

In the UK bridging finance market, the quality of **broker service levels** varies significantly. Some brokers offer a bespoke experience tailored to the unique needs of every developer or landlord, while others come across as transactional and impersonal. If you've ever wondered why certain bridging brokers feel less personalised despite their scale or technological edge, this post will unpack the main reasons behind these experiences.

Understanding the Landscape: Large Broker Drawbacks

Bridging brokers like **KIS Finance**, **Fluent Money**, and **The Loans Engine** are well-established names in the industry. They each bring extensive lender panels and digital tools that can help clients get deals done quickly. However, their size and process standardisation sometimes come with trade-offs in personalisation.

1. High Case Handler Workload

One of the most significant challenges large bridging brokers face is managing the workload of their case handlers. These professionals are the linchpins of the broker service, acting as the client's primary point of contact and problem solver throughout the transaction.

- When case handlers juggle too many files simultaneously, the quality of personalised communication tends to drop.
- Clients may receive generic status updates rather than insightful advice tailored to their specific project or exit strategy.
- This volume-induced bottleneck can make brokers seem less approachable or responsive.

Therefore, even with robust back-office support, the human element suffers when case handling resources are stretched thin.

2. Large Lender Panels and Their Complexities

Having access to a broad lender panel is generally positive, offering clients more options and competitive pricing. However, larger panels also introduce complexity:



- Brokers must be experts on diverse lending criteria, documentation requirements, and turnaround times.

- It becomes harder to offer detailed, personal recommendations because the broker is juggling multiple lender products.
- This can lead to more scripted conversations, reducing the personal touch that small, specialist brokers afford.

For example, **The Loans Engine** offers one of the UK's largest lender panels, which is fantastic for choice but may dilute bespoke advice on niche or complex cases.

Speed of Completion: A Double-Edged Sword

Speed is an invaluable [joint venture property finance](#) asset in bridging finance, and many brokers market themselves on fast deal completion. Yet, focusing too much on speed can undermine personalisation.

How Speed Pressures Broker Service

- To achieve rapid turnaround, some brokers adopt standardised workflows that reduce subjective interactions.
- Case handlers may rely heavily on automated updates and templated communication rather than direct, nuanced dialogue.
- While this accelerates process efficiency, it risks clients feeling like just another file number.

KIS Finance, known for their quick completions, also provides the **KIS Finance bridging loans calculator**, empowering brokers and clients to estimate costs swiftly. Tools like this enhance speed but should supplement, not replace, personalised guidance.

Digital Tools: Enhancing or Hindering Personalisation?

The Role of Digital Platforms

Advanced fintech solutions have transformed broker workflows considerably. Platforms like **MyFluent** from Fluent Money provide real-time tracking, document uploads, and lender connectivity.



These innovations deliver significant benefits, such as:

- Transparent pricing and fee breakdowns available upfront through calculator tools and digital dashboards.
- Faster communication and reduced paperwork bottlenecks.
- Better progress visibility for clients.

When Digital Tools Fall Short

However, not all clients appreciate digital-first approaches if they come at the expense of human interaction. Some common issues are:

- Automated messaging can feel cold and impersonal.
- Clients with less technological fluency may struggle to engage fully with fintech platforms.
- Critical deal nuances and strategy discussions often require direct, sensitive conversations that technology cannot replace.

Fluent Money's **MyFluent platform** is a great example of fintech integration designed to assist, not supplant, the broker-client relationship. When matched with knowledgeable case handlers, such technology enhances rather than diminishes personalisation.

Transparent Pricing and Fees: Key to Trust and Personalisation

No broker experience is truly personalised if clients feel in the dark about costs or encounter hidden fees.

- Some large brokers present "*from*" rates without clear qualification, which causes frustration and scepticism.
- Personalised service includes upfront discussions about all fees, potential valuation costs, legal fees, and exit costs tailored to the client's deal.
- This transparency builds trust and allows more accurate financial planning.

For instance, KIS Finance regularly updates their bridging loan calculator to reflect current fee structures, helping brokers provide clients with realistic, clear estimates.

Checklist for Evaluating Broker Personalisation

If you're navigating the bridging finance market and want to assess the personalisation level a broker offers, keep this checklist handy:

Area Questions to Ask What Good Looks Like Case Handler Workload How many clients does my case handler manage? Will they be my consistent contact? Dedicated case handler with manageable client load for personalised attention. Lender Panel Size Does the broker specialise in certain lenders or loan products that fit my exit plan? Broker that leverages panel expertise to recommend best-fit lenders, avoiding generic options. Speed vs Personalisation How do you balance fast deals with tailored advice? Broker emphasises clear communication alongside speedy processes. Digital Tools What digital platforms are used and how do they support me? Intuitive tools like KIS Finance bridging loans calculator and MyFluent platform, with a human support overlay. Pricing Transparency Are all fees and exit costs fully detailed upfront? Clear, comprehensive fee breakdowns with no hidden charges.

Conclusion: Balancing Scale, Technology, and Personalisation

Large bridging brokers such as KIS Finance, Fluent Money, and The Loans Engine have revolutionised the marketplace with extensive lender panels and cutting-edge digital tools. However, the trade-offs with personalisation often come from case handler overload, the complexity of managing many lenders, and an excessive focus on speed and automation.

To find the right broker for your bridging finance needs:

1. **Always ask:** What is the exit? This helps ensure the broker understands your specific strategy, not just pushing quick deals.
2. **Demand transparency:** Get full, upfront costs tailored to your transaction.
3. **Look for human touch:** Choose brokers whose digital tools supplement direct communication rather than replace it.
4. **Verify case handler capacity:** A manageable workload allows for personalised attention and nuanced advice.

By being aware of these factors, you can better navigate the UK bridging broker market, ensuring you work with professionals who combine speed, technology, and genuinely personalised service to meet your property finance goals.