

In the world of UK property finance, bridging loans are a popular solution for developers, landlords, and investors needing fast, flexible funding. However, many borrowers report that some bridging brokers – especially the larger firms – feel less personalised, resulting in frustration and uncertainty during the loan process. This blog digs into why this happens, focusing on issues like speed of completion, lender panel size, transparent pricing, and digital tools.

Understanding Broker Service Levels: What Does Personalisation Really Mean?

Before we get stuck into why some brokers feel less personalised, it's important to clarify what "personalised service" means in bridging finance:

- **Clear communication:** Regular updates specific to your deal and timetable.
- **Tailored lender access:** Ability to match you with lenders aligned to your exit strategy and risk profile.
- **Transparent costs:** Upfront, clear fee structures with no hidden extras.
- **Responsive support:** Dedicated case handlers who manage your application actively.

If these pillars crumble, personalisation suffers. Let's explore the key reasons behind this.

The Impact of Speed of Completion on Perceived Personalisation

One of the main reasons bridging finance clients seek brokers is speed. Deals often hinge on quick completion for property developers or [Check out here](#) landlords seeking short-term bridging funding. However, the promise of speedy results can sometimes overshadow the reality.

Large brokers often advertise impressive *from* rates and rapid turnarounds, but the fine print on typical case handler workloads can tell a different story. Case handlers juggling hundreds of applications may struggle to provide the individual attention clients need to feel genuinely supported.

How does workload affect broker client experience?

- Case handlers are forced to prioritise deals likely to complete fast, sidelining complex or unusual cases.
- Delayed responses and lack of clarity on deal progress leave brokers seeming impersonal.
- Overpromising expected completion times adds pressure and disappointment when lenders take longer than anticipated.

Smaller brokers or platforms with streamlined workloads can often manage expectations better and maintain a personal touch throughout.

Lender Panel Size and Access: Quality vs Quantity

Another factor influencing broker service levels is the size and quality of their lender panel. On the surface, a large panel suggests more options to customise financing solutions. But, as is often the case, more isn't always better.

Drawbacks of large lender panels include:

- **Standardised process:** Big brokers operating across hundreds of lenders revert to generic pipeline processes, limiting tailored lender matches.

- **Limited genuine lender access:** Some panel lenders are superficial partners with questionable appetite or speed.
- **Confusing options:** Borrowers overwhelmed with too many lender routes without clear explanations.

In comparison, platforms like **KIS Finance** focus on curated lender panels that align closely with borrower exit strategies and loan criteria. This leads to quicker decision-making and a more bespoke service.

Transparent Pricing and Fees: The Foundation of Trust

Broker fees and lender costs in bridging loans are notoriously opaque, which can seriously undermine client confidence. Many clients feel "less personalised" because they are kept in the dark on fees or hit with unexpected charges late in the process.

A commitment to transparent pricing might include:

- Clear broker fee structures shared upfront, with no hidden commissions.
- A detailed explanation of lender costs including arrangement fees, exit fees, and interest rates.
- Tools to help borrowers estimate total cost of credit accurately.

Some providers, like **Fluent Money**, incorporate this transparency with innovative fintech tools such as the *MyFluent* platform. By providing live application tracking and clear cost breakdowns, borrowers feel more informed and empowered.



Digital Tools: A Double-Edged Sword for Personalisation

Technology adoption in bridging broking is vital but can also detract from the personal touch if not implemented thoughtfully. Automated calculators, client portals, and fintech platforms are now standard, with mixed reviews from customers.

Examples of useful digital tools include:

- **KIS Finance Bridging Loans Calculator:** Borrowers can input property values, loan amounts, and terms to get immediate cost estimates, aiding faster decision making.
- **MyFluent platform:** An end-to-end fintech platform that allows real-time deal tracking, document uploads, and direct communication with case handlers.

While these tools improve transparency and speed, they don't replace the need for proactive, case-by-case communication. Over-reliance on tech without sufficient human input can make clients feel like numbers instead of people.

Balancing Scale and Service: Lessons from The Loans Engine

The Loans Engine illustrates how brokers can operate at scale yet try to maintain personalisation. They deploy a combination of a broad lender panel with dedicated specialists for case management, aiming to avoid generic "one size fits all" solutions.



Yet even here, industry insiders note that increasing case handler workload pressures response times and support quality. This highlights the core tension in bridging broking:

- Large broker benefits: speed, extensive lender access, and competitive pricing.
- Large broker drawbacks: diluted personal service, variable case handler attention, and sometimes hidden or complex pricing.

For brokers and borrowers, the key is transparency about these trade-offs upfront.

Broker Checklist: What to Look for When Choosing a Bridging Broker

To avoid "less personalised" experiences, always ask these questions before committing to a broker:

1. **What is the exit?** (This is my prime question. Without a clear exit, no broker should engage.)
2. How many cases does my assigned case handler manage concurrently?
3. How large and active is your lender panel, and which lenders have recent deal appetite?
4. Are your fees and lender costs fully transparent and fixed upfront?
5. Do you offer digital tools like calculators or platforms for real-time tracking?

6. How often can I expect updates during the loan process?

Answering these with clarity is a good sign of a genuinely personalised service.

Summary: Why Personalisation Matters — and How It Runs Thin

Bridging brokers can feel less personalised for a complex mix of reasons:

- Case handler workload drives generic, rushed communications.
- Large lender panels encourage broad-stroke processes rather than tailored lending matches.
- Opaque pricing creates mistrust and anxiety for borrowers.
- Digital tools improve speed but risk depersonalising the client experience if not combined with proactive support.

Companies like **KIS Finance** and **Fluent Money** offer examples of how to balance transparency, lender access, and technology to enhance personalisation. Meanwhile, platforms such as **The Loans Engine** highlight the ongoing challenge of scaling broker services without sacrificing client care.

Ultimately, borrowers should prioritise brokers who communicate clearly, understand their exit strategy, and deliver honest, timely advice at every stage.