

Please find below our quoted pricing as well as some of our USP's

This below pricing will apply to residential real estate held in personal name, both main residence and buy-to lets. Some loading (likely 10–20 bps) to be applied for lends to SPVs with the additional margin dependent on complexities of structure and client. The guide pricing will apply for loans up to £10m.

We will happily lead with credit where there is an opportunity to broaden the relationship over time, but this does mean that for a sub 60% LTV deal where the client has 50% of the loan amount in liquid assets with our office (in their own name or a related entity – e.g. pension, trust, company etc.) we will price at 1.15% over Base Rate.

LTV	Interest Rate	With 25% AUM (10bps Discount)	With 50% AUM (20bps Discount)
≤60%	Base + 1.35%	Base + 1.25%	Base + 1.15%
<70%	Base + 1.45%	Base + 1.35%	Base + 1.25%
70% – 75%	Base + 1.55%	Base + 1.45%	Base + 1.35%

For Lombard lending our pricing is below

Facility Limit	Interest Rate
≥£1,500,000	Base + 0.99%
≥£1,000,000	Base + 1.05%
≥£500,000	Base + 1.10%

Reminder of some of our USP's

- From London we can cater for US persons (outside of the US)
- We can cater for European based borrowers, subject to country of residence
- We can provide single line Lombard loans
- Our global platform and being able to book in multi jurisdictions
- We can lend to complex structures, both onshore and offshore
- We can provide currency mortgages where there is a strong rationale for doing do
- Being able to arrange financing in the Caribbean and North America
- Loan sizes are typically GBP 2-10m, however we can consider sizable opportunities above GBP 10m
- We can take in to account overseas income for repayment and affordability
- We can also use global liquid assets as a form of affordability for borrowers who have little to no income
- No early repayment penalties
- Loan can be set up as term loans or revolvers