

PRIVATE BANKING LENDING

Finance solutions designed to help you achieve your goals.

For use by introducers and other professionals.

An overview of Private Banking Lending

The prospect of entering into a new business enterprise, financing a new property or simply meeting short term expenses may result in a requirement for additional funding.

Whether your client requires a straightforward lending solution or a more tailored approach, we have solutions to suit various borrowing needs.

Our dedicated Private Banking Lending team will take the time to understand their circumstances and either advise on the most appropriate solution for their needs or provide them with the information they need to select the solution.

Term Loans

Our loans have been tailored to cater for their medium to long term needs. Loans can be Interest Only, with the full amount of capital borrowed becoming payable at the end of term, or Capital and Interest repayment.

Buy to let loans

Our Buy to let loan allows your client to purchase property with a view to letting it out to tenants (Up to 10 Properties).

Guarantor Loans

Our guarantor loan allows your client to guarantee a family members borrowing.

Self build mortgage

Our self build loans are here to assist clients who wish to build their new home or renovate their current one. Our loans are:

- ▶ Tailored to suit their specific project and time frame
- ▶ Allows them to draw down funds as and when they need them to support the project.

Bridging loan

Our Bridging Loan is designed to help your client purchase their new home in advance of selling their existing home. Repayment would come from the sale proceeds of their existing home. These loans are available on an open basis where contracts have not been exchanged for their sale or on a closed basis where contracts have been exchanged.

Overdrafts

Private Banking overdrafts are designed with your clients day to day needs in mind, allowing them the flexibility to draw funds as and when they need them, providing them with a high level of convenience for their short term lending needs.

All of these products have individual terms and conditions. Fees and charges will apply.

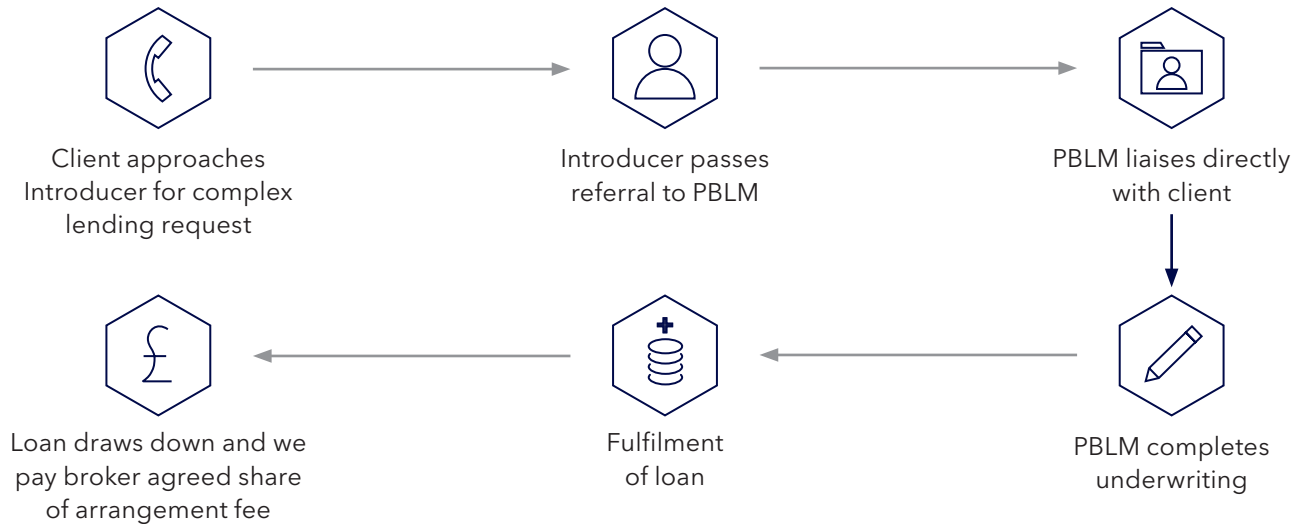
How much we lend, the period and rate available are subject to our assessment of the borrower's circumstances. Specific eligibility criteria and conditions apply for certain types of lending. The borrower must be 18 or over and a UK resident to apply. Lending is subject to status and application. Security may be required. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Before submitting a lead

Does your client have a sole annual income of at least **£100,000** or **£250,000** or more in savings/investments.


If the answer is **YES** we would be happy to discuss your clients' needs further. Please contact your Private Banking Lending Manager (PBLM) today. Your client will need to open a suitable account with Bank of Scotland before the loan is drawn down and if you have not completed our introducer form, you will need to do this first and be registered with the FCA for credit broking activities.

How do I introduce a client to a Private Banking Lending Manager?



YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

CONTACT US

 Please contact your Private Banking Lending Manager to discuss your clients needs.

 Or call our Private Banking Lending Centre on **0800 074 4452**

Opening hours: Mon-Fri 9-5. Calls will be monitored and recorded. Call costs may vary depending on your service provider.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.