



WSP CAPITAL

PRINCIPAL BRIDGING LENDER

BRIDGING WITH SPEED

Product guide for brokers. Three products, one in-house underwriting team, fees paid the day you complete.

RATES FROM

0.85%

per month, full credit

MAXIMUM LTV

75%

residential, 70% semi-commercial

TERM

3-18

months, all products

SPEED

DAYS

non-status, from application

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WSP CAPITAL – PRODUCT GUIDE

BUILT FOR THE LOANS THAT NEED DECISIONS NOT DELAYS.

WSP Capital Ltd is a principal bridging lender. We lend our own money, we underwrite in-house, and we complete in days rather than weeks. We are built for the cases other lenders slow down on: non-status borrowers, complex title, unusual security, tight deadlines and clients who need a lender that will make a decision and stand by it.

Most of our lending is non-status. We look at the security, the exit and the story, not the credit score. Where a borrower has a strong profile, our full credit product rewards it with a lower rate. Where they do not, our non-status product still gets the deal done.

This guide sets out our products, criteria, fees and process. Every case is different; if something you are working on is not covered here, call us. We would rather hear the case than have you assume the answer is no.

AT A GLANCE

Headline criteria across all WSP Capital products.

Lending area	England and Wales only.
Loan purpose	Bridging, refurbishment, light conversion and secured business loans.
Term	Minimum 3 months. Maximum 18 months.
Maximum LTV	75% on residential. 70% on semi-commercial, where the residential element is at least 70% of the total open market value or gross development value.
Charge type	First and second charges. Multiple security properties accepted, with a mix of first and second charges where needed to make the deal work.
Borrowers	Individuals, limited companies, LLPs, SPVs, trusts, foreign entities and foreign individuals, provided the security is in England and Wales.
Rates from	0.85% per month (full credit). 1% per month (non-status and business loans).
Arrangement fee	From 2%.
Procuration fee	Up to 2%, paid the same day on completion.
Valuation	AVM on suitable properties and lower-LTV cases; otherwise full RICS Red Book valuation.
Legal fees	£2,000 + VAT upfront; any balance deducted from the loan at completion. Dual representation available.
Speed	Non-status: within days of application. Full credit: c.2–3 weeks from application.

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OUR PRODUCTS

THREE PRODUCTS.
ONE UNDERWRITING TEAM.

PRODUCT MATRIX			
Three products, one underwriting team. Rates shown are starting rates; the actual rate depends on the case.			
	Non-Status Bridge	Full Credit Bridge	Secured Business Loan
Who it is for	Borrowers who need certainty and speed, regardless of credit history.	Borrowers with a clean or strong credit profile who want the sharpest rate.	Trading businesses raising finance against property, including property owned by directors or family.
Rate from	1.00% per month	0.85% per month	1.00% per month
Time to complete	Within days of application	c.2-3 weeks from application	Within days of application
Credit assessment	Security, exit and story only.	Full credit underwriting using live AI credit reporting.	Business and security led. Adverse credit accepted.
Maximum LTV	75% residential / 70% semi-commercial	75% residential / 70% semi-commercial	75% residential / 70% semi-commercial
Term	3 to 18 months	3 to 18 months	3 to 18 months
Security	1st or 2nd charge, single or multiple properties	1st or 2nd charge, single or multiple properties	1st or 2nd charge, including third-party property owned by UBOs, directors or family members
Borrower type	Individual, company, SPV, trust, foreign entity or individual	Individual, company, SPV, trust, foreign entity or individual	All corporate borrowers
Arrangement fee	From 2%	From 2%	From 2%
Valuation	AVM where suitable, otherwise Red Book	AVM where suitable, otherwise Red Book	AVM where suitable, otherwise Red Book

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FEES, VALUATION, LEGALS AND PROCESS

NO HIDDEN CHARGES.

FEES AND COSTS

No hidden charges. What the borrower pays is set out in the Credit Backed Terms before anything is signed.

Interest	From 0.85% per month (full credit), from 1% per month (non-status and business loans). Interest may be retained, serviced or rolled up depending on the case.
Arrangement fee	From 2%.
Procuration fee	Negotiable and up to 2% depending on the circumstances of the case, agreed at Credit Backed Terms stage.
Legal fees	Always £2,000 + VAT upfront. Any remaining balance of the lender's legal costs is taken from the loan at completion, so there is no further upfront call on the borrower.
Dual representation	Available. One firm acts for both lender and borrower, cutting time and cost on straightforward cases.
Administration Fee	We charge a one-off administration fee on completion of loan. This equates to 0.1% of the gross loan (minimum of £825).
Valuation fee	AVM fee where the AVM route is available; otherwise the valuer's Red Book fee at cost.
Exit fee	One month's interest as standard.

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PROCESS AND BROKER PROPOSITION

ENQUIRY TO FEE PAID IN DAYS.

HOW A CASE COMPLETES

	Non-Status Bridge	Full Credit Bridge
Day 1 – Enquiry	Indicative terms issued same day.	Indicative terms issued same day.
Day 1-2 – Credit Backed Terms	Credit Backed Terms issued following AI credit underwriting. Borrower signs and pays legal fees.	Credit Backed Terms issued once security and exit are confirmed. Borrower signs and pays legal fees.
Completion	Within days of application.	Typically, 2-3 weeks from application.
Your fee	Paid the same day as completion.	Paid the same day as completion.

PROPOSITION TO BROKERS

Straight answers, fast completions, fees paid on the day.

Same-day fees	Procurement and broker fees are paid on the day of completion, whatever day of the week it is. No waiting for an accounts department and no chasing.
Guaranteed fees	Your fee is agreed in the Credit Backed Terms and guaranteed by us at completion.
Decisions, not committees	Principal lender, in-house underwriting. Decisions come from the people who lend the money.
AI-driven underwriting	Live AI credit reporting models and automated lender document production. Terms in hours, documents in days, no waiting on lawyers or credit committee dates.
Non-status by default	We were built for the cases other lenders decline. Adverse credit, complex ownership and unusual security are our normal work.
Flexible security	Multiple properties, first and second charges, third-party security and unencumbered equity all used to make a deal work.
Global borrowers, UK security	Trusts, foreign entities and foreign individuals accepted where the property is in England and Wales.
Clear costs	£2,000 + VAT legal fees upfront, balance from the loan. Dual representation available.

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WHAT WE LEND ON

FOURTEEN BRIDGING SPECIALISMS.

BRIDGING SPECIALISMS

The cases we specialise in and complete the most. If yours is not here, ask.

01 Auction purchase

Funds in place for the 28-day deadline, with terms issued before the hammer falls.

02 Bridge to buy-to-let

Buy, refurbish and let, then refinance onto a term mortgage.

03 Landlord portfolio finance

Single facilities across multiple properties, first and second charges combined.

04 Holding bridge

Short-term hold while a sale, refinance or planning decision completes.

05 Capital raise bridging

Releasing equity from existing property for any legitimate purpose.

06 Equity release

First charge lending against property with no existing mortgage.

07 Divorce settlement finance

Funding a settlement or buying out a former partner's share.

08 Probate finance

Funding inheritance tax, estate costs or beneficiary buy-outs before grant or sale.

09 Development exit

Refinancing a completed or near-complete scheme to release the developer's capital and reduce cost.

10 Refurbishment and conversion

Light to heavy refurbishment and light conversion, including permitted development.

11 Planning Alterations

Holding finance while planning is varied, amended or enhanced to increase value.

12 VAT loans

Short-term funding of VAT on commercial and semi-commercial purchases pending recovery from HMRC.

13 LPA receiver buy-outs

Refinancing property out of LPA receivership or administration.

14 Bankruptcy annulment

Paying off a current bankruptcy to secure an annulment and protect the property.

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BORROWER AND CREDIT PROFILE

UNDERWRITING,
DONE INTELLIGENTLY.

BORROWER AND CREDIT PROFILE	
Most of our lending is non-status.	
Adverse credit	CCJs, defaults, arrears, missed payments and past bankruptcies accepted.
Current bankruptcy	We can pay off a current bankruptcy as part of the facility.
Receivership	We refinance borrowers out of LPA receivership and administration scenarios.
History	Applications from individuals and UBOs with adverse history or records can be considered on a case-by-case basis.
Borrower type	Individuals, limited companies, LLPs, SPVs, trusts, foreign entities and foreign-resident individuals.
Security	Residential and semi-commercial property in England and Wales. Multiple properties and a mix of first and second charges accepted.
What we need	A clear exit, security that values, and honesty about the story. Full KYC and AML applies on every case.

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SECURED BUSINESS LOANS

THE BUSINESS DOESN'T NEED TO OWN THE PROPERTY.

Our business loan product is for trading companies that need capital quickly. The business does not need to own the property; we accept third-party security.

BUSINESS LOAN PRODUCTS

Named for the problem they solve. All secured on property in England and Wales; all from 1% per month.

01 Working Capital Bridge

Short-term liquidity to fund growth, seasonal demand or a temporary cash gap.

02 HMRC Bridge

Clearing VAT, PAYE or corporation tax arrears, including where a petition or enforcement is threatened.

03 Acquisition Bridge

Funding the purchase of a business, a competitor or a book of contracts pending term finance.

04 Management Buy-Out Loan

Funding a management or partner buy-out where the exit is refinance or trading cash flow.

05 Shareholder Buy-Out Loan

Buying out a departing or disputing shareholder to restore control of the company.

06 Contract Mobilisation Loan

Upfront funding to mobilise a won contract before invoicing begins.

07 Stock and Trade Finance Bridge

Funding stock or supplier payments against a confirmed order book.

08 Premises Purchase Bridge

Buying trading premises, including at auction, ahead of a commercial mortgage.

09 Premises Deposit Loan

Raising the deposit for trading premises against other property the directors own.

10 Restructuring

Refinancing pressing creditors or a distressed facility to give the business time to trade through.

11 Receivership and Administration

Refinancing a company or its property out of receivership or administration.

12 Director Loan Consolidation

Consolidating expensive unsecured business borrowing and director loans into one secured facility.

13 Franchise and Expansion Capital

Opening the next site or franchise unit while the existing business supports the exit.

14 Litigation and Settlement Finance

Funding a settlement, judgment or legal costs where property security is available.

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BUSINESS LOAN CRITERIA AND HOW TO SUBMIT

SEND THE BASICS. TERMS TODAY.

BUSINESS LOAN CRITERIA

How the product works in practice.

Borrower	UK limited companies, LLPs and partnerships, including SPVs and foreign entities with security in England and Wales.
Security	First Charge and option for additional second charge over residential or semi-commercial property. Third-party security accepted, including a first charge over residential property owned by the UBO, directors or family members.
Guarantees	Personal guarantees from directors and UBOs as standard. Independent legal advice required for guarantors and third-party chargers.
LTV and term	Up to 75% residential / 70% semi-commercial. 3 to 18 months.
Exit	Refinance, sale of property, trading cash flow or a defined receivable. We will want to see it evidenced.
Speed	Non-status route available: completion within days where the security and exit stack up.

HOW TO SUBMIT A CASE

Send us the basics and we will come back with terms the same day.

What we need	Property address and estimated value; loan amount and purpose; borrower name and structure; proposed exit; and anything about the credit history or the property we should know now rather than later.
Indicative terms	Issued same day on receipt of the above.
Credit Backed Terms	Issued once we have confirmed the security and exit through our easy-to-use dynamic online application form.
Contact	Telephone 0333 335 5705. Website churchbridgecapital.com. Registered office 51 Marloes Road, London W8 6LA.

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**WE WOULD RATHER HEAR
THE CASE THAN HAVE YOU
ASSUME THE ANSWER IS NO.**

0333 335 5705

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[Churchbridgecapital.com](https://churchbridgecapital.com) · 51 Marloes Road, London W8 6LA

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