

## The Hope Combi

The Hope Combi is part of the Custom Collection and combines the Hope Flexi with the Discounted Rate Loan and also a payment holiday period.

The Combi product is suitable for customers wanting to optimise the loan amount they receive on day one and service their loan but who need a payment holiday for a period during the loan term.

In addition to the payment holiday, the borrower can have a discounted rate for the first six months. The Hope Combi is able to be combined with other features and options from within the Custom Collection.

### Example:

A borrower who needed funds for light refurbishment and knew it would take some time for the property to become income generating would benefit from a payment holiday followed by discounted repayments. This would give them a six month period to let the property, then the rental income would enable them to meet the repayments at the non-discounted level.

### COMBI BRIDGE

Combination of the Discounted Rate Loan with a Payment Holiday and the Hope Flexi	3 month payment holiday on discounted rate loan Serviced or part serviced loans only.			
<b>Purpose</b>	Lower initial rate designed to help borrowers with cashflow.			
<b>Loan amount</b>	<b>£50k to £150k</b>		<b>£150k to £500k</b>	
Based on 0% credit profile rate loading. (Rate loadings may apply to discount and revert rate)	First 6 months	From Month 6	First 6 months	From Month 6
	From 0.59%	From 1.29%	From 0.54%	From 1.24%
	ALL with a payment holiday for a set period during the loan.			
<b>Max LTV</b>	As per product plan			
<b>Exit Fee</b>	1 months interest at non-discounted rate			
<b>Term</b>	12 months with 6 months minimum interest			

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Cases outside of standard criteria considered

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This indicative guide provides an overview for all products, it may not be encompassing for all situations. All information accurate at time of publication

Subject to valuation and legal due diligence

Hope Capital provides bridging finance for business purposes and does not offer FCA regulated loans, mortgages or credit agreements. Hope Capital is not regulated by the FCA. \*Refurbishment loans with staged drawdown assessed on an individual basis