

Product Guide

Discover our products



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. Calls are recorded for training and monitoring purposes.

Residential

Key features:

Dual legal representation:

Available on residential property types up to £750k

No upfront legal undertaking:

On residential loans up to £1m

Full title insurance:

Available on residential loans up to £1m (higher by referral)

No exit fees:

Applies to all deals, with the exception of heavy refurbishment cases, where a 0.5% exit fee is charged

Security:

Up to 100% purchase price is available with additional security as a 1st or 2nd charge

Flexible payment options:

Deducted, fully serviced, part & part and flexi

Up to 100% build costs covered:

Maximise funding with full build cost support

Direct access to a decision maker:

Fast, clear decisions without unnecessary delay

Fast track valuation methods:

Instant valuations:

Up to 75% LTV available on property values up to £750k, at no cost to the borrower

Desktop valuations:

Delivered within 48 hours. Up to 75% LTV available on property values up to £1m. Up to 65% LTV on property values up to £2m

The valuation method chosen will be confirmed at application stage, following initial due diligence and at underwriting discretion. A pre-completion video walkthrough will be required, at no cost to the borrower

Max LTV:

75%

Max GDV:

70%

Rates from:

0.80%

Loan size:

£100k-£5m

Loan term:

3-18 months

Location:

England, Wales, and Scotland

Key uses:

Available for a multitude of reasons including purchasing an investment property, refinance, re-bridging or capital raising for business purposes.

Light refurb:

Build costs are funded in arrears and can amount to no more than 30% of the day one valuation.

- Examples include decorating, replacement of kitchens, bathrooms, electrical rewiring, plumbing, windows & doors

Medium refurb:

Build costs are funded in arrears and can amount to 31%-100% of the day one valuation.

- Suitable for moderate to extensive repairs, including extensions, change of use, conversions, and can also cover projects which require permitted development rights or planning permission

Heavy refurb:

Build costs are funded in arrears and can amount to 101%+ of the day one valuation.

- Ideal for heavy structural works and conversions, those involving building regulations approval or planning permission

Also available:

Dual+

Flip+

Max Net

Max LTV:

70%

Max GDV:

65%

Rates from:

0.89%

Loan size:

£100k-£5m

Loan term:

3-18 months

Location:

England, Wales,
and Scotland

Key uses:

Available for a multitude of reasons including purchasing an investment property, refinance, re-bridging or capital raising for business purposes.

Light refurb:

Build costs are funded in arrears and can amount to no more than 30% of the day one valuation.

- Examples include decorating, replacement of kitchens, bathrooms, electrical rewiring, plumbing, windows & doors

Medium refurb:

Build costs are funded in arrears and can amount to 31%-100% of the day one valuation.

- Suitable for moderate to extensive repairs, including extensions, change of use, conversions, and can also cover projects which require permitted development rights or planning permission

Heavy refurb:

Build costs are funded in arrears and can amount to 101%+ of the day one valuation.

- Ideal for heavy structural works and conversions, those involving building regulations approval or planning permission

Semi-commercial

Key features:

Dual legal representation:

Available on semi-commercial property types up to £750k

Desktop valuations:

Delivered within 48 hours

Full title insurance:

Available on semi-commercial loans up to £1m (higher by referral)

No exit fees:

Applies to all deals, with the exception of heavy refurbishment cases, where a 0.5% exit fee is charged

Security:

Up to 100% purchase price is available with additional security as a 1st or 2nd charge

Flexible payment options:

Deducted, fully serviced, part & part and flexi

Up to 100% build costs covered:

Maximise funding with full build cost support

Direct access to a decision maker:

Fast, clear decisions without unnecessary delay

The valuation method chosen will be confirmed at application stage, following initial due diligence and at underwriting discretion. A pre-completion video walkthrough will be required, at no cost to the borrower

Also available:

Max Net

Flip+

Commercial

Key features:

Dual legal representation:

Available on commercial property types up to £750k

Desktop valuations:

Delivered within 48 hours

Full title insurance:

Available on commercial loans up to £1m (higher by referral)

No exit fees:

Applies to all deals, with the exception of heavy refurbishment cases, where a 0.5% exit fee is charged

Security:

Up to 100% purchase price is available with additional security as a 1st or 2nd charge

Flexible payment options:

Deducted, fully serviced, part & part and flexi

Up to 100% build costs covered:

Maximise funding with full build cost support

Direct access to a decision maker:

Fast, clear decisions without unnecessary delay

+ The valuation method chosen will be confirmed at application stage, following initial due diligence and at underwriting discretion. A pre-completion video walkthrough will be required, at no cost to the borrower

Max LTV:

65%

Max GDV:

60%

Rates from:

0.95%

Loan size:

£100k-£5m

Loan term:

3-18 months

Location:

England, Wales, and Scotland

Key uses:

Available for a multitude of reasons including purchasing an investment property, refinance, re-bridging or capital raising for business purposes.

Light refurb:

Build costs are funded in arrears and can amount to no more than 30% of the day one valuation.

- Examples include decorating, replacement of kitchens, bathrooms, electrical rewiring, plumbing, windows & doors

Medium refurb:

Build costs are funded in arrears and can amount to 31%-100% of the day one valuation.

- Suitable for moderate to extensive repairs, including extensions, change of use, conversions, and can also cover projects which require permitted development rights or planning permission

Heavy refurb:

Build costs are funded in arrears and can amount to 101%+ of the day one valuation.

- Ideal for heavy structural works and conversions, those involving building regulations approval or planning permission

Also available:

Commercial Conversions

Flip+

Max Net

Flip+

Property type:

Residential

Semi-commercial

Commercial

Key uses:

Flip+ is a flexible bridge-to-refurbishment solution designed for borrowers awaiting planning permission or amendments before commencing works.

This product includes LTVs, rates, and key features tailored to residential, commercial, and semi-commercial uses – please see the relevant pages for details.

What sets this product apart:

No minimum term:

Waived at point of flip

Single admin fee:

£1,250 including legals for the flip transaction

Facility fee:

2nd facility fee applies only to the increase in facility on Flip+

Fast access to refurbishment funds:

Typically released on the same day

Initial bridge (up to 12-months)

- Typically, a purchase or refinance
- Holding bridge while planning is pending or being amended
- No minimum term (if we are doing the refurb) – exit at any time paying only for the months used

Refurbishment loan (Up to 18-months)

- Internal refinance once planning is approved
- Funds the works for the scheme we are already familiar with
- Seamless transition with the same lender, aiming to use the same underwriter from the original case (subject to availability). Shortened due diligence process given some details can be re-used from the previous underwrite including ID if dated within the last 6 months

Dual+

Key uses:

Dual+ is available at 75% LTV at 0.79%, and is aimed at borrowers requiring fast, reliable funding for residential purchases, refinances, capital raises and cosmetic light works.

What sets this product apart:

Valuation completed at enquiry stage:

Get early certainty with valuations completed from the very start

Dual legal representation as standard:

A streamlined legal process designed to save time and reduce complexity

Must qualify for an instant valuation:

Eligible cases benefit from a faster, more efficient valuation process.

Accelerated underwriting:

Driven by enhanced upfront packaging to help decisions move faster

Property type:

Residential

LTV:

75% LTV

Rate:

0.79%

Loan size:

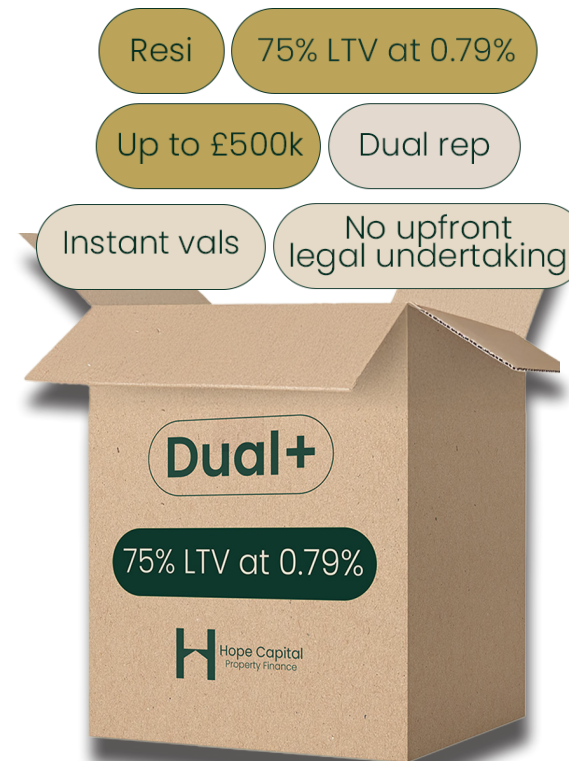
Up to £500k

Loan term:

3-12 months

Location:

England and Wales



Max Net

Key uses:

Max Net is designed for borrowers who need maximum upfront liquidity to move quickly on refurbishment projects. It provides acquisition funding plus an initial drawdown, ensuring works can start without delay.

With refurbishment funds forward-funded throughout the term, borrowers benefit from full certainty of capital, enabling smooth delivery from purchase through to completion.

What sets this product apart:

Up to 100% of build costs covered:

With no maximum cap on total build costs

No delays in starting projects:

Works are forward funded throughout the loan term

Simple, flat-rate pricing:

A consistent rate applies regardless of scheme size

Fast access to refurbishment funds:

Typically released on the same day

Property type:

LTV:

GDV:

Rate:

Residential

75% Net
Day One

70%

0.89%

Semi-
commercial

70% Net
Day One

65%

0.99%

Commercial

70% Net
Day One

60%

0.99%

Loan size:

Loan term:

Location:

£100k-£5m

3-15 months

England, Wales
and Scotland

Max Net

Unlock More
on Day One

Commercial Conversions

Key uses:

Commercial Conversions are designed for light, medium, and heavy refurbishment projects, giving developers the flexibility to unlock the full potential of existing commercial buildings.

Access exclusive rates tailored for conversion projects, helping transform commercial spaces into residential or semi-commercial assets. Ideal for prime urban locations, this solution enables significant cost savings versus new-build developments, while maximising value through efficient repurposing of existing structures.

What sets this product apart:

Commercial conversions

Short-term funding for converting commercial properties into residential or semi-commercial use

Urban regeneration

Helps developers repurpose existing buildings in prime locations to unlock value and meet housing demand

Lower build costs

Avoids demolition and rebuild costs by focusing on conversion-led development

Flexible funding support

Designed for a range of refurbishment projects, helping developers move quickly and maximise returns

Property type:

Residential and semi-commercial

LTV:

70% LTV

Rate:

0.92%

Loan size:

£100k-
£500k

Loan term:

3-18
months

Location:

England, Wales
and Scotland



Criteria

Max LTV:

75%

Max GDV:

70%

Rates from:

0.79%

Loan size:

£100k
-£5m

Loan term:

3-18
months

Location:

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and Scotland

Fast track valuation methods:

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Key features:

Dual legal representation:

Available on residential, semi-commercial and commercial property types up to £750k

No upfront legal undertaking:

On residential loans up to £1m

Full title insurance:

Available on residential, semi-commercial and commercial loans up to £1m (higher by referral)

No exit fees:

Applies to all deals, with the exception of heavy refurbishment cases, where a 0.5% exit fee is charged

Security:

Up to 100% purchase price is available with additional security as a 1st or 2nd charge

Flexible payment options:

Deducted, fully serviced, part & part and flexi

Up to 100% build costs covered:

Maximise funding with full build cost support

Direct access to a decision maker:

Fast, clear decisions without unnecessary delay

Borrower:

- **Age:** 18 – 80 (80+ by referral)
- **Applicant:** UK, foreign nationals, ex-pats, individuals, Ltd companies, experienced, and inexperienced developers
- **Type:** Individuals, partnerships, limited companies, trusts, offshore companies and LLPs
- **Credit score:** Adverse credit considered, our decisions are based on individual merits

Property:

- **Property type:** Residential, semi-commercial, and commercial
- **Location:** England, Wales, and Scotland (For Scotland – postcode restrictions apply)

Purpose:

- **Capital raise:** Raising funds against the property to use for business purposes
- **Purchase:** Purchase of an investment property including auction
- **Business:** Debt consolidation, business investment and business expansion
- **Development:** Light, medium and heavy refurbishment considered. Schemes involving change of use, permitted development rights and those requiring planning permission. Finish & exit of wind and watertight properties. 100% of build costs available
- **Rebridge:** Up to 70% LTV considered
- **Refinance:** Up to 75% LTV, 100% refinance or part refinance part capital raise

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Our experienced National Account Managers are your first point of contact and can provide a rapid response to any bridging enquiries no matter how unique. Speak to one of our dedicated team today.



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