



RELEASE THE POTENTIAL

INVESTMENT BACKED LENDING



Coutts

TALK TO YOUR PRIVATE BANKER
ABOUT YOUR BORROWING OPTIONS

We make Investment Backed Lending available to clients with over £1m in investments with us. It's just one of our full range of flexible lending approaches.

This range includes:

Residential, buy-to-let and offset mortgages

Loans, mortgages and overdrafts in major currencies

Development finances and bridging loans

EXPLORE NEW POSSIBILITIES

If you have over £1m invested with us, you could have the ability to borrow against your investment portfolio without interrupting its progress.

So your portfolio remains undisturbed and you can borrow to make possibilities become realities. You could:

Buy an investment property

Fund a luxury purchase

Invest in a business

Give a gift to your children

We call it Investment Backed Lending.

Lending secured over investments can have an adverse impact on the value of your investments. This risk is amplified if the funds are used for leverage purposes. Lending secured against your investments must not be used for residential property purposes. Security is required.

Over 18s only.





THREE DISTINCT ADVANTAGES

A COST-EFFECTIVE OPTION

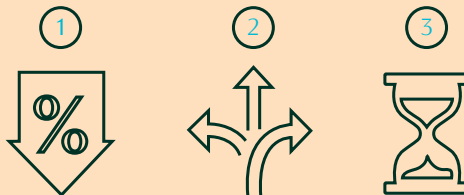
We can offer beneficial rates when you borrow against your investment. So costs may be more favourable than other forms of borrowing.

THE LUXURY OF FLEXIBILITY

You can take Investment Backed Lending in the form of a fixed loan or as an overdraft. We can offer you either in any of five currencies.

READY WHEN YOU ARE

As you'd be borrowing against your investment, time-consuming asset valuations wouldn't be necessary. Consequently, the process can be quick.



SEIZE THE DAY

Life is far too short to let opportunity go ignored. So whether you're taken by a striking piece of art, captivated by the lines of a classic car or you simply wish to reinvest in your portfolio, we can help.

All without withdrawing funds from your investment.

And as finance would be secured on your investments with us, the cost could be more favourable than a fixed loan or overdraft.



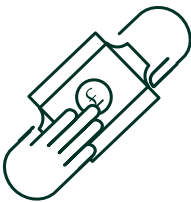
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AT YOUR DISPOSAL

Once we've agreed a lending amount with you, you'll be able to borrow against your investment whenever you need to.

You can take Investment Backed Lending as a fixed loan or an overdraft. It's also worth noting that we're one of the few banks to offer overdrafts in five currencies.



FIXED LOAN



FIVE CURRENCIES



OVERDRAFT

Changes in the exchange rate may impact the sterling equivalent of your debt.

BE PREPARED

Securing against your investment means there's no need to wait for a physical valuation. So Investment Backed Lending could let you create liquidity easily at short notice.

To discover more about the potential of Investment Backed Lending, please talk to your Private Banker or Coutts 24 on **020 7957 2424**.

IMPORTANT INFORMATION – LENDING AGAINST INVESTMENTS

This product may not be suitable for you if:

- If you are using it to purchase your primary personal residence, a second or holiday home for personal use, or related expenses, such as renovation/improvement on such properties or related lease/service charges.
- If you require any advice to you on the merits or suitability of the product for you.
- If you rely on the income and capital from your investments and cash to maintain your standard of living.

Lending secured over investments can have an adverse impact on the value of your investments. This risk is amplified if the funds are used for leverage purposes.

The final decision whether to proceed must be your own and in making your decision you should carefully consider the comparison between borrowing costs and potential investment gains/losses.

We strongly recommend you seek your own independent advice if you are unsure whether this product is suitable for you. We also recommend that you seek tax advice as we do not provide tax advice.

LENDING AGAINST INVESTMENTS MUST NOT BE USED FOR RESIDENTIAL PROPERTY PURPOSES. SECURITY IS REQUIRED. OVER 18S ONLY.

LEGAL INFORMATION

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