

Coutts | 

INVESTMENT BACKED LENDING BY COUTTS

Opportunities

OPPORTUNITIES
NEVER MISSED

EXPLORE NEW OPPORTUNITIES

Life is far too short to let opportunity go ignored. So whether you're taken by a striking piece of art, captivated by the lines of a classic car, wish to reinvest in your portfolio – or are simply looking to have the flexibility of funds available should you need them, we can help.

What is Investment Backed Lending?

Investment Backed Lending could enable you to borrow money from Coutts against the value of the investment portfolio you hold with us, as an alternative to selling the investments themselves. This means you could access funds quickly in an extremely cost-efficient way.

We make Investment Backed Lending available to clients with over £1m in investments with us. It's just one of our full range of flexible lending approaches. The plans you might have are unique to you, but many clients use it for:

Buying an investment property

Funding a luxury purchase

Investing in a business

Giving a gift to your children

The flexibility of having funds available should you need them

THREE DISTINCT ADVANTAGES

A cost-effective option

We can offer beneficial rates when you borrow against your investment. So costs may be more favourable than other forms of borrowing.

The luxury of flexibility

You can borrow in the form of a fixed loan or as an overdraft. We can offer you either in any of five currencies.

Ready when you are

As you'd be borrowing against your investment, time-consuming asset valuations wouldn't be necessary. Consequently, the process can be quick.

Our range of borrowing options include:

- Residential, buy-to-let and offset mortgages
- Loans, mortgages and overdrafts in major currencies
- Development finances and bridging loans.

*Investment Backed Lending
frees up capital. Make your
wealth work harder for you.*





*Talk to your Private Banker
about borrowing options.*

AT YOUR DISPOSAL

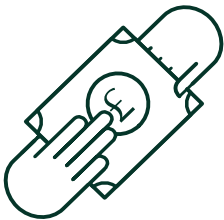
Once we've agreed a lending amount with you, you'll be able to borrow against your investment whenever you need to.

You can borrow as a fixed loan or an overdraft. It's also worth noting that we're one of the few banks to offer overdrafts in five currencies.

BE PREPARED

Securing against your investment means there's no need to wait for a physical valuation. So Investment Backed Lending could let you create liquidity easily at short notice.

To discover more about the potential of Investment Backed Lending, please talk to your Private Banker or Coutts 24 on **020 7957 2424**.



FIXED LOAN



FIVE CURRENCIES



OVERDRAFT



IMPORTANT INFORMATION – LENDING AGAINST INVESTMENTS

This product may not be suitable for you:

- If you are using it to purchase your primary personal residence, a second or holiday home for personal use, or related expenses, such as renovation/improvement on such properties or related lease/service charges.
- If you require any advice on the merits or suitability of the product for you.
- If you rely on the income and capital from your investments and cash to maintain your standard of living.

Lending secured over investments can have an adverse impact on the value of your investments. This risk is amplified if the funds are used for leverage purposes.

The final decision whether to proceed must be your own and in making your decision you should carefully consider the comparison between borrowing costs and potential investment gains/losses.

We strongly recommend you seek your own independent advice if you are unsure whether this product is suitable for you. We also recommend that you seek tax advice as we do not provide tax advice.

LENDING AGAINST INVESTMENTS MUST NOT BE USED FOR RESIDENTIAL PROPERTY PURPOSES. SECURITY IS REQUIRED. OVER 18S ONLY.

LEGAL INFORMATION

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