

Service: Bridging Finance

Information sheet produced: March 2026

This summary document is provided to fulfil our responsibilities under PRIN 2A – The Consumer Duty (PRIN 2A.4.15R and PRIN 2A.3.12R).

It is designed to support you in complying with your responsibilities under PRIN 2A.3.16R and PRIN 2A.4.16R.

Our approach to meeting the Products and Services Outcome and the Price and Value Outcome.

We have assessed that:

- Our service continues to meet the needs, characteristics, and objectives of consumers in the identified target market.
- The intended distribution strategy remains appropriate for the target market.
- The benefits we provide to brokers - including the distribution of specialist bridging products, support with fact-finding, information gathering, pre-offer support, post-offer assistance through to completion. Post-completion engagement (including contact prior to the expiry of the bridging facility to check the exit strategy remains viable, assisting clients and liaising with the lender to review options), provide fair value to customers in the target market. These benefits are proportionate to the charges made by BuildLoan.

1. Service characteristics & benefits

Our service is designed to meet the needs of intermediaries, networks, brokers, and introducers who require specialist bridging finance solutions for their clients. Typical scenarios include chain breaks, sale and downsizing transactions, urgent capital raising, auction purchases, home improvements, and other short-term funding needs.

The service we provide and the products we distribute have specific features and criteria to support these needs:

- Access to dedicated specialist experts with in-depth bridging market knowledge.
- Access to exclusive products which are unavailable directly.
- Research to identify the most suitable and cost-effective bridging facility on a case-by-case basis.
- High quality customer service, supported by proactive customer feedback gathering.
- Strong lender and underwriter relationships enabling bespoke consideration of applications.
- Access to lender support.
- Ensuring high quality applications, which reduce delays associated with fraud checks and underwriting.
- Ability to assess and apply lender target-market requirements.
- Clear explanation of the impact of adding fees to the loan.
- Access to third-party professional support (e.g., surveyors, solicitors, and conveyancers).

This information is intended for intermediary use only and should not be provided to consumers.

2. Limitations

Our service is not available for:

- Clients who cannot demonstrate a viable means of repaying the bridging facility.
- Clients at risk of not being able to obtain a term mortgage to repay the bridge.
- Clients seeking longer-term solutions (over 18 months).

3. Target market assessment and distribution strategy

This target market assessment matrix segments the target clients for the product range, recognising their different needs to enable us to tailor the services we provide.

Customer Circumstances	Distribution Strategy	Customer Needs & Objectives
<p>Clients seeking finance for Bridging Finance in England, Scotland, and Wales.</p>	<p>Via intermediaries' networks, brokers, introducers and direct.</p>	<ul style="list-style-type: none"> • Looking to obtain short term bridging finance. • Chain Breaking: Buying a new home before their current one sells or securing a property when a sale falls through. • Downsizing/Upsizing: Allowing flexibility in moving timeline. • Auction purchases. • Urgent short-term capital. raising • Urgent requirement to pay off debt/bills. • Land Acquisition pending planning approval. • Funding for an uninhabitable property (which is unmortgageable through traditional means. • Looking to acquire investment property quickly

4. Remuneration

Arrangement fee – payable on Offer – non-refundable.

Procurement fee - commission received from lender- this will be shared with the introducing or advising broker.

5. Clients with characteristics of vulnerability

The product range is designed for bridging finance which may include clients with characteristics of vulnerability or clients who may experience vulnerability over time. We will adapt our service accordingly to ensure we meet their needs.

Some clients may be unfamiliar with bridging finance or the way it works and may require additional explanation and support to ensure full understanding of costs, processes and implications.

We have tested the product range to ensure it meets the needs, characteristics, and objectives of the target market, including clients in the target market who have characteristics of vulnerability.

We have in place a framework to achieve good outcomes for vulnerable customers, which includes:

- Education/training and upskilling staff to recognise and respond to vulnerable customers.
- Clear communications and suitable service provision.
- Continuous monitoring to ensure good outcomes for vulnerable clients.



- Seek permission to share relevant vulnerability information with proposed lenders if deemed appropriate.
- Advising customers if alternative mainstream options should also be considered.

Intermediaries must continue to comply with their obligations to ensure they treat vulnerable customers fairly.

6. Our assessment of value

We operate a robust assessment process to evaluate our pricing structure and determine whether our services deliver fair value.

Outcomes of the assessment are reviewed annually by our Executive Committee allowing for challenge and further investigation before sign off.

Our fair value assessment considers:

Benefits	Price	Costs	Limitations
Features product quality, service levels.	The fees and charges our customers pay us for our services are comparable with market rates.	The costs of providing the services to the client from advice, application, offer, completion and post completion.	Any limitations on the scope and service we provide.

Conclusion of our Assessment

Our service continues to deliver fair value for customers within the target market.