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What does bridging look like in 2026

The future of specialist finance will
not be written by machines, it will be
shaped by people.

Trust cannot be automated.

Judgement cannot
be outsourced.

Relationships cannot be coded.

That's why we will always remain truly
transparent and people-first, without
the green ticks and double dashes.





The increasing presence of AI in bridging and beyond

By Michael Griffiths, News Editor, MoneyAge

Artificial Intelligence (AI) has steadily transformed the entire financial services sector, in the way that lenders and brokers assess risks, make informed decisions, and serve their customers.

It is not a new technology in the world of finance. AI has long been used by banks and credit card companies through the deployment of machine learning to detect suspicious fraud activity, and to provide credit scores. Investment firms and trading platforms have also for some time leveraged the power of AI to carry out their trades, using algorithmic models to gain microsecond advantages in the market.

These earlier applications perhaps demonstrated the ability for AI to provide quicker analysis and pattern recognition, laying the foundation for what has gone on to become a much wider adoption across the entire financial services spectrum, including the more niche areas of financing it serves.

AI's ascent

More firms are now harnessing AI via technologies such as facial recognition and voice command features to allow customers to log in to their accounts, and through chatbots to improve their customer interactions.

They are also using AI to analyse customer behavioural patterns and automatically perform customer segmentation, in turn allowing for more targeted marketing to be directed to their customers.

In more recent years, the take-up of AI across financial services appears to be significant.

According to figures published in 2022 by the Bank of England (BoE) and the Financial Conduct Authority (FCA), 58% of financial services firms had already adopted machine learning, with 14% indicating signs they planned to implement it.

Similar figures published at the end of last year by the central bank and regulator revealed that 75% of firms across the whole of financial services were now using AI to some degree, while a further 10% in the sector were planning to use it by 2027.

This growth could hint that AI is no longer in its infancy in the financial services sector, while the extent of its adoption suggests that this is a journey still with some distance left to go.

Earlier this year, the Treasury Select Committee launched an inquiry into the increased use of AI across financial services, as part of an effort by MPs to understand how the sector can utilise AI and what opportunities it brings for innovation.

This inquiry has provided a platform for policymakers to debate the transformative nature of AI across the whole financial services spectrum, covering traditional sectors such as banking, pensions and investments, but also stretching to the more niche areas of finance.

The specialist finance umbrella covers a variety of non-traditional, tailored funding solutions for borrowers or specific asset types that might fall outside the strict criteria of high street banks. The niche complexities involved in specialist finance possibly make the sector a more appropriate target for an AI revolution.

One such area of specialist finance that is embracing AI and no stranger to complexity is the bridging sector.

Bridging boom

Bridging finance, defined by its speed, provides quick access to capital to “bridge” a gap in the property chain, or unlock equity for business use, or finance a property bought at auction. As a market it moves fast, and perhaps hand in hand with this is the sheer scale to which the bridging sector has now reached.

According to figures published by the Bridging & Development Lenders Association (BDLA), the first quarter of 2025 saw new bridging loan completions across the market total £2.8bn. This matched a record set in the previous quarter at the end of 2024, even during a period that would typically see reduced activity due to the seasonal slowdown.

The BDLA also reported that new bridging applications with lenders surged to £18.3bn in Q1 this year, a 55.3% increase on the previous quarter, which the bridging trade body described as “an unprecedented spike in demand”.

Such figures are a strong indicator of a resilient bridging market against a backdrop of economic uncertainty elsewhere. With bridging products now very much more in the mainstream of the specialist finance arena, lenders are finding new ways to innovate as they seek further pathways to growth.

Continue with caution?

Historically, bridging finance has relied on manual underwriting and relationship-based lending although increasingly, the sector has shifted

towards technology. More bridging lenders are beginning to explore AI-powered automation to assess property values, borrower risk profiles, and exit strategies with more speed, and more precision.

The attractiveness of AI to bridging lenders perhaps lies in its ability to process large volumes of data, at speed, to make underwriting faster and potentially more accurate. A bridging application must also consider market trends, planning permissions, and any previous transaction history, before hands are shaken and signatures signed.

For lenders operating in a fast-paced environment, embracing AI can generate a competitive edge, with the ability to potentially reduce turnaround times from a matter of days to the space of a few hours.

However, in a sector defined by its speed, there is also perhaps a temptation for over-reliance on a technology built for automation. Bridging brings with it layers of complexity, such as unusual property types or borrowers with an atypical financial background. The human touch may still be needed to interpret the data correctly.

As AI becomes more embedded into lending practices, some who adopt it may be opening themselves up to questions around accountability, transparency, and the potential for unintended consequences, such as the exclusion of some borrower groups altogether, or too much dependence on predictive models that are less familiar with the nuances of everyday life than the people who live it.



The attractiveness of AI to bridging lenders perhaps lies in its ability to process large volumes of data, at speed

The Treasury Select Committee’s ongoing inquiry will underscore a need for a more cautious and balanced approach, especially amid rapidly rising AI adoption rates across the entire financial services spectrum.

This is particularly prevalent in a bridging market which is already on a path to hit new record high lending volumes this year, and for a sector that has already opened its doors to AI and its possibilities.

As this guide will explore, lenders have a crucial role to play in shaping an AI-enabled bridging finance market that is both innovative in its approach but responsible with its adoption.



with
**Black & White
 Bridging's
 Damien Druce**



Q How is Black & White Bridging differentiating its approach to AI from other lenders?

While many lenders rush to adopt AI as a cost-cutting tool, our focus is on using it to support people both internally and externally and not replace them. At Black & White Bridging, some AI is applied behind the scenes to improve efficiency, accuracy, and turnaround times. Decision-making and relationship-building remain firmly in human hands. We see AI as an enabler, not the solution.

Q What are the potential pitfalls for bridging lenders who rely too heavily on AI?

Bridging is not a one-size-fits-all product. No algorithm can fully capture the nuance of a complex case, or the judgement required when a deal doesn't fit the mould. A lender that relies too heavily on AI risks missing opportunities, mispricing risk, or declining good borrowers simply because they don't tick every digital box. That kind of rigidity can damage both client outcomes and broker relationships.

Q How might marketing and client communication generated by AI erode the trust between brokers and lenders?

Trust in our market is built on honesty and authenticity. Brokers can spot generic, machine-written content a mile away, and if they feel they're being "sold to by a robot," the relationship starts to erode. Overuse of AI in marketing creates noise, not clarity. We believe communication should always sound human, transparent, and aligned with our brand values, even if AI supports the process.

Q Throughout a complex bridging case, what are the main advantages of using experienced human judgement over an AI-generated decision?

Every bridging case has quirks: unusual property types, layered ownership structures, urgent deadlines. Experienced underwriters bring not just technical knowledge, but context, empathy, and creativity in finding a workable solution. Human judgement allows us to weigh risks against opportunities, to listen to the broker's story, and to craft deals that AI would simply reject. It's that flexibility that keeps the market moving.

Q With AI becoming more integrated into the specialist finance space, how important is maintaining a people-first approach?

Absolutely critical. Specialist finance thrives on relationships, trust, and the reassurance that a real person is making the call. AI may speed up processes, but it can't replicate empathy, accountability, or the confidence that comes from a direct conversation with a decision-maker. For us, a people-first approach isn't negotiable, it's what sets bridging apart from mainstream, automated finance.



A simple guide to bridging, the Black & White way

Why transparency and people-first values matter more than ever in the age of AI

By Damien Druce, Chief Operating Officer, Black & White Bridging

What is Bridging Finance?

Bridging finance is a short-term loan designed to help your client move quickly when opportunity strikes. It's often used to:

- Secure a property purchase before long-term finance is in place.
- Fund refurbishments or help to exit development projects.
- Solve timing gaps in complex transactions.

In theory, anyone can offer a bridging loan. In practice, it's the how that matters and that's where values and people make all the difference.

The rise of AI and the risk to relationships

AI is transforming industries at breakneck speed. In specialist finance, we're seeing more lenders experimenting with AI-generated marketing, automated decision-making and even AI-driven customer communication.

The pitch is simple: faster, cheaper and smarter. The reality is more complex:

- AI can process data, but it can't read the emotion in a broker's voice when a deal is on the line or if their client is in a tricky situation that requires an urgent response.
- It can run calculations, but it can't weigh the human story behind a complex case.
- It can draft an email, but it can't build trust over years of partnership.
- It can draft social media posts, but it can't evoke true personality.

When finance becomes purely transactional, relationships erode and trust follows closely behind.

Why a people-first approach matters more than ever

At Black & White Bridging, we believe technology should support, not replace, human expertise. Our industry is built on relationships through great people and those relationships and people are our greatest asset.

For us, that means:

- Direct access to decision-makers who know your case inside out. Our Lending Managers operate from cradle to grave, always giving brokers confidence about their deal.
- Conversations, not chatbots, we'll never palm you off to a machine and we solutionise together, either in person or over the telephone.
- Experienced judgement not just algorithms - complex cases deserve thoughtful solutions.

In a market where more lenders are replacing people with code, we double down on the value of human interaction.

Transparency in a changing industry

Trust starts with honesty, especially in a time when clients are increasingly wary of AI-generated content and canned responses. You can expect from us:

- No hidden or upfront fees, we tell you the full picture up front.
 - Plain English terms - no jargon, no corporate filler.
 - Real people in every conversation from enquiry to completion.
- Our name is Black & White for a reason. No grey areas.

The right role for technology

We're not anti-technology, we're just clear about where it belongs.

- Use AI to speed up admin? Yes.
- Use AI to replace people in client-facing roles? No.
- Let automation make lending decisions without human review? Never.

Technology can make processes efficient. People make them effective.

Why Black & White Bridging stands out

The architects of truly transparent lending with no grey areas - everyone says it in some form, we embody it and we lead from it.

- We're people-first in every conversation, every decision, every deal and every output.
- Speed with substance - fast completions, but never at the cost of diligence.
- Specialist expertise - we handle complexity that automation can't.

The bottom line

The future of specialist finance will not be written by machines, it will be shaped by people who understand that:

Trust cannot be automated.
Judgement cannot be outsourced.
Relationships cannot be coded.

At Black & White Bridging, we'll continue to embrace the right tools, but we'll never lose sight of the fact that the best deals are done between people.

That's why we will always remain truly transparent and people-first, without the green ticks and double dashes.

Case Study



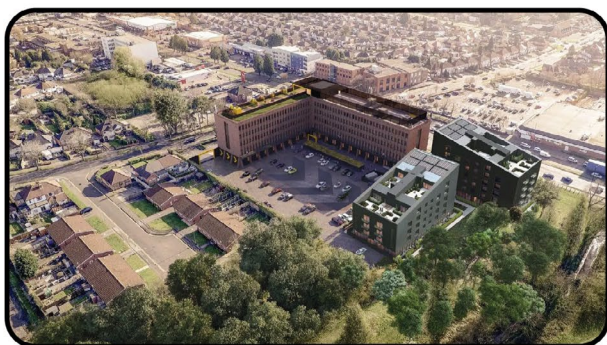
Largest loan completed to date... ✓

Development Exit | £8m | 12 months | Exit: Sale

Black & White Bridging completed its largest loan to date, totalling £8m, supporting the sales period for Phase 2 of the City Green Development in Solihull, Birmingham. The client has extensive experience in managing large development projects as well as the financing aspect for obtaining and exiting loans.

The luxury living project comprises two residential blocks featuring 86 high-specification apartments. The development stands as a testament to modern design and quality craftsmanship, offering residents premium living spaces in a prime location. At the time of completing the loan back in February 2025, 35 residential units had already been sold with the remaining reserved or already exchanged.

The £8m development-exit loan was completed in just 15 days from the receipt of application. The funds were utilised to refinance an existing development finance facility and complete the final landscaping of the project.



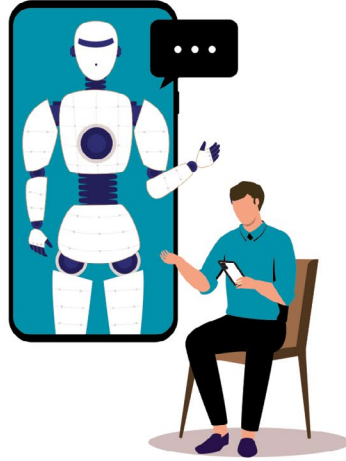
“Working alongside Black & White Bridging has been instrumental in bringing the City Green project to fruition. Their transparent approach and swift decision making process has been invaluable in meeting the projects financial requirements.

We've completed many deals with B&W as they continue to deliver first class service and products time and time again.

Pete Williams, Empire Global

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AI doesn't care if your deal falls through, **we do.**



Algorithms can run the numbers.

Only **people can read the room.**

AI is everywhere. It's fast and efficient, but it's not us.

At Black & White Bridging, we use tech where it helps but we will never outsource relationships or deal-making to a machine.

Our business runs on trust, judgement and truly transparent conversations that you can't automate.

No green ticks or double dashes. No robot scripts.

Just human beings providing real solutions for brokers.

Call us, we answer:

0117 937 4333



Want fast,
transparent
answers?
Start here.



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