

Lending Solutions

Lending solutions form an integral and important part of the services offered by Lloyds TSB International Private Banking (IPB).

Our lending products and structures are innovative, competitive and designed to meet your individual requirements. Whether you are looking to invest, make a purchase or provide capital for your company, we have the knowledge you need.

Our Credit Specialists will provide you with personalised advice and guidance based on Lloyds TSB IPB's wealth of credit expertise and tradition of sound lending solutions.

In today's complex world, our experts will make life simple for you, protecting your financial interests at all times.

Key Features

- Multi-currency loans facilities and competitive terms
- Use of your portfolio assets to purchase additional investments or for your personal liquidity requirements
- Commercial lending expertise, whether you need to borrow working capital or purchase fixed assets
- Support of your international trade activities through recognised financial vehicles
- All solutions are secured against your portfolio assets

Objective

To provide you with the most appropriate lending solution based on your unique requirements.

All solutions are secured against your portfolio assets enabling us to respond quickly and with ease.

You will benefit from

- Innovative and efficient solutions that can be tailored to suit your individual needs.
- A fast and efficient response to your request made easy by a simple two-step process.
- Total flexibility as you can decide if or when to change your investment structure independent of your business or lifestyle decisions.
- Competitive terms because we value your relationship with us and believe in treating our clients fairly.
- Immediate access to our team of Credit Specialists via your Relationship Manager.
- Lloyds TSB Bank's tradition of credit experience and expertise at your disposal.

The lending solutions we offer fall broadly into four categories. The choice of lending solutions will largely depend on the purpose and use of the funds.

Leveraged Lending

Leveraged lending is sought after by experienced investors as it allows you to use your portfolio investments to purchase additional investments. This solution gives you the possibility to take advantage of market opportunities to increase the value of your portfolio without having to sell existing assets.

Personal Lending

Whether you have decided to buy another property, a yacht or need to provide for your children's education, your personal liquidity requirements should not dictate if or when you sell an investment.

Through our personal lending solutions, we ensure that you have the ability to make the purchases that are important to you when you choose to. We will recommend the structure of the borrowing, taking into account your future plans and aspirations, allowing you the greatest degree of flexibility and liquidity.

Lending for commercial purpose

Commercial lending gives you choice and flexibility in your commercial ventures, locally or internationally. Whether you need working capital to fund your commercial venture growth plans or to purchase fixed assets, we have the experience and expertise to understand and meet your business needs.

Trade Finance and Services

Our trade finance and service solutions will support your international trade activities through a variety of recognised vehicles. Whether Letters of Credit, Documentary Collections, Payment Guarantees, Advance Payment Guarantees, Bid Bonds or Performance Bonds we have the solution to support your business needs.

IPB's new simplified lending procedure

Our simple 2-step procedure means that with a simple phone call we can provide you with an overdraft or loan facility to meet your needs promptly and efficiently.

Understanding the risks

Please be aware that although credit lending is covered by your assets, the value of investments and the income from them may fall as well as rise. In some cases, investors may not receive the amount originally invested or the underlying guarantee. The bank is authorised to call for additional cover or to modify the lending value.

Fees

Tariffs will depend on the credit solutions that you choose. Your Relationship Manager will be happy to discuss these with you.

What next?

Call your Relationship Manager to discuss your preferred option. The bank will assist you in completing all the legal formalities. Should you require any specific fiscal or legal advice, we will introduce you to local experts.

Contacts

You can also contact us at the following address:

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Geneva Branch
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