

A specialist short-term lender who gets the deal done.

With a strong reputation for providing solutions when others can't, and delivering on-time, Hope Capital is a go-to bridging lender for a wide range of borrowing.

Available on Residential Property with 75% Max LTV and on Mixed-use and Commercial property with 65% Max LTV. Loans on Land will also be considered.

Brokers have immediate access to decision makers, underwriters and dedicated internal BDMS. What sets us apart is our collaborative approach and dedication to service excellence.

The Custom Collection

A set of six exceptional products, features and options which, when combined, provides a truly customised loan for the borrower.

Designed for those who want to effectively manage cashflow and optimise their day-one loan amount by balancing the amount borrowed, rate, LTV and fees with an affordable payment.

Mini, Midi & Maxi Loans (Residential Property)

MINI Loans	MIDI Loans	MAXI Loans
£50k to £149,999	£150k to £500k	£500,001 plus

No Solicitors undertakings available on MINI & MIDI products.

Discounted Rate Loan

Loans from £50k to £500k with a discounted rate from 0.54% for the first 6 months, enabling borrowers to maximise cashflow throughout the term.

Hope Flexi

Any combination of the number of months that can be serviced or retained, spreading payments over the loan term, optimising cashflow and capital needs.

Hope Combi

Combination of the Discounted Rate Loan with a Payment Holiday and the Hope Flexi. Providing ultimate flexibility through combining several product features.

Lender Arrangement Fee

Options for zero Lender Arrangement Fees across the whole product range, maximising the amount received on day one and reducing set-up costs.

Valuation Options

Hope Capital are now accepting a range of valuation types including AVMS, Drive-Bys, Desktop and full valuations, giving faster completions and lowering fees.

GENERAL CRITERIA

Discounted Rate loan from 0.54% pm.
Standard rates from 0.83%.

Up to 18 months

£50k - £5m loans

Property type: Residential,
Commercial, Mixed Use &
Land (with planning)

Adverse credit considered

From 0% exit fees

Lender Arrangement Fee from 0%

Up to 100% of refurbishment costs

Minimum property value £75k

Complex ownership structures

Additional securities accepted

Foreign nationals & ex-patriates

18+ years old, no maximum age

Unregulated lending only

Property located in England & Wales

LOAN PURPOSE

Purchase

Re-finance

Refurbishment (staged drawdowns)

Re-bridge (at standard LTV)

Business purposes - capital raise,
debt relief & any other legal purpose

PAYMENT OPTIONS

Deducted

Serviced

Part deducted and part serviced

Payment holiday options available

CALL
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VISIT
hope-capital.co.uk

Cases outside of standard criteria considered

For Intermediary use only, must not be passed into the public domain. This indicative guide provides an overview for all products, it may not be encompassing for all situations.

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.