

# Lombard loans – your bridge to financial flexibility



# The lombard loan

## An attractive and flexible financing opportunity

### Do you need liquidity, or do you want to take advantage of an investment opportunity without selling your assets?

You can enhance your financial flexibility with a lombard loan tailored to your personal requirements.

Personal or business liquidity shortages can be bridged quickly, easily, and cost-efficiently – enabling you to finance an acquisition, for example, or purchase a vacation home. You can also take advantage of attractive investment opportunities or diversify your portfolio more broadly, without having to sell your own assets.

Lombard loans are very straightforward – you define the amount, time frame, and currency according to your specific needs.

### So simple – the lombard loan

Lombard loans are granted against a pledge of marketable assets such as shares, bonds, or investment funds. The deposited assets can be borrowed against, up to a certain percentage of their value. This loan-to-value ratio will depend on the type, currency, quality, volatility, and marketability of the securities in question, as well as on the diversification of your investments, and will be reviewed at regular intervals.

A credit line based on the performance and value of your pledged assets will be available to you. This credit line is flexible, and you can adjust it at any time in line with your needs – whether it's for a money loan, for warranty purposes, or to cover derivative transactions.

You can also access the pledged assets at any time of your choosing, as long as the lombard loan is covered.

## Select the suitable form of credit

### Do you value maximum flexibility? Or do you have regular capital requirements? Select the type of loan that best meets your needs.

You have two options for obtaining additional liquidity: the current account and the fixed advance. Choose which of the two best meets your needs, or combine them.

	Current account	Fixed advance
Term	No fixed term	Can be fixed for up to 24 months
Interest payment	Quarterly	On maturity, or quarterly
Loan amount	Flexible, based on actual use	At least CHF 100,000
Interest rate <sup>1</sup>	Based on prevailing money and capital market conditions	Fixed for the term of the loan, based on prevailing money and capital market conditions
Loan commission <sup>1</sup>	Commission will be payable on the loan	None
Loan currencies	CHF, USD, EUR, JPY, GBP, CAD, SEK, NOK, DKK, AUD, NZD, HKD, SGD	

<sup>1</sup> Your client advisor will be pleased to discuss the current terms and conditions with you.

Please note: A lombard loan limit can also be used to cover derivatives transactions, as well as letters of credit and guarantees. Different credit products can be combined, subject to the approved overall limit.

# The right solution for you

**With their numerous possible uses, lombard loans are an ideal solution in many situations.**

However, it is important to be aware of the risks as well as the advantages. A lombard loan is worth taking out if you believe your borrowing costs will be lower than the expected return on the collateral you have deposited.

The level of credit utilization can be tailored to your financial capacity to make interest payments, ensure loan repayment, and meet any top-up calls.

The chosen lombard strategy must be constantly reviewed in light of your stated investment objectives and, if applicable, reassessed and adapted to meet current market conditions.

**Possible risks**

The loan-to-value ratio applied when the loan is granted will be reviewed at regular intervals. If the

securities held in your safekeeping account decline in value and/or their loan-to-value ratios are adjusted, you will either have to provide additional assets as collateral, or reduce the outstanding loan by the applicable amount. If you do not meet these liabilities on time, the bank is entitled to alter the structure of your portfolio or to liquidate the assets deposited as collateral.

The closing or unwinding of any open position before maturity may result in additional unwinding costs for which you will be responsible. In the worst case, even after selling all your pledged assets, there may still be an outstanding loan balance for which you will be liable to the bank.

We recommend that you obtain detailed advice to ensure that your desired borrowing requirements meet your investment objectives, and that the lombard loan corresponds to your needs.

# Your benefits at a glance

<p>You can obtain additional capital without having to sell your existing assets.</p>	<p>You can continue to enjoy the capital appreciation and income potential of your assets.</p>	<p>You can alter the structure of your portfolio at any time. The lombard loan adapts to your needs.</p>	<p>We can help you structure the loan to meet your individual needs with respect to type, amount, time frame, currency, and risk tolerance.</p>	<p>You will enjoy access to a flexible, cost-efficient financing solution.</p>	<p>You can benefit from professional, individually tailored advice.</p>
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**Contact us**

Have we sparked your interest? Would you like to know more about lombard loan opportunities?



Your client advisor will be happy to help. We can also be reached by telephone at +41 (0)848 880 844.

Please note that telephone conversations may be recorded. We assume that, by calling us, you accept this business practice.



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