



Financing Alternatives for Real Estate abroad and Golf Properties

Fundamentals

As a general rule, Swiss Banks do in principle only grant mortgages in Switzerland, at best eventually in adjacent areas to the Swiss border abroad.

In case you would like to acquire a residence abroad, for example in a beautifully set golf resort, it is thus not possible to finance this real estate with a direct mortgage from Switzerland

In order to be able to provide our clients with adequate financing solutions also in such cases, we have elaborated together with our partner banks respective financing alternatives which are described in more detail on the following pages.

All these financing alternatives do have the advantage that your assets may remain invested to generate respective returns for you; and concurrently, it is possible to realise the financing with minor administrative efforts and formalities. Another benefit is that the financing does not need to be proceeded with a bank in a foreign country.



Financing Alternative - Lombard Loan

► Fixed-Term Advance

As a client of Swiss Golf Asset Management you can require a Lombard loan on your securities portfolio. This Lombard loan will be granted by the bank in form of a “Fixed-Term Advance”. Your securities portfolio, pledged to the bank, will serve the bank as collateral for the Lombard loan.

The Fixed-term Advance will be granted within the existing collateral limit which is being defined for the overall securities portfolio. The amount of your loan depends on the value of the eligible securities, the title categories and risk classes in your investment portfolio.

The Fixed-Term Advance can be granted in CHF, EUR, USD or other currencies. You can thus directly benefit from lower interest rates or favourable exchange rates. Within the given framework, you will furthermore be in a position to freely define the terms and related interest rate to the respective interest situation and developments in the market.

The Fixed-Term Advance can be realised at relatively short notice with minor administrative time and effort, by signing a pledged collateral & loan agreement.



Financing Alternative - Indirect Mortgage

► **Mortgage on Properties in Switzerland**

In case you already have property in Switzerland, you have the possibility to obtain a mortgage within the existing credit limits.

This can be realised in the form of a new mortgage, an increase of an existing mortgage or a reinstatement of a mortgage.

This alternative will enable you the financing of your secondary residence abroad via a mortgage credit, without needing to divest liquid funds or invested assets.

Thereby you can benefit from the broad portfolio of mortgages by our partner banks and choose the best suitable mortgage for your specific situation. Furthermore, you may be in a position to benefit also from the generally more advantageous mortgage interests in Switzerland compared to the ones abroad.

Naturally, our Swiss partner banks can also offer you services like establishing a new mortgage or replacing an existing mortgage for the financing of your private property or a secondary residence in Switzerland.



Overview Financing Alternatives

The overview below provides you with the most relevant information on the various financing alternatives.

	Financing Alternatives for Property abroad		
	Fixed-Term Advance	Increase of Existing Mortgage	New Mortgage
Credit type	Pledged Collateral (based on securities)	Mortgage Assignment	Mortgage Assignment
Collateral	Securities Portfolio	Real Estate in Switzerland	Real Estate in Switzerland
Term	Fixed	Fixed or Variable	Fixed or Variable
Interest Rate	As a rule, analogue to Fixed-rate Mortgage	Analogue to Fixed-rate Mortgage or variable	Analogue to Fixed-rate Mortgage or variable
Currency	CHF, EUR, USD and other	As a rule, mortgage in CHF; afterwards convertible	As a rule, mortgage in CHF; afterwards convertible
Documentation	Pledged Collateral Agreement Loan Agreement	Mortgage Note Pledged Collateral Agreement Loan Agreement evt. Property Valuation other	Mortgage Note Pledged Collateral Agreement Loan Agreement evt. Property Valuation other
Availability	Short-term	Varies, depending on the case	Varies, depending on the case

We are gladly at your disposal to advise you with respect to the various financing alternatives, in order to find the best suitable option for you and our personal needs.

Furthermore, we will also advise you regarding the trends and forecasts of the interest and currency situation in the markets and will support you in defining the most adequate and optimal term for your mortgage.

Please feel free to contact us for additional information about these financing alternatives and questions you may have.