Lending criteria

Short term property finance from £5m to £25m. Mayfair based, family office backed.

Property bridging

Loan size	£5,000,000 to £25,000,000, measured on the gross facility. Where interest is retained, the net advance on day one is lower.
Maximum loan to value	Up to 90% of market value, measured on the gross loan including any retained interest and before the arrangement fee
Interest rate	From 1.00% per calendar month, fixed for the term. Priced case by case on the asset, the structure and the borrower. Default rate 2.00% per calendar month. Interest is calculated on a 360-day year: a part month accrues daily at the annual rate divided by 360.
Interest treatment	Retained is our standard structure. Interest for an agreed period is deducted from the loan on drawdown, so there is no monthly payment. The retention is a minimum of 6 months where the term is 6 to 12 months, and a minimum of 12 months where the term runs beyond 12 months. Retention reduces the day one advance, not the cost. Serviced interest, paid monthly in arrears by direct debit on the first business day of each month, is available by agreement. Unused retained interest is refunded on early redemption, subject to the make-whole period.
Arrangement fee	2.00% of the gross facility, deducted on drawdown
Commitment deposit	£20,000, non-refundable, payable on signature of terms
Exit fee	None. No non-utilisation fee.
Term	6 months from drawdown, extendable by agreement to a maximum of 24 months
Make-whole	6 months as standard, and 12 months where the term exceeds 12 months. On redemption we are paid interest to the end of the make-whole period, whether or not the loan has run that long.
Early repayment	Permitted at any time, with no penalty beyond the make-whole period
Security	First legal charge, debenture, personal or corporate guarantee, and a charge over the shares of the holding company where the asset sits in a structure. A corporate guarantee from the ultimate asset-owning entity, and a legal opinion on the borrower's capacity and on the enforceability of our security, where the borrower is an overseas entity or a fund.

Exit and valuation

Exit	We need one identified and evidenced repayment route, being a sale of the asset or a refinance supported by a term lender's indicative terms. We do not lend where repayment depends on a planning consent not yet granted, or on a sale of an asset that has not been exposed to the market.
Valuation	We instruct the valuer. Reports are addressed to Clivedale Capital Limited with reliance, from a firm whose professional indemnity cover at least matches the facility. We value the asset in its present condition, on a market value and a 180-day marketing basis, not on gross development value or value on completion. We inspect every asset before credit approval.

What we lend on

Assets

- Prime and mainstream residential
- Commercial and mixed use
- Part complete and unsold stock
- Land with implementable planning

Purposes

- Acquisition, including at auction
- Refinance, including of a called facility
- Development exit on completed stock
- Equity release and planning uplift

Borrowers

- UK and overseas companies and SPVs
- Trusts and LLPs
- Individuals borrowing for business purposes
- Geography: United Kingdom, excluding Northern Ireland

What we do not lend on

- Any property occupied, or to be occupied, by the borrower or their family. We do not write regulated mortgage contracts.
- Consumer borrowing. All lending is for business purposes.
- Ground up development. We lend on completed and part complete assets, not on construction risk.
- Acquisitions where the borrower has no equity in the asset and the facility funds the whole purchase price.
- Property in Northern Ireland.
- Loans below £5,000,000.

How we work

Indicative terms	Within 24 hours of a complete enquiry
Completion	Typically 10 to 15 working days from accepted terms, faster on a refinance with an existing valuation, clean title and a ready borrowing entity
Costs	All costs are for the borrower, including both sides' legal fees, valuation, searches, title insurance and any monitoring surveyor, whether or not the facility completes. Estimates are given before instruction and paid on account.
Brokers	We usually pay brokers 1% of the loan amount, on completion

Contact

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These criteria are current at October 2026, are indicative, are subject to change and are not an offer of finance. All lending is subject to valuation, due diligence, legal and credit approval. Clivedale Capital Limited is a private limited company registered in England and Wales, company number 17460857. It is not authorised or regulated by the Financial Conduct Authority. Our lending is for business purposes only and is not a regulated mortgage contract, so borrowers do not have access to the Financial Ombudsman Service or the Financial Services Compensation Scheme.