

## The New 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.

Now available across Residential, Mixed-use and Commercial property.

This product not only enables borrowers to service the loan, but provides options for retaining interest and spreading serviced-repayments over the entire loan term, if required. This means that the monthly interest payments are significantly reduced, potential by over 90%.

With the initial borrowing at a lower rate from 0.39% for the first 3 months, it provides lower monthly repayments for the customer, which can make the difference between the loan being affordable, or not.

| RESIDENTIAL                 |  |                      |   |                      |
|-----------------------------|--|----------------------|---|----------------------|
| Max LTV                     | up to 70%  |                      | up to 75%   |                      |
| 6 Month Loan (3m min term)  | 0.39% first 3 mths   | 1.19% remaining term | 0.42% first 3 mths  | 1.22% remaining term |
| 9 Month Loan (4m z term)    | 0.42% first 4 mths   | 1.22% remaining term | 0.45% first 4 mths  | 1.25% remaining term |
| 12 Month Loan (6m min term) | 0.42% first 6 mths   | 1.22% remaining term | 0.45% first 6 mths  | 1.25% remaining term |
| Loan Size (min - max)       | £150k - £2.5m  |                      |   |                      |
| Credit Profile              | Plan 1/2/3/4   |                      | Plan 1/2  |                      |
| Experience                  | None   |                      | None  |                      |
| Purpose                     | Purchase, capital raise, rebridge & refinance                      |                      | Purchase or capital raise<br>(No Refurbs, see Refurb plans) |                      |
| Client Status               | UK client, Foreign National, Ex pats                               |                      | UK client & Ex pat with UK property                         |                      |
| Experience                  | None required  |                      |   |                      |
| Interest                    | Serviced / Part & Part / FleXi. Payment holiday options available. |                      |   |                      |
| Admin Fee (from)            | £495   |                      |   |                      |
| Exit fee                    | 1 months interest at non-discounted rate                           |                      |   |                      |

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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

## The New Discounted Rate Loan

| MIXED-USE                   |  |                      |   |                      |
|-----------------------------|--|----------------------|---|----------------------|
| Max LTV                     | up to 65%  |                      | up to 70%   |                      |
| 6 Month Loan (3m min term)  | 0.42% first 3 mths   | 1.22% remaining term | 0.45% first 3 mths  | 1.25% remaining term |
| 9 Month Loan (4m min term)  | 0.45% first 4 mths   | 1.25% remaining term | 0.48% first 4 mths  | 1.28% remaining term |
| 12 Month Loan (6m min term) | 0.45% first 6 mths   | 1.25% remaining term | 0.48% first 6 mths  | 1.28% remaining term |
| Loan Size (min - max)       | £150k - £2.5m  |                      |   |                      |
| Credit Profile              | Plan 1/2/3/4   |                      | Plan 1/2  |                      |
| Experience                  | None   |                      | None  |                      |
| Purpose                     | Purchase, capital raise, rebridge & refinance                      |                      | Purchase or capital raise<br>(No Refurbs, see Refurb plans) |                      |
| Client Status               | UK client, Foreign National, Ex pats                               |                      | UK client & Ex pat with UK property                         |                      |
| Experience                  | None required  |                      |   |                      |
| Interest                    | Serviced / Part & Part / FleXi. Payment holiday options available. |                      |   |                      |
| Admin Fee (from)            | £595   |                      |   |                      |
| Exit fee                    | 1 months interest at non-discounted rate                           |                      |   |                      |

| COMMERCIAL                  |  |                      |   |                      |
|-----------------------------|--|----------------------|---|----------------------|
| Max LTV                     | up to 60%  |                      | up to 65%   |                      |
| 6 Month Loan (3m min term)  | 0.45% first 3 mths   | 1.25% remaining term | 0.49% first 3 mths  | 1.29% remaining term |
| 9 Month Loan (4m min term)  | 0.48% first 4 mths   | 1.28% remaining term | 0.52% first 4 mths  | 1.32% remaining term |
| 12 Month Loan (6m min term) | 0.48% first 6 mths   | 1.28% remaining term | 0.52% first 6 mths  | 1.32% remaining term |
| Loan Size (min - max)       | £150k - £2.5m  |                      |   |                      |
| Credit Profile              | Plan 1/2/3/4   |                      | Plan 1/2  |                      |
| Experience                  | None   |                      | None  |                      |
| Purpose                     | Purchase, capital raise, rebridge & refinance                      |                      | Purchase or capital raise<br>(No Refurbs, see Refurb plans) |                      |
| Client Status               | UK client, Foreign National, Ex pats                               |                      | UK client & Ex pat with UK property                         |                      |
| Experience                  | None required  |                      |   |                      |
| Interest                    | Serviced / Part & Part / FleXi. Payment holiday options available. |                      |   |                      |
| Admin Fee (from)            | £695   |                      |   |                      |
| Exit fee                    | 1 months interest at non-discounted rate                           |                      |   |                      |

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