

A high-angle, panoramic view of the London skyline at dusk. The image shows a dense cluster of buildings, including several prominent skyscrapers like the Lloyd's building (a distinctive bullet-shaped tower), the Leadenhall Building (a tall, blue, angular tower), and the One Canada Square (a large, curved, blue skyscraper). The sky is a deep, dark blue, and the city lights are beginning to glow. The overall scene is a mix of modern glass and steel architecture and older, more traditional stone buildings.

Asset Backed Lending



An Asset Backed Loan, also commonly referred to as a 'Lombard Loan' is a credit facility secured by a pledge of financial assets, typically marketable securities such as stocks, bonds and funds.

Lombard loans can help you manage your liquidity in a way traditional mortgages cannot, allowing you to use funds for property acquisitions, business investment, lifestyle purchases and re-investment into portfolios and alternative investment opportunities.

With Lombard loans, the risk to the lender is lower than with a typical loan agreement because they will have easy access to saleable assets in the case of non-payment. This means that banks and specialist lenders will usually provide lower interest rates on Lombard finance agreements compared to those offered on credit cards, consumer loans and mortgages.

Unlike finance secured by property assets, Lombard Loans can be implemented in a matter of days, without the need for costly external valuations or legal work. This quick, cheap and flexible solution also ensures that your borrowing requirements are fulfilled, whilst still allowing you to continue pursuing your investment opportunities and objectives.



Lombard loans allow you to draw against your assets, to invest more of your wealth, where you want it, when you want it, without having to reduce your capital.

Key features

- Use of securities such as a stocks and shares portfolio as collateral for the loan;
- Low-cost, flexible lending solution;
- Quick underwriting process and release of funds;
- Multi-asset portfolios, single-line stock/fund holdings, unlisted stock and Pre IPO stock as acceptable collateral
- Personal liquidity solution whilst maintaining investment objectives
- Open ended credit agreements allowing rolling terms from 1 week to 12 month
- Fixed rate or variable overdraft basis
- No requirement for legal or valuation fees, unlike traditional mortgages

Our Partners

Due to our independent nature as an External Asset Manager, when it comes to Lombard loan facilities, we work alongside a variety of Private Banks, specialist lenders and investment houses. Each will have their own appetite and

‘Our External Asset Management relationships with certain Private Banks means we can access pricing for Lombard lending at more competitive rates than you may be able to obtain directly.’

criteria and we work closely with you to ensure both your investments and borrowing requirements are met with the most appropriate and suitable Partner.

Our partners have the ability to book assets and lend out of a variety of booking centres and jurisdictions to ensure your finances are custodied and structured in the most effective and efficient way.

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Considerations

If the value of the liquid assets that are held as collateral drops, you, as the borrower, may be asked to 'top up' your assets to meet the lender's loan to value criteria. This is what is commonly known as a 'margin call'. If you cannot satisfy the Bank's 'call' for additional funds or collateral within a certain time period, the lender may be entitled to sell a proportion of the initial assets to reduce the loan amount.

This is why it's always important to obtain quality advice before entering into a Lombard loan contract with a lender.



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