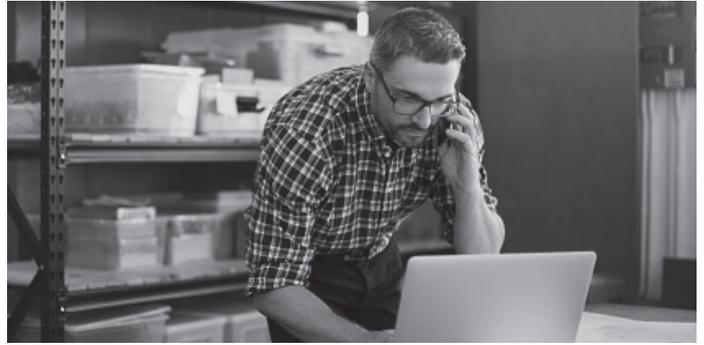

Block Bridging



How we can help your business

Block Bridging allows you to raise funds against future income from bridging finance contracts in place between you and your customers. You pledge 'blocks' of these agreements to us, and we release the funds at a discounted value, matching to the life of the agreements. You continue to manage your customer relationships and collect repayments as usual.

Finance that supports your growth ambitions

As an independent bridging lender, you may wish to release capital tied up in your book so you can invest in your business, support your client base further, and increase revenue and profitability to support your own growth plans. We've been providing block finance across many sectors since 2010, and we have

over £240 million in live funding lines. We offer practical, flexible finance designed to meet your goals; whether that's diversifying your business or simply restoring cash flow. Releasing capital from finance agreements with Block Bridging is just one way to turn your ambitions into reality.



Dedicated Business Development Manager



Individually designed packages built for you



The perfect conditions for growth

Block Bridging at a glance

You retain 100% risk on each deal and the deal should be funded by you at the outset. On repayment of our advance you retain the full value of the customer repayment. Right now, we are looking to fund a breadth of bridging finance transactions for established lenders:

- Facility sizes £3m-£25m
- Maximum term 18 months
- Your advance can be up to 70% LTV on any single property*
- We will release up to 80% of your advance
- Funds usually available within 24 hours

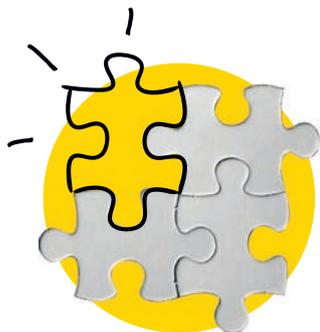
*70% based upon residential properties

- **Tailored to you.** Our dedicated and experienced team design packages specifically to suit your business needs. Our straightforward process keeps everything simple.
- **Release funds.** Ideal to restore cash flow or finance growth plans.
- **Convenience.** We don't secondary underwrite your deals. Instead we'll inspect the transaction when pay out is due, to make sure it meets the terms of your facility.
- **Personal service.** Your dedicated Business Development Manager is there to focus on the long term and to provide as much or as little ongoing support as you need.

Is Block Bridging right for your business?

You should consider Block Bridging if:

- You are an established, non-bank owned bridging finance company with experience of managing your own book.
- You can demonstrate portfolio performance and robust policies and procedures over time.
- You have liquid resources that could cash-settle any agreements that have reached maturity or delinquency.
- You are looking to leverage your existing book in order to grow your business.



How does it work?

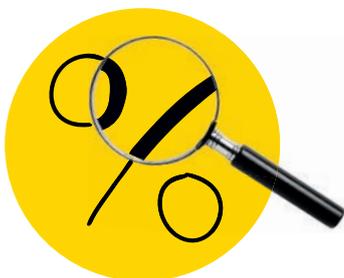
Block Bridging works by releasing capital invested in finance agreements. You can use it to access finance to increase revenue, profitability and support your growth plans.

- We fund via a dedicated subsidiary company or special purpose vehicle with appropriate guarantees.
- We may also require full cross-company (and if necessary director personal guarantees). We take a debenture, but we don't take a sub charge over the underlying properties.
- We audit regularly and we require appropriate replacement security or repayment if there's an early settlement or default in the underlying customer agreement.



How much will it cost?

We will work with you to arrange a deal that's made to measure for your business, with competitive and transparent charges agreed with you upfront. All costs will be outlined in your facility offer letter.



Why choose us?

- **Flexible and transparent.** Your made-to-measure proposal includes a clear structure of your funding and pricing, so you know exactly what you're getting from the start.
- **Day-to-day support.** Your dedicated Business Development Manager is on hand to help you as little or as much as you need.
- **Part of your team.** We understand business isn't always straightforward. We really get to know your future plans so we can support both steady growth and ambitious go-getters.



At Exeter Finance, we are delighted Aldermore has agreed to support our growth plans with a Block Discounting facility. Importantly we can draw same-day funds to manage our cashflow, up to 80% of an individual loan facility. The team at Aldermore provides a dedicated service working together with Exeter Finance and our solicitors.

Peter Keech – Exeter Finance

See how we've helped our clients grow

Find out more – visit www.aldermore.co.uk/blockbridging

Aldermore

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T&Cs will apply, subject to status and affordability. Any asset used as security may be at risk if you do not repay any debt secured on it.

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