



Swiss
Private
Finance

Your
bespoke
lending
partner



November 2025



Swiss Private Finance



Started in 2018,
SPF is the only
debt advisor 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



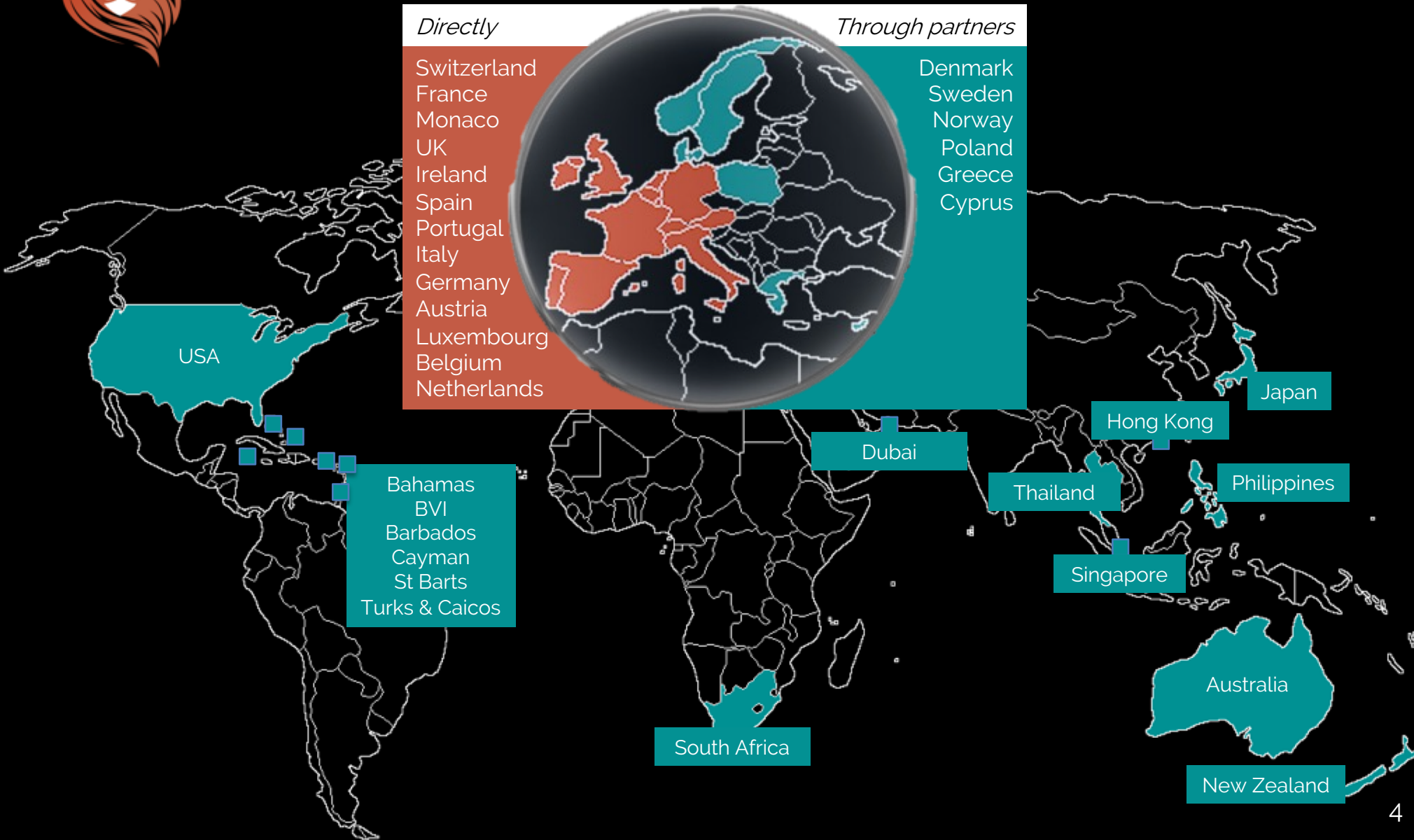
Jewellery



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



Oscar Relier

Lending Partner

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



Alban Francou

Managing Partner

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



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

→ 25% retroceded to business introducers

Success stories





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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



Swiss
Private
Finance

Your
bespoke
lending
partner

Lender:
Swiss Private Bank

Borrower:
Dutch company

Tenor:
2 years

Purpose:
Equity release

LTV:
70%

Rate:
0.85% over CoF

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



Swiss
Private
Finance

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
Private
Finance

Your
bespoke
lending
partner

Client:
Spanish
businessman

Loan amount:
€8m

Lender:
Private Bank

Tenor:
5 years

LTV: 70%

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



Swiss
Private
Finance

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



Swiss
Private
Finance

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



**Swiss
Private
Finance**

Lender:
UK Debt Fund

Collateral:
Car collection
in Germany

Client:
Mexican
entrepreneur

Loan amount:
USD 10m

LTV:
40%

Rate:
10%

Purpose:
Reinvestments

Tenor:
3 years

CAR FINANCE



Swiss
Private
Finance

Collateral:
Hotel residence
in South of Corsica

Client:
French
entrepreneur

Loan amount:
€4.2m

Rate:
12%

Purpose:
Acquisition

Tenor:
2 years

LTV:
60%

Lender:
Debt platform

FRENCH BRIDGE LOAN



Swiss
Private
Finance

Loan amount:
€4.2m

Collateral:
Italian yacht
built in 2019

Rate:
5.4% above
Euribor

Client:
Cyprus
entrepreneur

Tenor:
7 years

LTV:
60%

Lender:
Leasing
company

AuM:
0 !

Purpose:
Equity release

DRY YACHT FINANCE



Swiss
Private
Finance

Loan amount:
€2.4m

Tenor:
1 year

Lender:
private
Debt fund

LTV:
65%

Purpose:
Cash needs

Rate:
1.4%
monthly

Client:
German
businessman

Collateral:
Rubies, sapphires
and emeralds

LOAN AGAINST PRECIOUS STONES



Swiss
Private
Finance

Rate:
4.35%
above
Euribor

Collateral:
Brand new
45m Italian yacht

LTV:
60%

Client:
Successful
businesswoman

Loan amount:
€15.5m

Tenor:
5 years

AuM:
0!

Lender:
Private debt
fund

Purpose:
Equity release

DRY YACHT FINANCE



Swiss
Private
Finance

Your
bespoke
lending
partner

Loan amount:
\$150m

Tenor:
Overdraft

Loan currency:
USDT

Lender:
Liquidity
provider

LTV:
60%

Rate:
 $\text{SOFR} + 3\% =$
7.3%

Collateral:
BTC

Client:
Crypto
platform



NEW CRYPTO LOAN



Swiss
Private
Finance

Your
bespoke
lending
partner

Client:
Italian
wine lover

Loan
amount:
£1.3m

Collateral:
84 bottles
of French
wine

LTV:
65%

Tenor:
2 years

Rate:
11%

Lender:
UK wine
fund



WINE FINANCE