

gsb private finance

A large, multi-story house at night, illuminated from within, with a swimming pool and patio furniture in the foreground. The house has a classic architectural style with arched windows and a tiled roof. The pool is in the foreground, and the patio area is furnished with lounge chairs and a table. The overall scene is set against a dark twilight sky.

**Bespoke Finance
Solutions**



Obtaining finance can be complicated and time consuming, with hundreds of potential lenders to approach, each with their own set of differing criteria, processes, and solutions for you to navigate.

To assist, GSB offers a dedicated debt and finance brokerage service to our clients through GSB Private Finance.

At GSB Private Finance, we work with a wide variety of banks and specialist lenders to arrange and advise on all aspects of your finance requirements, ensuring the best pricing, terms and structure for your borrowing is obtained.

We have vast experience of advising international clients, working directly with you and lending partners worldwide to overcome any complexities involved.



1.

Expatriate and International Client Mortgages

As an expat or international client, we understand that the pool of lenders available to you is restricted. We also understand that the landscape is ever-changing, and lenders are constantly entering and exiting this market segment.

Our expert team has a thorough knowledge and understanding of this market and strong relationships with a wide variety of lenders who cater to you and your needs as an expatriate or international borrower.

Once a lender has been chosen, we work closely with them and you to ensure there is a clear demonstration of your ability to service the mortgage despite any foreign exchange exposure relating to your income and asset base.

Our expertise ranges across various asset types you may be looking to finance.

- Exclusive market access to the more selective group of lenders who accept expat and foreign national applicants;
- Use of foreign income and foreign currency to demonstrate and support affordability;
- Borrowing against single assets, property portfolios, HMOs and Student accommodation.







2.

Global Residential and BTL Mortgages

No client or mortgage is the same, and the variety of services available to you means that any requirement or request can be catered for.

Whether buying or refinancing a property for pure investment purposes or for you and your family members to use for personal use, we can help find the best and most appropriate solution.

We understand that you will have different objectives regarding your mortgage repayment and work with lenders who can structure facilities in the most flexible ways.

Our team will assist you regardless of where in the world you are looking to borrow, and our partnership

with buying agents and property specialists ensures all aspects of your property needs are satisfied.

- Purchase or refinance of Principal Private Residence (PPR) or Buy To Let (BTL) property for investment purposes;
- Global reach including borrowing to purchase in the UK, US, UAE, Europe and the Far East
- Interest Only and Repayment (Capital and Interest) or a mix and match of both;
- Working closely with buying agents to help find the perfect family home or investment asset.



3.

High Net Worth and Complex Mortgages

As an HNW or UHNW borrower, you'll often require the expertise and services of private banks and specialist lenders who are more willing and able to understand and process the complexities of your income, assets and financial circumstances.

Across our lending partners, we can source financing regardless of the ownership structure of your underlying assets or the way you are remunerated/retain money within your businesses.

As the regulatory landscape evolves, we work with lenders who apply a pragmatic approach to HNW lending and will work with you and the lender to ensure your wider wealth is always considered when facilities are put in place.

Whilst many private banks will require investments or deposits to be pledged or placed with them to facilitate the loan, we understand and appreciate that this is not always possible or a priority when you are looking to borrow funds. We work with a selective number of

private banks who will offer HNW mortgages, but on a 'dry' basis, without any additional assets required.

- Bespoke financing solutions for clients with non-standard income, assets or wealth scenarios;
- Use of private banks and specialist lenders who have less rigid processes than retail and high street banks and lenders;
- Complex ownership structures include onshore and offshore trusts, limited companies, foundations and funds;
- Use of HNW exemption to assist with affordability of the facility;
- 'Dry lend' mortgages without requiring Assets Under Management (AUM) to go alongside the loan facility.



4.

UAE Mortgages

As a Dubai-headquartered company, we know the UAE mortgage market inside out and can assist you with your local financing needs and requirements.

For standard residential purchases and refinances, we have partnered with Dubai-based finance specialists Holo to bring you **Home Loans by GSB**, our online UAE mortgage broking service. For more complex lending requirements we utilize our network of Private Banks and specialist lenders, combining our knowledge of the market to ensure that all areas of UAE mortgage and finance requirements are fulfilled.

- Dedicated home loan services for clients looking to purchase a residential or investment property in the UAE;
- Loans to DIFC/ADGM Trusts & Foundations and UAE & Offshore corporate entities’
- Ready-made property and offplan developments;
- Residents and non-residents;
- Employed and self-employed;
- Home Loans ([brought to you by GSB](#)).



5.

Portfolio Landlord Mortgages (4+ Properties)

Regulatory and tax law changes have made the landscape for a portfolio landlord increasingly challenging.

Each lender will have varied policies and interpret the rules regarding portfolio landlords differently. We will work closely with you to help navigate this and to find a solution that ensures you continue to grow and maximise your portfolio.

In scenarios where the income from your portfolio does not satisfy a lender's affordability criteria, we work closely with the lender to ensure personal income from outside the portfolio can be presented and used to support the lend.

- Lending against multiple properties with either multiple facilities or a single facility cross collateralised against the properties;
- Helping to navigate changes to tax relief and regulation on landlords;
- Borrowing in personal names or that of a company or partnership;
- 'Top slicing' of income where a personal income is used to support rental income from the portfolio.



6.

Bridging Finance

Bridging finance can provide the temporary solution required when you want to move quickly on a property purchase or refinance.

Whilst the interest charge on bridging facilities is typically higher, we will ensure that once the requirement for the bridge has come to an end, we help refinance the facility onto a more traditional mortgage at competitive rates.

- Short-term funding solutions;
- Assistance with an exit strategy and securing of new longer-term facilities when appropriate;
- Open and closed bridging solutions.

- Residential property
- Commercial property
- Land
- Hotels
- Carehomes



7.

Islamic Financing

Islamic Financing operates in accordance with the principles of Islamic law, known as Shari'ah, which prohibits the collection of Riba or interest.

At GSB Private Finance, we understand the importance of obtaining finance in the most efficient way, whilst maintaining your moral and religious principals. Via our network of Shari'ah compliant lenders, we will work closely with you to find the most appropriate Islamic Financing solution.

Solutions include;

- Diminishing Musharakah contracts, where you buy the property jointly with the lending bank and over time you pay the bank for its share in the property.
- Ijarah contracts, where you and the lending bank enter into a buy and lease back agreement, whereby you make rental payments, which over time gradually allow you to acquire the property outright.
- Marabaha contracts, where the lending bank will buy the property and sell it to you at a marked up price, which you pay back in instalments.



8.

Development Finance

We work closely with developers and investors of both residential and commercial real estate to support the costs associated across the whole lifecycle of a project.

Development finance can be complex, with lenders facing higher degrees of risk compared to traditional finance on developed assets. As a result, the lender market is varied and consists of large high street banks, but also more specialist lenders.

The GSB team offers more than a traditional broker dealing in finance, we have a team of Chartered Surveyors who help developers and investors to negotiate the sometimes-complex route to obtain finance by understanding the process we can navigate with the Client the conditions required to enable funds to be released.

Our support network includes lawyers, valuers and bank monitors which delivers an unparalleled service to our Clients, both in the UK and Globally.

In addition to arranging and advising on finance required for the development, we can also assist with

the refinance onto a longer term and more traditional mortgage product at exit of the project.

An overview of our development finance services include;

- Residential Developments
- Commercial Developments
- Mixed-Use Developments
- Self build (regulated)
- Land Acquisition and Development
- Renovation and Refurbishment Projects
- Multi-unit developments
- Development bridging
- Build to Rent (BTR), PRS
- Co-living, student accommodation and Carehomes
- Hotels
- Stadia



9.

Commercial Loans

In addition to financing for private individuals, we also help arrange and advise on commercial loans and mortgages for business entities.

Loans to commercial entities come in many different shapes and sizes, and as a result, repayment periods and interest rates will vary according to the sum borrowed, the type of loan arranged and the status of the commercial entity.

We can help across the following industries and asset types;

- Industrial
 - Warehouse
 - Self-Storage
 - Student Accommodation
- Offices and studios
 - Retail
 - Leisure – Restaurants, pubs, cafes, sports facilities/stadiums
 - Healthcare – Carehomes, doctors, dentist



10.

Luxury Asset Finance

GSB Private Finance understands that our clients can have very particular lending requirements and may own unique assets that can be used as collateral when securing financing.

Luxury asset financing is a specialised form of lending that allows you to acquire or leverage high-value items such as luxury cars, yachts, private jets, fine art and other valuable collectibles. This form of financing offers flexibility and access to items that might otherwise be out of reach, without tying up substantial amounts of your capital upfront. By using these high-value assets as collateral, you can secure loans to either purchase these items or release equity from your existing holdings.

We help source and negotiate financing solutions from specialist and selected lenders, leveraging our relationships to ensure the very best options are presented. Our aim is to enhance your portfolio by assisting with the following;

- Capital Preservation - acquiring valuable assets without depleting liquid capital, allowing you to invest in other opportunities or maintain a comfortable cash reserve.
- Flexible Financing - providing flexibility in terms of loan amounts, repayment schedules and interest rates, which can all be tailored to your specific needs and requirements.
- Diversification - diversifying your portfolio by acquiring various luxury assets without making significant financial commitments upfront.
- Maintaining Lifestyle - ensuring your lifestyle is maintained and luxury assets are enjoyed, whilst spreading out the associated costs over time.



11.

Portfolio Backed Lending (Lombard Loans)

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.

GSB Private's 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.

- 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



Why GSB Private Finance?

At GSB Private Finance, we are experts in sourcing, arranging and advising clients on all aspects of their financing needs. However, what sets us apart from our peers is the Private banking and specialist lending experience of our team.

Our team has all worked within Private Banks and Lenders, bringing the first-hand experience of the borrowing process and ever-changing landscape.

We understand lending, but more importantly, our team understands how banks and lenders (and their respective Credit Risk teams) assess and evaluate applications. Therefore, we specialise in not only sourcing the best and most appropriate deal in the market but also ensuring we are positioning and articulating these applications accordingly to give them the best chance of being approved quickly and without issue.

Our Lending Partners

GSB Private Finance is a whole of market debt advisory and broking service with access to hundreds of high street banks, private banks and specialist lenders via our DFSA (UAE) or FCA (UK) license.

In addition, our External Asset Management relationships with certain Private Banks will often mean we can access terms and pricing clients may not be able to obtain direct.

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