



Swiss
Private
Finance

Your
bespoke
lending
partner

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June 2024



Swiss Private Finance

Your
bespoke
lending
partner



Started in 2018,
SPF is the only
debt advisor in
Europe to cover
all asset classes
for wealthy
individuals

We have an
extensive track
record, with
\$3.45bn of credit
transactions
closed by the
founder



We can find
solutions against
real estate,
investments,
lifestyle assets
and collections
of all kinds

We have an
unparalleled
access to a pool
of 1100 lenders,
traditional or
alternative





We cover all asset classes for wealthy individuals

Real Estate



Residential



Commercial



Industrial



Development



Land

Financial assets



Portfolio



Single stock



Cryptos



Funds



Gold

Lifestyle



Jet



Yacht



Helicopter



Boat



Turboprop

Collection



Art



Classic cars



Watches



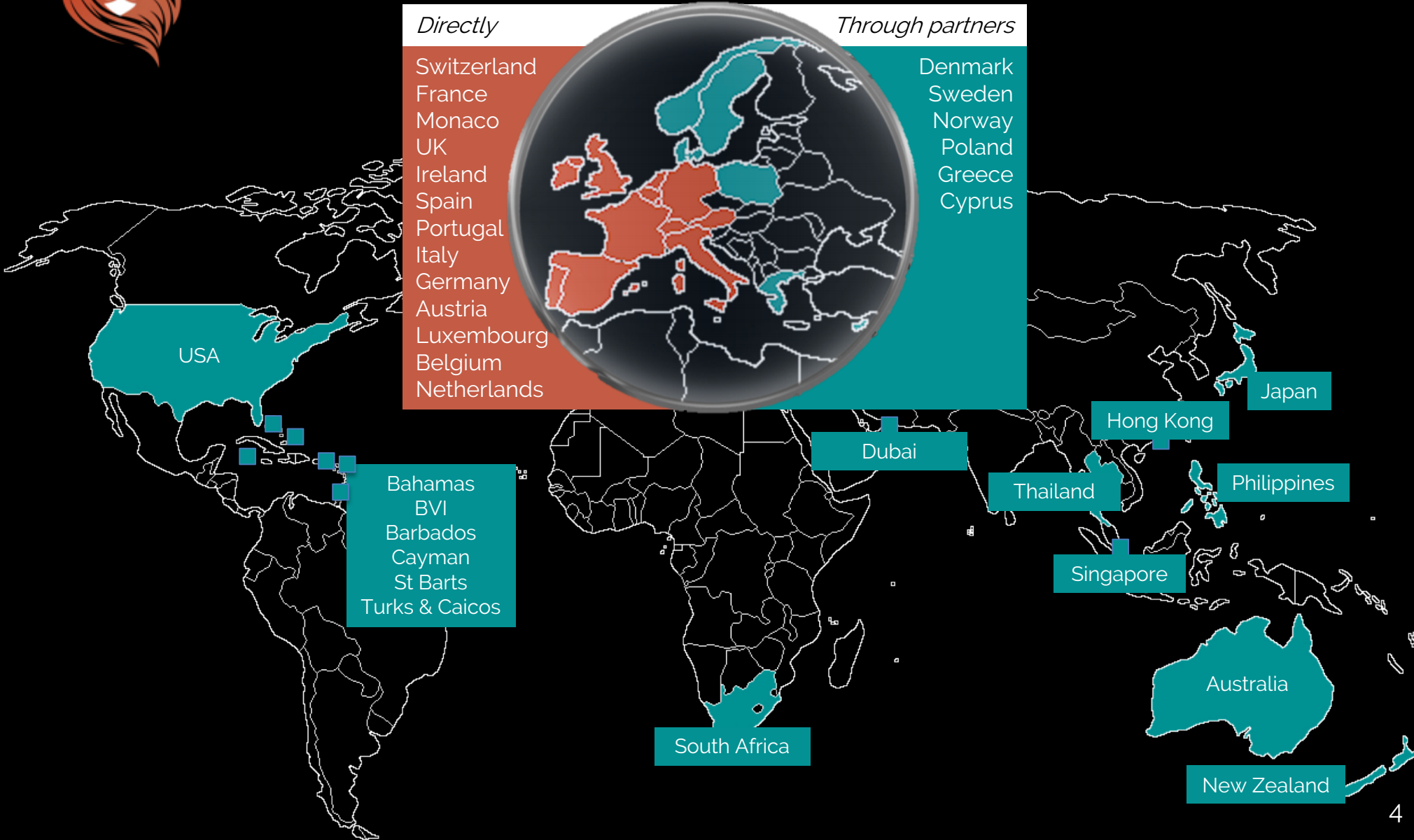
Jewellery



Wine



We can organize mortgages in 35 countries





We have unparalleled access to 1100 lenders worldwide



Traditional lenders

147
Private
Banks

88
Corporate
Banks

112
Retail
Banks



Alternative lenders

217
Specialized
Companies

308
Debt
Funds

48
Indivi-
duals

108
Family
Offices

72
P2P
Platforms



We are a dedicated team of professionals with strong experience in credit markets



François Deswarte

Founder

- 10 years of credit in Corporate Banking
- 15 years as Head of Credit in 4 Geneva-based Private Banks
- Started SPF in 2018



Alban Francou

Lending Partner

- Two years as Business Development Manager
- Joined SPF in 2024



Oscar Relier

Lending Partner

- 10 years in Corporate Finance and Investment Banking
- 15 years as independent cross-asset manager
- Joined SPF in 2020



Sebastien Delcourt

Lending Partner

- 13 years cross-asset structuring in investment banking
- 12 years in Private Credit and Real Assets funding
- Joined SPF in 2024



Our **process** ensures efficient delivery of a credit transaction from start to finish

Case analysis

- Initial discussion
- Mandate Agreement
- Executive Summary
- Data room

~ 5 days

Lender Selection

- Teaser to potential lenders
- Q&A
- Term Sheets
- Client's choice

~ 10-15 days

Credit approval

- Call with lender
- Q&A
- Onboarding
- Credit committee

~ 5-10 days

Valuation

- Valuer appointment
- Visit / inspection
- Valuation report

~ 10 days

Legal docs

- Lawyer appointment
- Review and negotiation
- Conditions Precedent
- Drawdown

~ 10-15 days



Our fee structure is **simple** and **transparent**

Fee: 1% to 3%

of the loan amount depending on size and complexity
(min. CHF 30'000), split as follows:

Search fee	Upon signature of the Mandate Agreement	CHF 1'000
Processing fee	Upon signature of the Term Sheet	CHF 4'000
Success fee	Upon signature of the Loan Agreement	Balance

→ 25% retroceded to business introducers



Swiss
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Finance



Product sheets
▶ Know what to expect



RESIDENTIAL MORTGAGES



Market Overview



Loan with AuM from a Private Bank 		Dry loan from an alternative lender 	
High	Appetite	Low	
70	N° of lenders	20	
At least 20% of the loan amount with min. €1m (not from loan proceeds)	AuM requirements	None	
<ul style="list-style-type: none">Type, location and size of the propertyRecourse to UBO with min. level of revenues to be documentedAmortization in certain cases	Key risk considerations	Same as Private Bank but: <ul style="list-style-type: none">Less focus on client's financial standingSecond rank sometimes possible	
50% - 75%	LTV	50% - 75%	
0.75% - 3% over reference rate	Rate	3% - 6% over reference rate	
5 - 10 years	Tenor	1 - 3 years	
8 - 12 weeks	Timing	6 - 8 weeks	



COMMERCIAL MORTGAGES



Market Overview

Loan with AuM from a Private Bank 		Dry loan from an alternative lender 	
Low	Appetite	Medium	
30	Nº of lenders	150	
At least 20% of the loan amount with min. €1m	AuM requirements	None	
<ul style="list-style-type: none">Possible for limited type of assets, mainly mixed-useLocation and size of the propertyCash flows ie diversification, quality and stickiness of tenant(s)	Key risk considerations	Same as Private Bank but: <ul style="list-style-type: none">More appetite for exotic assets such as industrial property or landNon-recourse deals are possible	
50% - 70%	LTV	50% - 70%	
2% - 3.5% over reference rate	Rate	4% - 8% over reference rate	
5 - 10 years	Tenor	3 - 5 years	
8 - 12 weeks	Timing	6 - 8 weeks	



BRIDGE LOANS

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender	
		Appetite	
		Nº of lenders	
		AuM requirements	
Not available		<ul style="list-style-type: none">Nature of project (construction , refurb...)Type, location and size of the propertiesBorrower type and experience2nd rand mortgage possible	
		LTV	
		Rate	
		Tenor	
		Timing	



LOMBARD LOANS

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender	
High	Appetite		
150	N° of lenders		
Already met with the collateral	AuM requirements		
<ul style="list-style-type: none">Type of investments (bonds, stocks, funds, cash...)DiversificationRecourse to the UBOAbility to meet margin calls	Key risk considerations	Not available	
50% - 100%	LTV		
0.4% - 1% over reference rate	Rate		
1 year renewable	Tenor		
2-4 weeks	Timing		



SINGLE STOCK LOANS

Market Overview





Loan with AuM from a Private Bank		Dry loan from an alternative lender	
Medium	Appetite	Medium	
100	N° of lenders	30	
Already met with the collateral	AuM requirements	None	
<ul style="list-style-type: none">Place of listingLiquidity of the stockSize of the stake (in % and value)Recourse to the UBOUBO insider or not	Key risk considerations	Same as Private Bank but: <ul style="list-style-type: none">Many deals are done with Title Transfer (TT)Most deals are non-recourseStructures are more creative (collar, TRS...)	
30% - 50%	LTV	40% - 65%	
1% - 3% over reference rate	Rate	3% - 5% over reference rate	
1 year renewable	Tenor	1 - 3 years	
4 - 6 weeks	Timing	2 - 3 weeks	



CRYPTO LOANS

Market Overview




Loan with AuM from a Private Bank			Dry loan from an alternative lender
	Appetite		Medium
	Nº of lenders		20
	AuM requirements		None
Not available		Key risk considerations	<ul style="list-style-type: none">• Which cryptos currencies (about a dozen are easily accepted)• Size and diversification of the crypto wallet• Borrower's ability to meet margin calls
	LTV		50% - 75%
	Rate		3% - 6% over reference rate
	Tenor		1 - 12 months
	Timing		2 - 3 weeks



JET FINANCE

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender
Low	Appetite	Medium
20	N° of lenders	30
About 50% of the loan amount with min. €2m (not from loan proceeds)	AuM requirements	None
<ul style="list-style-type: none">• Builder, age, value and saleability of the aircraft• Reputation of the aircraft manager• Place of registration and usual routes• Client relationship	Key risk considerations	Same as Private Bank but: <ul style="list-style-type: none">• More flexibility in terms of minimum size and builders• Certain lenders ask for Corporate Guarantee (CG) in addition to Personal Guarantee (PG)
50% - 75%	LTV	50% - 75%
2.5% - 3.5% over reference rate	Rate	3.5% - 6% over reference rate
5 - 7 years	Tenor	5 - 7 years
6 - 8 weeks	Timing	4 - 6 weeks



YACHT FINANCE

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender	
Low	Appetite	Medium	
20	Nº of lenders	20	
About 50% of the loan amount with min. €2m (not from loan proceeds)	AuM requirements	None	
<ul style="list-style-type: none">Builder, age, value and saleability of the yachtReputation of the yacht managerPlace of registration and usual routesClient relationship	Key risk considerations	Same as Private Bank but: <ul style="list-style-type: none">More flexibility in terms of minimum size and buildersCertain lenders ask for Corporate Guarantee (CG) in addition to Personal Guarantee (PG)	
40% - 60%	LTV	40% - 65%	
3% - 4% over reference rate	Rate	3.5% - 6% over reference rate	
5 - 7 years	Tenor	5 - 7 years	
6 - 8 weeks	Timing	4 - 6 weeks	



ART FINANCE

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender	
Low	Appetite	Medium	
10	Nº of lenders	30	
About 50% of the loan amount with min. €2m (not from loan proceeds)	AuM requirements	None	
<ul style="list-style-type: none">Against at least 2 paintings from mainstream artistsAbility to demonstrate undoubted provenance, authenticity and ownershipWorks to be in possession of the lender in an acceptable location	Key risk considerations	Same as Private Bank but: <ul style="list-style-type: none">Other artworks accepted such as less renowned artists, sculptures, antiques or antiquities	
30% - 50%	LTV	40% - 60%	
2.5% - 5% over reference rate	Rate	5% - 9% over reference rate	
1 - 3 years	Tenor	1 - 2 years	
6 - 8 weeks	Timing	4 - 6 weeks	



LUXURY CAR FINANCE

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender
	Appetite	Medium
	Nº of lenders	10
	AuM requirements	None
Not available	Key risk considerations	<ul style="list-style-type: none">• Diversification, location and saleability of the cars• Cars to be custodised in a place acceptable to the lender• Certain transactions structured as a Hire Purchase Agreement (HPA)
	LTV	50% - 60%
	Rate	6% - 9% over reference rate
	Tenor	1 - 2 years
	Timing	4 - 6 weeks



WATCH FINANCE

Market Overview



Loan with AuM from a Private Bank		Dry loan from an alternative lender	
Not available		Appetite	Medium
		Nº of lenders	20
		AuM requirements	None
		Key risk considerations	<ul style="list-style-type: none">• Diversification and saleability of the watches• Watches to be physically transferred to the lender• Certain transactions done with Title Transfer (TT)
		LTV	50% - 65%
		Rate	12% - 24%
		Tenor	3 – 12 months
		Timing	2 - 3 weeks



Swiss
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Recent success stories
► What we've done



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Your
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Lender: European bank

Borrower: French resident

Purpose: refinancing
and equity release

Tenor: 2 years

Amount: EUR 2.6m

Rate: 8.75% over EURIBOR

AuM: none
(dry loan)

Collateral: a
collection of
Lamborghinis
and Ferraris

LUXURY CAR FINANCE



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Finance

Your
bespoke
lending
partner

Lender:
Swiss Private Bank

Borrower:
Dutch company

Tenor:
2 years

Purpose:
Equity release

Rate:
0.85% over CoF

LTV:
70%

Amount:
EUR 5m

Collateral:
Gold and silver bullions

LOAN AGAINST PHYSICAL GOLD



Swiss
Private
Finance

Your
bespoke
lending
partner

Lender:
Specialized company

Borrower:
Cayman SPV

Tenor:
7 years

Amount:
EUR 6.5m

Purpose:
Equity release

LTV:
65%

Rate:
4.25% over LIBOR

SUPERYACHT FINANCE



Swiss
Private
Finance

Your
bespoke
lending
partner

Borrower:
US LLC

Amount:
USD 1.7m

Tenor:
3 years

Lender:
US regional bank

AuM: 0

Rate:
2% over WSJ Prime

LTV:
70%

Purpose:
Equity release

JET ACQUISITION FINANCE



Swiss
Private
Finance

Your
bespoke
lending
partner

Lender:
French bank

Rate:
2.1% over Euribor

Purpose:
Investments in private
companies

Amount:
€6m

Borrower:
German
businessman

Tenor:
3 years

Repayment:
Liquidity events from
Venture Capital

OUR FIRST UNSECURED DEAL



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Your
bespoke
lending
partner

Client:
Indian
businessman

Lender:
Bridge specialist

Rate:
0.95% per month

AuM: 0

Purpose:
Refinancing
and cash needs

Tenor:
12 months

Amount:
£3.6m

LTV: 67.5%

UK PROPERTY BRIDGE LOAN



Swiss
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Finance

Your
bespoke
lending
partner

Loan amount:
€8m

Client:
Spanish
businessman

Lender:
Private Bank

LTV: 70%

Tenor:
5 years

Purpose:
Refinancing

AuM:
€4m

Rate:
2.75% above
Euribor

SUPERYACHT FINANCE



Swiss
Private
Finance

Your
bespoke
lending
partner

Client:
Large French
VC/PE fund

Lender:
UK Private Bank

Loan amount:
€5m

Rate:
6% above
Euribor

Tenor:
5 years

Collateral:
100% cash sweep
upon liquidity events

LTV:
20%

Purpose:
Reinvestments

CARRIED INTEREST FINANCING



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Your
bespoke
lending
partner

Collateral:
Flat in Marleybone,
London

Loan amount:
£2.2m

Client:
French
businessman

Lender:
UK Bridge Lender

LTV:
55%

Tenor:
18 months

Rate:
1.05% per
month

Purpose:
Cash out + refurb

UK BRIDGE LOAN



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Your
bespoke
lending
partner

Collateral:
Chalet in Verbier

Loan amount:
CHF 3.5m

Lender:
French
Family Office

Client:
UK individual

Rate:
10%

Tenor:
12 months

Purpose:
Refinance + works

LTV:
50%

SWISS BRIDGE LOAN