

**Bridging Products:
A helping hand
when you need one most.**



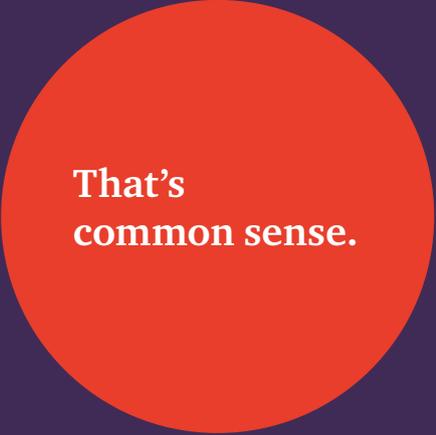
together.[®]

Decades of experience.

Bridging loans are the painkillers of the finance world: a short-term fix that helps you keep going when you need to move forward.

These short-term loans bridge the gap between money going out and money coming in. So they're an option if you want to buy a property without waiting for a long-term mortgage to kick in, or need to invest in your business ahead of a seasonal rush.

In fact, there's all sorts of ways you can use our Bridging loans.



That's
common sense.

For yourself...

If you've found your perfect new home, you can use one of our Bridging loans to get the keys before completing the sale of your old place. Whether it's because you've not yet found a buyer, or simply need to renovate your new place before moving, we could help.

How it works

You'll make no monthly repayments if you use our Bridging loan this way – so you won't end up paying two mortgages at the same time.

Instead, you just pay back what you borrowed (plus any interest and fees) within 12 months, in a lump sum when you complete the sale. There are no Early Repayment Charges, so the sooner you repay the loan, the less it'll cost you.

And our common-sense approach means we can often lend when others can't. Whatever your property, and whatever your walk of life.

For your business...

We know there's no time to waste in business. So we'll work flexibly and make a quick, common-sense decision - all aimed at giving you peace of mind, so you can concentrate on your next move.

You can use a Together Bridging loan for anything you want. Perhaps you want to:

- Extend or refurbish your premises.
- Pay an unexpected tax bill.
- Buy raw materials to fulfil a large order.
- Stockpile ahead of a seasonal rush.
- Take advantage of a business opportunity.

Whatever it is, you'll have up to 12 months to repay the initial loan in a lump sum. So all you'll pay each month is the interest – leaving cash on your balance sheet to focus on the day-to-day running of your business.

And our common sense approach means we can often lend when others won't. So even if you've only been trading for one year, we're all ears.

For investments...

We understand mortgages can take a while to arrange, so a Together Bridging loan could be just the ticket if your vendor is looking to sell quickly.

We'll work flexibly to help your purchase of a residential investment, piece of land, new office, retail unit or other commercial property, as soon as possible.

The loan lasts up to 12 months, leaving you ample time to sell the property on or arrange the longer-term finance you need.



**Imperfect
credit?
We can work
with that.**

together.[®]

0371 346 0888
togethermoney.com

Any property used as security, including your home, may be repossessed if you do not keep up repayments on your mortgage or any other debt secured against it.

Loans provided by Together Commercial Finance Ltd. are not regulated by the Financial Conduct Authority.

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