Max LTV up to 70%.
- ▲ Loans up to £30m (higher can be considered upon referral).
- ▲ No early repayment charges.
- ▲ Complex offshore structures considered.
- ▲ Minimum term 6 months.

The rates contained within this document are for guidance only, and a subjective analysis is carried out on the quality of the asset, customer profile and market conditions, in addition to accounting for the loan-to-value.



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Bridging Finance

5. Residential

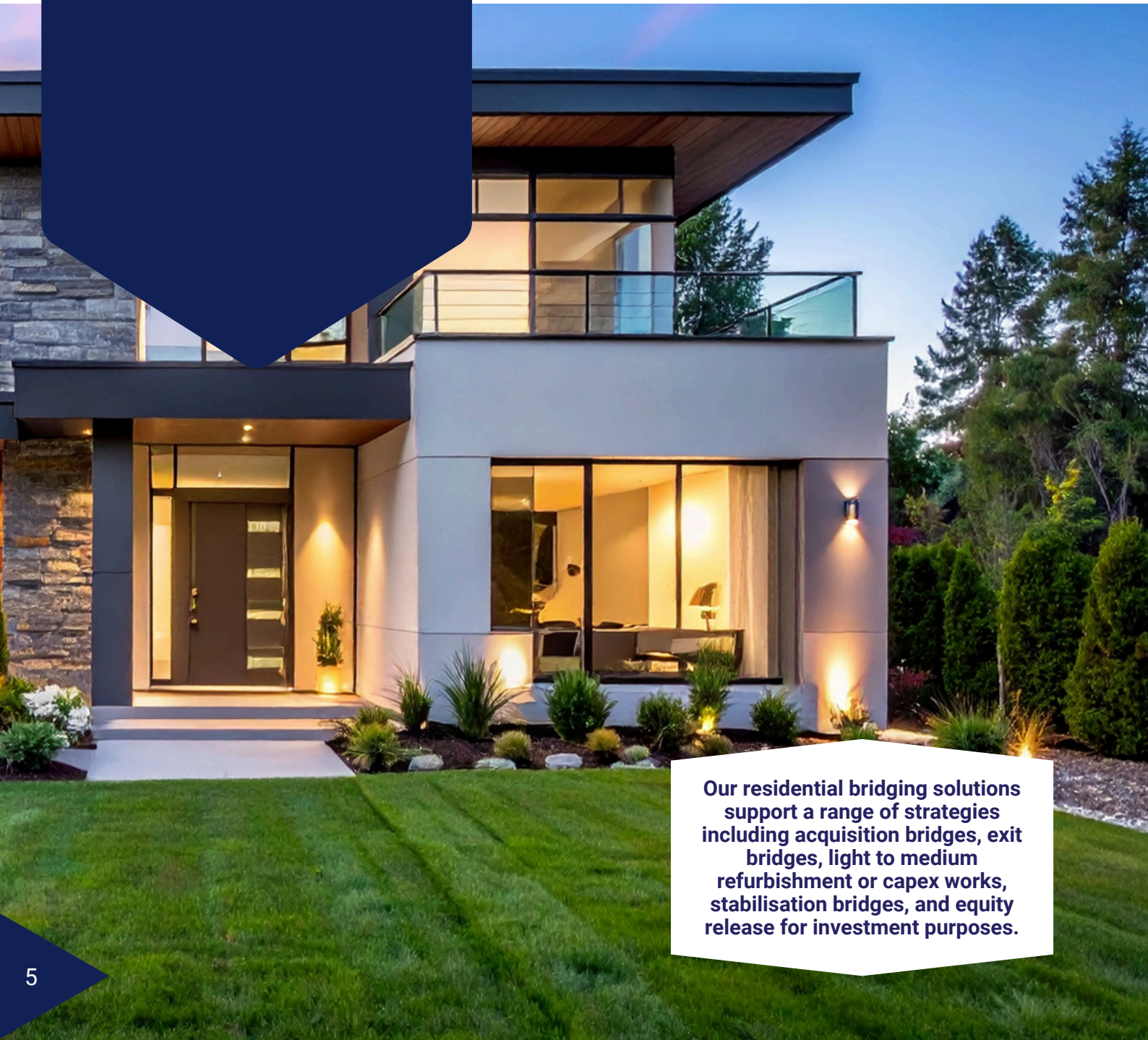
- Non Regulated

7. Commercial / Semi-Commercial





Residential



Our residential bridging solutions support a range of strategies including acquisition bridges, exit bridges, light to medium refurbishment or capex works, stabilisation bridges, and equity release for investment purposes.

Residential Bridging

Non Regulated

Purpose - secured against an investment property.

Feature	
Max LTV	70%
Fixed Interest rate	From 1%
Variable rate	Available
Charge type	1st
Min loan size	£1,000,000
Location	Western Europe and UK
Max Term	24 months
Interest type	Retained / Serviced

Criteria

Residential properties.

Evidenced, robust exit strategy.

Investment properties only. Must not be occupied by an immediate family member.

Minimum age is 18. No maximum age limit.

Western Europe and UK

Minimum term 6 months.

Retained / Serviced interest only.





Semi- Commercial/ Commercial Bridging

Our commercial bridging solutions support a range of strategies including acquisition bridges, exit bridges, light to medium refurbishment or capex works, stabilisation or lease-up bridges, and refinancing or recapitalisation of commercial assets.

Semi-Commercial / Commercial Bridging

Semi-Commercial

Purpose - secured against a property with at least 40% residential floor space.

Feature	
Max LTV	70%
Fixed Interest rate	From 1%
Charge type	1st
Min loan size	£1,000,000
Location	Western Europe & UK
Max Term	24 months
Interest type	Retained

Criteria
Proof of funds / evidence of deposit required.
Minimum age is 18. No maximum age limit.
Minimum term is 6 months.
Western Europe & UK
Places of worship, schools, football clubs or operating care homes are generally not acceptable.
Vacant possession valuation used on all operating businesses

Commercial

Purpose - secured against fully commercial property

Feature	
Max LTV	70%
Fixed Interest rate	From 1.00%
Variable rate	Available
Charge type	1st
Min loan size	£1,000,000
Location	Western Europe & UK
Max Term	24 months
Interest type	Retained / Serviced

Criteria
Proof of funds / evidence of deposit required.
Minimum age is 18. No maximum age limit.
Minimum term is 1 month.
Western Europe & UK
Places of worship, schools, football clubs or operating care homes are generally not acceptable.
Vacant possession valuation used on all operating businesses.





Contact us for more information

info@fracct.com

+44 20 8323 3749

+33 4 85 69 47 09

www.fracct.com



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The information provided is not advice, it is provided solely to enable you to make your own investment decisions. The investments referred to may not be suitable for all investors. If you are unsure of the suitability of any investment, you should contact an independent financial advisor.