

PRIVATE BANKING LENDING

Finance solutions designed to help you achieve your goals.

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 you require 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 your circumstances and either advise on the most appropriate solution for your needs or provide you with the information you need to select the solution. Security may be required.

To be eligible for this service you must have a sole annual income of at least **£100,000** or **£250,000** or more in savings/investments.

Term Loans

Our loans have been tailored to cater for your 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 you to purchase property with a view to letting it out to tenants (Up to 10 Properties).

Guarantor Loans

Our guarantor loan allows you to guarantee a family members borrowing.

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.

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 your specific project and time frame
- ▶ Allows you to draw down funds as and when you need them to support the project.

Bridging loan

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

Overdrafts

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

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

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

Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.