

## The Discounted Rate Loan

A product which gives borrowers control and flexibility. The Discounted Rate loan is designed for borrowers who require an initial lower rate in order to manage cashflow and realise their ambitions.

This product enables borrowers to not only service the loan, but gives options for having some of the interest retained, and spread repayments on the serviced part over the entire term of the loan if required. This means that the monthly interest payments are significantly reduced, potentially by over 90%.

With the initial borrowing at a lower rates from 0.54% for the first 6 months, it provides lower monthly repayments for the customer, which can make the difference between the loan being affordable, or not.

Max LTV	up to 70%		up to 75%	
£50k - £149,999	0.59% first 6 mths	1.29% from mth 6	0.64% first 6 mths	1.34% from mth 6
£150k - £600k	0.54% first 6 mths	1.24% from mth 6	0.59% first 6 mths	1.29% from mth 6
£600k+	By referral		By referral	
Term (min - max)	12 months (6 months minimum)		12 months (6 months minimum)	
Credit Profile	Plan 1/2/3/4		Plan 1 only	
Experience	None		None	
Purpose	Purchase, capital raise, rebridge & refinance		Purchase or capital raise	
Client Status	UK client, Foreign National, Ex pats		UK client (Includes ex-pats with UK property)	
Experience	None required		None required	
Interest	Serviced / Part & Part. Option to spread repayments over term of the loan available. Payment holiday option available		Serviced / Part & Part. Option to spread repayments over term of the loan available. Payment holiday option available	
Admin Fee (from)	£495		£495	

CALL  
0151 523 5998

EMAIL  
newdeals@hope-capital.co.uk

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. 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