



Best Place For Stock Loans

**Are You Looking To Borrow Against Investment Portfolio Without Divesting?
We Can Help.**

Rather than tap into an existing stock portfolio, you can use credit as a valuable funding tool. This can be personal or company borrowing against your stock portfolio. Liquidating a stock portfolio built up over time or other assets prematurely may compromise your long-term investment goals, so borrowing funds may be a better strategy to preserve your assets and take advantage of investment opportunities. If you are an investor with a reasonable sized stock portfolio we can help you to be able to **borrow against stock portfolio** to help free up vital cash flow funding.

- We can source finance from £250,000 to **loan against securities**. Can finance lower lending amounts if shares are highly liquid and blue chip on major stock exchanges.
- Stock loan to value up to 55% loan to value for blue chip portfolios
- Alternative Investment Market (AIM) portfolios considered on highly liquid stocks
- Acceptable securities are blue chip shares on any exchange and highly liquid
- Loans can be drawn down in GBP Sterling, Euro & US Dollar
- Custody can remain with 3rd party
- Margin loan with recourse (NON title transfer)

- Term Up To: 36 months (early repayment allowed with full loan interests payable)
- Loan rates from : 5% pa fixed
- Interest servicing monthly after 1st year .

Raise funds without liquidating your portfolio

Selling portfolio assets in order to access the liquidity you need may result in tax liabilities. With a Portfolio Loan you could take advantage of the freedom to access funds and to **borrow against shares** without selling your existing stock portfolio assets.

Convenient access to funds

The faster you can react, the better. You'll receive a decision on your loan within days rather than weeks. Funds can be drawn down in sterling, US dollars, GBP or euros.

Simple transfers

If your assets are managed elsewhere, We can help ensure a smooth transfer of your assets to help you release funds from your stock portfolio allowing you to **borrow against securities**.

Why Borrow Against Your Investment Portfolio

A **share portfolio loan** is a type of margin loan that lets investors borrow against their stock portfolio at a low interest rate. The idea is that the portfolio loan is collateralized by your stock positions from the portfolio lenders.

With that money, you can use your portfolio lending loan for anything really – from home improvement, house purchase or to paying down other debt, and much more.

If you have a large amount of money tied up in your portfolio (maybe through your own investing, or you received stocks as part of an IPO), you may not want to sell your positions if you need cash. That's where the portfolio line of credit comes in letting you **borrow against stocks**. You can simply borrow against your positions, without having to sell your portfolio.

Furthermore, by not having to sell your positions, you also can avoid potential taxes levied on the sale of stocks – which if you have highly appreciated stock, can be huge.

You're allowed to borrow up to 50% of your stock portfolio to purchase securities or any other asset you choose to purchase. Your loan accrues interest, but you can pay

it back anytime – either through a cash deposit or by actually selling some securities and using that cash.

What Are The Risks Of Borrowing From Your Portfolio

It's important to realize that there are risks involved in a margin loan – just like any other type of debt.

There are three main risks when it comes to a margin loan, portfolio line of credit or **loan against shares**.

1. First, if you use the money to invest, you could lose the money (and as a result, your losses are magnified).
2. Second, interest rates on the loan could change. Right now, we're at historical lows for interest, but rates could rise in the future. Theoretically, they could also go down as well – which would be a small win.
3. Finally, you could be subject to a maintenance call. If your portfolio value declines, your account can trigger a maintenance call and you either have to deposit new cash or sell a portion of your portfolio to cover the loan. While you'll usually be notified of the need to deposit extra money, if your portfolio experiences significant losses, the brokerage may sell your stocks automatically to cover the loan (due to being legally required to).

What Are The Best Use Cases For Share Portfolio Borrowing

There are a few use cases where we see using a stock portfolio **securities based line of credit** as making a lot of sense. These use cases do rely on you having a solid portfolio position (likely at least \$100,000 or more), and most of the portfolio is highly appreciated stocks – meaning you don't want to sell them.

Plus, we're also working under the assumption that you can afford the loan whether or not it's a margin loan.

Debt Consolidation: If you have other debt (such as credit cards), it could make a lot of sense to consolidate your debt into a margin loan. You would likely save huge amounts in interest – since the best margin loans are at 3.5% or less, while credit cards are double-digits.

Car Financing: If you need to purchase a new car, using a margin loan could make sense. The rates are likely lower than you could get for a purchase.

Home Improvement: If you're looking to do a renovation or addition, it could make sense to use a portfolio line of credit instead of a.

Purchase More Shares: If you are looking to leverage up against your existing portfolio of stocks and shares then you can borrow against your existing stock portfolio to purchase more shares in case you think the market is going to increase in value. There is more risk to your existing portfolio but there is also more upside potential for the future.

We don't like using a margin loan to purchase more stocks. Yes, it can magnify your returns, but it can also magnify your losses as well – and that can hurt financially.

Benefits Of Borrowing Against Your Stock Share Portfolio

Flexible, hassle-free lending solutions with on-going support from your personal Lending Specialist.

Ease and flexibility

There's no application charge and you can buy and sell assets at any time, provided you have sufficient collateral with us.

Space to grow

Thousands of globally traded assets have been approved as collateral, and the number is growing.

Diversification

If you use this service for leverage, you can re-invest, increasing the gross value of your portfolio and potentially increasing diversification. However, while investment leverage can magnify gains in a rising market, it can also magnify losses when the market falls.

Dedicated support

Our stock lending portfolio relationship managers will be with you every step of the way, from arranging your initial first tranche of stock portfolio lending right up to making sure your last tranche **stock portfolio loan** is issued.

Liquidity

Make an immediate purchase, take advantage of an opportunity or be assured of a line of credit for short-term borrowing.

Leverage

Introduce strategic leverage to your investment portfolio – it could amplify returns in a rising market, though a market fall would amplify losses.

- With a leveraged investment you would be responsible for repaying the loan and interest on it. Adding leverage to your portfolio may amplify returns in a rising

market, although losses may also be amplified if the market falls

- Interest rates on the loan may exceed any gain on the investment. They may also change during the term of the loan
- There may be an extra risk if you borrow in a different currency to the currency of the assets in your portfolio
- We recommend you consult your tax adviser before using the service

We will review your portfolio and, if the value drops, or the value of your exposure increases, or if there isn't enough collateral to support the exposure, our lenders will ask you to add more cash or securities to your portfolio. If this isn't possible, we may have to sell some or all of your assets.

Understanding Borrowing Against Your Stock Portfolio

Generally offered through private institutions, family offices and private banks, lending against your stock loan portfolio is mostly available to people who have a significant degree of wealth and capital. Clients stock portfolios would tend to be valued from USD500,000 upwards as minimum loans for blue chip shares traded on major stock exchanges tend to be from USD250,000 upwards. People tend to seek out securities-based portfolio loans if they want to make a large business acquisition or if they want to execute large transactions like real estate purchases. Such loans may also be used to cover tax payments, vacations, or luxury goods by borrowing against your stock portfolio.

Here's how the process works.

- Lenders determine the value of the loan based on the borrower's investment portfolio. In some cases, the issuer of the loan may determine eligibility based on the underlying asset. It may end up approving a loan based on a portfolio consisting blue chip liquid and less liquid stocks.
- Once approved, the borrower's securities—the collateral—are deposited into a custodian account.
- The lender becomes a lien-holder on that account.
- If the borrower defaults, the lender can seize the securities and sell them to recoup their losses.

In most cases, borrowers can get cash within just a few days. It's also relatively cheap—the rate borrowers are charged is generally variable based on the 30-day London InterBank Offered Rate (LIBOR). Interest rates are typically two to five percentage points above LIBOR, depending on the sum.

Also known as securities-based portfolio borrowing or non-purpose portfolio lending, shares based portfolio borrowing has been an area of strong growth for private institutions since the global financial crisis. In fact, stock portfolio based lending accounts and balances have surged since 2011, facilitated by the steady rise in equities and record-low interest rates. Such credit is popular because it tends to be easier to obtain and requires far less documentation than a traditional loan.

Share Portfolio Lending Funding Process

- Capital Recipient (or “client”) submits inquiry for funding by providing a portfolio stock symbol or portfolio stock code and target transaction amount.
- We determine the viability of the transaction, and calculates a maximum transaction amount, relative to the value of the stock and an interest rate, or Maintenance Fee, based on an assessment of both short and long term risks.
- We issue a term sheet to client to review.
- Terms are negotiated and finalized.
- We send contract documents to client for review.
- Final contract is negotiated and signed.
- Both parties coordinate a delivery date with their respective brokerage.
- Transaction is funded normally 3 to 7 days.
- Stock portfolio transaction can be funded with 1 day in extreme situations.

Why Work With Platinum Global Portfolio Lending Service

UNPARALLELED PROFESSIONALISM

Our professionalism is formed on a foundation of knowledge gained through our broad international presence and experience developed through our services in global stock and share financing markets.

PERFORMANCE AND BENCHMARKS

Our consultants and share portfolio advisors demonstrate a strong performance record in services for our ultra high net worth individuals and institutional clients, but they are never content to rely on that record. Rather, they have established that record as a benchmark that is to be met and exceeded in all advisory and management services for individuals and corporate entities.

A COMPLETE SLATE OF SERVICES NOT JUST STOCK PORTFOLIO LOANS AND LENDING

We provide the highest quality of services under the aegis of a single entity. Our full-service capabilities offer superior coordination of investment advice, execution, reporting, and administration with an optimum fee structure that reduces duplication and service conflicts.

NATIONAL AND INTERNATIONAL NETWORK

Our consultants and advisors maintain relationships with key opinion leaders in both global and private financial institutions in North America, Europe and throughout the countries of Southeast Asia. We have access to worldwide securities lending and worldwide stock loans with banks, family offices, ultra high net worth individuals, private institutions and many more lenders at our disposal.

24/7 – 365 SERVICES AND SUPPORT

Modern global investment markets operate around the clock. Our clients receive continuous support from our consultants and advisors on an everyday and at all times basis to verify timely execution of transactions and administration of services.

CONFIDENTIALITY AND PRIVACY

Our advisors and consultants maintain strict independence that enables them to consider the client's financial goals above all else. We adhere to the strictest financial and securities services regulations of professional financial regulatory bodies in the geographic markets and territories that we serve.

OUR INTERNATIONAL AND FINANCIAL NETWORK

Through our participation in multiple global debt and equity transactions, we have forged alliances with many of the top international investment houses, family offices, private lending institutions and private banks. These alliances give our advisors and consultants access to transactions and expertise that they can then use to deliver superior financial advice and asset management services.

Platinum Global Clients and Other Available Services Via Our Lenders

Our global stock portfolio loan lenders serve the investment and wealth management needs of a select group of ultra-high net worth individual and institutional clients.

FAMILY OFFICES:

Our lenders are premier providers of custody and brokerage services for both single- and multi-family offices and their advisors. Family offices partner with us for:

- A consultative approach to wealth management, and asset protection and multi-generational growth.

- Access to global financial opportunities from a financial services company that offers unparalleled financial strength and opportunity;
- Innovative portfolio management and custom operational solutions for family office administration.

FOUNDATIONS AND ENDOWMENTS:

Our lenders wealth advisors are sensitive to the challenges that foundations and endowments face within the current low return financial landscape. They create investment portfolios that focus on simplicity and fundamental research over aggressive strategies, and that allows them to generate consistently high investment returns for our clients. Our reputation reflects:

- Our focus on sustainable growth and returns with long-term viability and stability.
- An adaptive investment strategy that demonstrates creative strategies that generate high returns in evolving markets.
- Effective risk mitigation that protects and builds the value of endowed assets.

OFFICIAL INSTITUTIONS:

Our portfolio stock lenders fund's services are preferred by institutional investors and risk managers that work with municipalities, sovereign wealth funds, central banks, and finance ministries. They offer:

- Regional directors and account managers that operate in a greater global capacity to foster strategic interdependence among large institutions.
- Financial and Regulatory expertise across multiple jurisdictions.
- Risk mitigation that focuses on asset diversity, stability, low volatility, and long term growth.

PENSION FUNDS:

Our stock portfolio lenders work with pension and retirement funds to achieve and maintain their members' retirement security, and to satisfy the funds' immediate and future financial goals. Pension funds rely on our fund lenders for:

- Risk management that offers sustainable growth with investment opportunities in multiple asset classes.
- Trusted relationships with advisors who place their clients' interests first.
- Innovative portfolio management that reduces management fees and identifies previously-hidden avenues for additional growth and income.

HOW WE CAN HELP WITH YOUR STOCK PORTFOLIO LENDING

- You will instantly Gain access to Money & Liquidity fast, privately, easily and cheaply using your publicly traded stocks and securities.
- Ponder this...as an expert, we have helped people like you fulfill their financial goals.
- Get liquidity for any purpose using your securities, reduce concentrated risk exposure and solve complex puzzles to permit you to instantly achieve your life goals.
- Almost all Major Worldwide Stock Exchanges are accepted as well as borrowers from around the globe .
- Now you can PROTECT your stock portfolio and GET CASH with our non-recourse stock loan or other structures.
- We lend against securities free trading on most foreign exchanges, message us now to get solutions to your specific needs.
- Many clients wisely use our stock loans to invest in their business, to buy real estate, to buy luxury items, boat, cars, rare art etc. or to just to have cash on hand.

Here Are 10 Major Benefits For The Borrowers Of Non-Recourse Stock Portfolio Loans or Marging Recourse Portfolio Loans

- 1) You are not personally liable for the loan if you choose the non recourse portfolio lending option when taking a **security backed line of credit**.
- 2) You are not personally guaranteeing the loan, so you may not be required to disclose to others the details of the stock loan, for privacy many borrowers prefer this feature benefit.
- 3) You will have a clean personal balance sheet that leaves room for other refinancing and acquisition financing opportunities and can make borrowers more attractive to lenders.
- 4) Our **stock portfolio lenders** have no recourse against you – They cannot go after you personally if the lender sustains a huge loss of money on your loan, The stock lender takes the loss and all the risk, you are not at risk of repaying any losses from a sudden collapse in the price of the securities pledged for your loan.
- 5) The lenders loan structure provides access to you to ongoing sources of capital with other financial companies because their stock loan is non-recourse.

- 6) You can walk away from the loan, the day after the loan is funded and not be liable for any future interest payments or principal repayment with stock lending non-recourse loans.
- 7) Your personal Credit, financials, income, tax returns do not come into consideration with a non-recourse loan.
- 8) In the case of a default, the lenders can only seize the collateral pledged for the loan and cannot go after any of your other personal assets. You are safer with a non-recourse loan and have more options and security than a recourse bank loan or a margin loan.
- 9) You do not have to disclose liability on financials, partners, or other financial lenders due to the fact that you are not obligated to pay back the loan and for you this maybe a major benefit why you want this structure for privacy and so it does not impact your personal financial statement.
- 10) You have less risk and you do not have a forced obligation for a balloon payment so if in the future... you lack money then you can easily decide to walk where with a recourse balloon payment loan with a bank or brokerage you would be forced to pay it off risking all your other personal assets.

When you, as a borrower, take out a large recourse loan with a financial brokerage or bank you put everything you own at risk if the collateral collapses. Our lenders non-recourse loans are a huge benefit for you as you are able to enjoy all the benefits of a non-recourse loan while also offering you benefits of realizing upside appreciation if your collateral increases in value.

We are not legal or tax advisors. All 10 of these benefits are at the direction of your legal and tax advisors. You should always consult your legal and tax advisor for specific advice on any loan considered.

International portfolio loans and global stock loans and share loans are offered for our global clients in North America, Asia, Europe Share Financing, Middle East, Central America, South America and Africa. The above details on stock loans and security loans available are a general overview. Please refer to terms in Stock Lending Term Sheets and Stock Loan Closing documents for specific terms applicable to you.

THE PORTFOLIO LOAN LENDER YOU CAN TRUST

Our Specialty:

- **Portfolio Loans** Against Securities

- Providing you portfolio stock loans for large cap and small cap stocks.
- Closing your loan quickly and efficiently.
- Helping you mitigate your portfolio risk through diversification.
- Providing you with liquidity.
- Offering flexible loan packages tailored to your individual needs.
- Securing competitive interest rates.
- Providing you your personal account executive to walk you through the process.
- We speak to over 15 stock **portfolio lenders** on your behalf securing the best stock loans.
- We use private lenders which means you enjoy privacy and no releasing details of any loans you take.
- Never any upfront fees. You pay on success of receiving the stock loan just before disbursement of funds.

PUT OUR EXPERIENCE ON YOUR SIDE

As the portfolio share loan broker with access to the direct lenders with over 6 years of portfolio stock loan lending experience we guarantee effective and comprehensive stock portfolio loan transaction for you or your business. Our reputation and history of successful transactions and clients speak for themselves. We pride ourselves in helping our clients – large or small, obtain streamlined financing even in today's economy. Our lenders will lend on most liquid blue chip stocks on world stock markets. We work with all types of **asset based lenders** that can provide the best stock loans at the lowest interest rates.

Let's face it, Liquidity is king. So why would you not put your share portfolio to work? Our

loan stock

loans are not only fast but they are safe, being that they are non recourse which is so

important in this ever changing stock market. Its always advantages for client to be able to access stock portfolio loan funding when they are looking for available options when **lending stocks**

If you would like to know more about the terms used on our website please visit our **Securities Glossary of Terms** page

