

## 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  
Served or part served loans only.

#### Purpose

Lower initial rate designed to help borrowers with cashflow.

#### Loan amount

**£50k to £150k**

**£150k to £500k**

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.

#### Max LTV

As per product plan

#### Exit Fee

1 months interest at non-discounted rate

#### Term

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

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