

Flexible access to
short-term finance.
Precisely when you need it.
Rathbones secured lending facility.



Rathbones
Look forward

Flexible lending.

As a client of Rathbones, there may be occasions when you need to access short to medium-term finance. That's why we offer you the option of a lending facility, secured against your investment portfolio.

Our portfolio lending service provides an alternative route to selling investments when a short-term cash flow requirement arises. By borrowing against the value of your portfolio, you can raise the cash you need and keep your long-term investments intact.

You can use our portfolio lending for many situations. For example, it could help to cover school fees, provide the bridging finance to complete a property transaction, provide help to your family or to settle tax liabilities.

Our portfolio lending facility is also available to charities and other trustees.

How it works

The amount you can borrow is based on the value of your investment portfolio. Loans range from £50,000 up to a maximum of £5,000,000.

Loans are secured against your investment portfolio and, in some cases, your property as well.

You can borrow up to 50% of the value of your investment portfolio.*

Your investment portfolio must be suitably diversified. SIPPs, ISAs and other restricted funds cannot be included.

Interest is charged to your capital account and may be paid from income or other cash balances within your portfolio, or, under certain circumstances, may be rolled-up into your loan balance.

The initial loan term will be between one to five years.

If you are unable to repay your loan, any security accepted by us, including your portfolio and property, may be sold by us to satisfy your liability.

*Subject to a credit assessment process which includes a range of information including an external credit reference agency search.

If you are looking for a loan as a family, you can secure the facility across a range of portfolios. By signing, the parties to the loan agreement take joint and several responsibility for repaying it. This means you will be individually as well as jointly responsible for all the obligations under the loan. Where you require a loan as a family, our credit assessment process will be carried out on all the relevant members of the family.

Why use our lending facilities?

Loans can be arranged quickly through your investment manager. However, portfolio loans are not suitable for every situation or every client, so we consider them on a case by case basis.

Flexible repayment options

When it comes to repaying the loan, we offer you flexible options.

You can repay:

- directly from external funds, either as a lump sum or in periodic amounts
- via the sale of a property, if you have used the loan for bridging finance
- directly from your portfolio.

We do not charge you penalties for early, full or part repayment.

Lending to charities, trusts and companies

For charities and companies, we offer portfolio loans, providing cost-effective access to short-term funds for projects such as building works. Equally, for trusts, our lending facility can be used to help with school or university funding.

Property bridging facility

In certain circumstances you may require bridging finance and the loan that you require is greater than 50% of the value of your portfolio. In these instances, we might be able to part secure a loan against your property.

The property-secured facility may be available when you are moving and want to buy your new home before selling your existing property and your portfolio does not provide sufficient security.

To take advantage of our service, the property should be in England or Wales and debt-free. Any loan advanced will be secured on both your portfolio and your property (which may be your home). Following the sale of your property we expect you to repay the loan in full. If, for any reason, you are unable to repay your loan your property and portfolio may be sold by us. Rathbones is a responsible lender and only offers loan facilities following its internal credit assessment process which includes a range of information including an external credit reference agency search. Once these criteria are met, and provided we agree to the loan, we place a charge on the property you are selling and you repay the loan once the sale has completed.

We do not offer long-term loans secured on property.

IMPORTANT INFORMATION

Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

Rathbones lending facilities at a glance

Client access

You must be a client of Rathbone Investment Management to be eligible for the facility. All loans we offer under this facility are secured loans.

Loan period

Loans are normally available from one year and our maximum initial loan period is five years, but we may review this every year - we will consider extensions if the security is still acceptable to our Banking Committee.

Loan offers

Rathbones is a responsible lender and only offers loan facilities following an internal credit assessment process. This includes a range of information including the value of security offered and an external credit reference search.

Interest charges

Interest is variable and charged on a quarterly basis. Please contact us for details of our current rates.

Arrangement fees

There is an arrangement fee of 0.25% of the value of the facility (minimum £250).

Interest repayment

Interest is charged quarterly and is repaid from cash balances within your portfolio.

No early repayment charges or other penalties

There are no charges or other penalties for early and part repayments.

Default

If you are unable to repay your loan any security accepted by us, including your portfolio and property (which may include your home), may be sold by us to satisfy your liability.

Discuss your lending requirements today

If you would like further information on our secured lending facilities, including details on the terms and conditions of our service, please contact us.

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Important information

This document is a financial promotion published by Rathbone Investment Management Limited.

Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

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Rathbones

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