

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 min 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 (No Refurbs, see Refurb plans)	
Client Status	UK client, Foreign National, Ex pats		UK client & Ex pat with UK property	
Interest	Serviced / Part & Part / FleXi. Payment holiday options available.			
Admin Fee (from)	£495			
Exit fee	1 months interest at non-discounted rate			

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.

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.

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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 (No Refurbs, see Refurb plans)	
Client Status	UK client, Foreign National, Expatriates		UK client & Expatriates with UK property	
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 (No Refurbs, see Refurb plans)	
Client Status	UK client, Foreign National, Expatriates		UK client & Expatriates with UK property	
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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