

For international clients eyeing UK property, particularly in coveted areas like Belgravia, securing bridging finance is often a critical step. Whether the purchase is part of a cross-border property investment strategy or a quick turnaround deal, the choice of bridging broker can make or break the transaction.



In the realm of **international client bridging**, three names consistently stand out: **KIS Finance**, **Fluent Money**, and **The Loans Engine**. Each boasts unique strengths in speed of completion, lender access, transparency, and digital innovation. This post dives deep into these aspects to help you decide which bridging broker is best aligned with your needs.



## Key Considerations for International Clients Using Bridging Finance

Before examining individual brokers, it's important to highlight the critical factors that international buyers should prioritise when selecting a broker for UK bridging finance:

- **Speed of Completion:** Time is often tight; fast drawdowns enable clients to secure prime UK properties, especially in competitive markets like Belgravia.
- **Lender Panel Size and Access:** More lenders mean more competitive terms and specialised products tailored for cross-border property finance.
- **Transparent Pricing and Fees:** International clients need clarity on all costs—no hidden fees or vague 'from rates' without context.
- **Digital Tools:** Robust online calculators, application trackers, and fintech platforms streamline the application and monitoring process, particularly when time zones and communications become challenging.

## KIS Finance: Speed & Transparency with a Comprehensive Lender Panel

KIS Finance is a well-established broker known for its quick turnaround on bridging loans and broad lender access. They've carved a niche in dealing with **Belgravia international deals** and high-value UK properties.

### Speed of Completion

The team's track record for swift completion is impressive. Their in-house underwriting team vets deals rapidly, and their longstanding relationships with lenders minimise delays. They're usually upfront about timelines rather than overpromising — a rare and refreshing trait.

### Lender Panel and Product Access

KIS Finance boasts a wide panel covering both specialist and mainstream bridging lenders. This allows them to cater to complex scenarios typical of international clients, such as:

- Cross-collateralised lending
- Multi-currency drawdowns
- Non-resident borrower structures

They also frequently update their panel, adding lenders adept at [propertyinvestortoday.co](https://propertyinvestortoday.co) handling intricate cross-border compliance requirements.

### Transparent Pricing & Fees

One of KIS Finance's key strengths is transparent fee disclosure. They provide full breakdowns upfront — no hidden arrangement fees or back-end charges sprung mid-process. This transparency is vital when budgeting for international deals where FX and legal costs can already complicate affordability.

### Digital Tools and Calculators

KIS Finance offers an excellent bridging loans calculator on their website, enabling clients and brokers to estimate repayments and costs instantly. This fintech addition is a massive boon for international buyers who need quick, accurate financial projections without waiting for broker callbacks.

## Fluent Money: Innovative Fintech Meets International Bridging Finance

Fluent Money merges traditional expertise with cutting-edge fintech innovation, making them a revolutionary player for international clients buying UK property via bridging loans.

## Speed of Completion

Their digital-first ethos accelerates the process through a smart application system that automatically pre-screens applicants for eligibility. This reduces admin bottlenecks and expedites underwriting.

## Lender Access

Fluent Money features access to a broad lender panel but places special emphasis on experienced lenders familiar with **cross border property finance**. This understanding ensures smoother compliance checks and fund releases.

## Transparent Pricing and Fee Structure

Fluent is vocal about no surprises in pricing. All fees are displayed clearly throughout the application journey on their platform, promoting trust and helping international clients understand all cost components upfront.

## MyFluent: Digital Control and Real-Time Tracking

One of Fluent's standout offerings is their fintech platform **MyFluent**. This portal lets borrowers:

- Track application status in real time
- Upload documents securely from anywhere
- Communicate directly with the support team and underwriters

For international buyers navigating time zone differences, such a platform is invaluable for maintaining momentum and transparency.

## The Loans Engine: Broker-Focused with UK-wide Reach

While The Loans Engine positions itself primarily as a broker lender introducer, it has forged strong relationships with lenders that cater to international clients. Notably, they support various UK-wide brokers backed by a team of analysts who prioritise realistic timelines and clear communication.

## Speed and Realistic Deal Timelines

The Loans Engine stands out for its practical approach to speeding up completions without cutting corners. They emphasise 'what is the exit?' from the outset, a crucial question for all bridging deals but especially complex international ones where exit routes can be multifaceted.

## Lender Panel

Though smaller than KIS or Fluent Money's, The Loans Engine's panel is carefully curated to include lenders who understand the nuances of:

- Non-UK resident applications
- International proof of income and ID challenges
- Multi-jurisdiction legal considerations

## Transparent Pricing and Broker Support

The Loans Engine is upfront on fees and prides itself on working closely with UK-wide brokers to keep clients informed. Their broker-side analysts ensure submissions include all required documentation checked against a strict checklist — an approach that significantly reduces last-minute issues.

## Digital Features

While not as advanced as Fluent Money's fintech tools, The Loans Engine provides brokers with online management dashboards, enabling smooth document management and deal tracking.

## Comparison Table: Key Features for International Bridging Clients

| Feature                               | KIS Finance                                                 | Fluent Money                                                     | The Loans Engine                                                      |
|---------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------|
| Speed of Completion                   | Fast, with realistic timelines and strong underwriting      | Very fast; digital-first application and automated pre-screening | Moderate; emphasis on realistic timescales and exit planning          |
| Lender Panel Size & Quality           | Large, including specialist international lenders           | Large panel focused on cross-border and UK market lenders        | Smaller, carefully curated specialist lenders for international deals |
| Transparent Pricing & Fees            | Fully transparent, no hidden costs                          | All fees clear, upfront and integrated in digital platform       | Clear and broker-focused fee disclosure                               |
| Digital Tools (Calculators, Tracking) | KIS Finance bridging loans calculator for instant estimates | MyFluent fintech platform for real-time application tracking     | Broker dashboards; not as advanced fintech but reliable               |
| International Client Expertise        | Strong with experience in high-value UK international deals | Innovative, with focus on cross-border property finance          | Solid understanding supported by analyst team and bespoke processes   |

## Summary: Which Broker is Best for Your International Bridging Needs?

Choosing the right bridging broker for international property finance in the UK boils down to your priorities:

- If speed and panel size matter most, and you appreciate full transparency,** *KIS Finance* is a reliable leader, especially for prime UK locations such as Belgravia.
- If you want cutting-edge digital tools to maintain control from abroad,** *Fluent Money*, with its MyFluent platform and fintech-driven approach, could be a gamechanger.
- If you prioritise a broker-focused experience with a thorough checklist approach and realistic completion times,** *The Loans Engine* offers dependable UK-wide support with specialist lender access.

Across the board, always ask yourself: *"What is the exit?"* Understanding your exit strategy upfront helps ensure bridging finance aligns with your investment goals and timescales.

For international buyers navigating the complexities of cross border property finance in the UK, these brokers combine expertise, access, and technology to help you secure the right bridging solution efficiently and transparently.