

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.			
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			
Arrangement Fee	Flexible Arrangement Fee options			
Exit Fee	1 months interest at non-discounted rate			
Term	12 months with 6 months minimum interest			

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