

What we do and our brands

Bradford & Bingley[▲]

Specialist Lender

mortgage express

Mortgage Express is the specialist lending arm of the Group that offers a range of innovative mortgages for individual niche markets. It is the market-leading 'buy-to-let' lender and is rapidly developing a reputation as a leading lender in other specialist segments of the mortgage market.

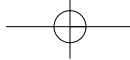
Mortgage Express products are available through intermediaries throughout the UK, with whom it has built a close working relationship, and also through Mortgage Express Online.

Bradford & Bingley[▲] Property Finance

We provide Property Finance to some of the largest investors in the UK, always secured on income producing property or on pre-let development schemes. Our lending team has many years' experience in this sector and has strong relationships with key people in the industry.

Bradford & Bingley[▲] Housing Finance

Our Housing Finance business is responsible for the Group's lending to housing associations throughout the UK. Housing associations are non-profit organisations which provide affordable rented homes for people unable to satisfy their housing needs in the open market.



The Bradford & Bingley Group's strategy is distinctive. We concentrate on profitable segments of mortgage and property lending markets, providing a range of savings deposit accounts, property related and personal financial services.

Diverse Retailer



Our Retail division offers choice and independent advice on a range of financial products. We are the largest mortgage broker and independent financial adviser on the high street.

The MarketPlace proposition offers product choice and advice at over 500 locations across the country in both our Estate Agency and Bank branches, on mortgages, investment and insurance products. Bradford & Bingley's own savings products are also available at MarketPlace outlets, with Bradford & Bingley International in the Isle of Man providing offshore accounts.

Our Charcol brand offers independent advice online, on the telephone and in a number of branches around the country. New acquisitions, Charcol Holden Meehan and Charcol Aitchison & Colegrave, offer specialist advice on investment products, savings and pensions.



Our nationwide Estate Agency business provides customers with local knowledge backed by national expertise. Independent financial advice is also available through these branches to provide customers with choice and advice at the time they need it most.



SecureMove offers a wide range of property services including residential valuations and surveys, commercial valuations, property management, corporate property services and conveyancing.

