



Bridging Finance and Different Types Of Debt Financing

- Delivering Financing Solutions For Everyone

Bridging Finance – Development Finance – Commercial Finance – Senior Loans

Platinum Global Bridging Finance offers Real Estate Debt Finance which is unique and makes us different from other brokers in the types and location of financing we provide. With over 15 successive years in the financial markets we have seen and worked through the last financial crash and seen the re-emergence of old and new finance products so we are sure we can provide our clients with the most up to date financing knowledge. We specialise in providing small, medium and large bridging finance, development finance and commercial finance deals. Our flexible approach is down to our network of banks, non-bank lenders, high net worth investors, investment funds and private bridging partners based in the UK and around the world. Our specialism doesn't stop with international bridging finance as we work with many Debt Funding, Capital Raising and JV Companies based in the UK, Europe and the rest of the world. We help companies raise capital for a variety of sale, expansion and merger uses. We also work with specialist providers of Structured Property Finance, Senior Loans, Mezzanine Finance and Growth Capital. We have financed over £1.5 billion of lending in our established lending locations via our network of over 200 lenders.

Stock Loans and Crypto Loans

Other areas we can arrange financing for our clients for are stock loans which are very popular with clients and businesses that hold large amounts of actively traded stocks on the world's most active stock exchanges. We help company directors and private stock holders release equity from their shares so they can use the funds for other investments or to free up much needed working capital. Our network of private lenders can release funds within 2 weeks. With the rise in value of Crypto currencies the secondary lending markets have opened up allowing clients to lend against their existing crypto holdings using Crypto Loans meaning they don't have to sell their crypto portfolio holdings.

We pride ourselves on looking at each application specifically the asset, equity and exit strategy on a case-by-case basis. Our extensive financial network has the ability to help companies leverage financing from \$1 million – \$500 million using our financing options:

Recapitalisations – Leveraged Buyouts – Management Buyouts – Growth Capital – Acquisitions – Shareholder Buyouts – Refinancings – Balance Sheet Restructuring or Optimisation

Platinum Global Bridging Finance provides securities lending and securities financing funding through their close links to stock lending companies we have developed close relationships with. We can offer various investment and loan structures to release monies from your existing portfolio in as little as 3 to 7 days. We mainly use off market private lending institutions with access to capital from investment funds and high net worth lending pools not available on the open lending market. Our lenders range from Banks, Investment Banks, Private Family Offices, Financial Institutions, Private Institutions, Asset Managers, Hedge Fund Lenders, Specialist Stock Lenders all the way through to High Net Worth Private Individuals that can take a specialist view upon low volume traded stocks. With our diverse lenders being based around the globe such as Europe, Australia, South America, South Africa, Hong Kong, Malaysia, Thailand, Philippines, Singapore, USA, and Asia. We cover nearly all lending markets globally and can secure the best lending terms for our stock lending clients. We cover securities such as non recourse stock loan, share pledges and also repos (share repurchase agreements) and our lenders can also look to loan against tradeable bonds and other stock market tradable instruments. If your financial product has an identifiable International Securities Identification Number (ISIN) code we can look for lending terms for you from our range of

lenders. Stock loans are also known as **SBL's / securities based loans** or **securities backed loans** in the financial **stock loan lending** business.

Multiple Benefits of Stock Loans

- Obtain Liquidity Fast
- Protect yourself from market volatility
- Simple, fixed interest rates from 2.5%
- Non-recourse loans and margin loans
- Fast, easy and transparent Process
- No upfront or hidden fees. Fees deducted from stock loan proceeds
- No credit checks
- 100% Privacy Guarantee
- Flexibility in the use of your money
- Competitive Loan to Values. From 45% up to 80% LTV
- Quick closing and Funding within 10 days or less
- Can loan on recent IPO stock issues no problem
- Loans available on OTC stocks, OTCQX, OTCQB, OTC Bulletin Board OTCBB and OTC Pink Sheet markets.
- We have buyers ready for OTC listed stocks, OTCQX, OTCQB, OTC Bulletin Board OTCBB and OTC Pink Sheet markets
- Our lenders offer stock loans with rehypothecation and non rehypothecation offering the client more stock loan options

What Is Securities Financing and Stock Loans

We help with capitalization through the release of a portfolio investment such as a **stock loan**, or other liquidity funding such as a **stock financing transaction** allows owners of publicly traded stock the flexibility to gain access to the locked up value of their freely traded stock position. The stock transaction program is designed specifically for corporations, its employees, officers and major holders of publicly traded companies while providing total privacy to our clients. Our goal is to help you obtain the best financing structures possible in today's marketplace. If you've never considered stock loans, share financing, or

the unique proprietary forms of capitalization that will put liquidity in your pocket, we can help you understand how your liquidity options work with a **pledged share** plan.

We always go the extra mile to get you the best rates, lowest fees, and terms you deserve for your **securities borrowing and lending**.

How Long Does It Take For Stock Lending?

Our unique position with links to a number of **securities lenders** providers means we collaborate with owners of publicly traded stock on the terms of each and every **stock lending** financing transaction. Our process is quick, transparent and completely confidential. Financing proceeds can be used for personal or business purposes, or to diversify or hedge current stock positions. Funding is quick with a transaction closing in as little as 3 to 7 business days. Same day funding is available contact us to find out more.

What Are the Stock Borrowing Amounts?

We can provide **non recourse stock loans** from \$500,000 to \$2bn USD through our network of private institutions. We do require the stocks being refinanced to have a minimum turnover but we do work with several securities financing houses that offer the lowest stock turnover in the business.

Terms of providing you with liquidity and funding are based on evaluation of the risk and future performance associated with the securities involved in the transaction. The term of the transaction is typically three years, with Interest payments or Maintenance Fees on quarterly or semi-annual bases. Our stock financing and provision of liquidity are interest only, or accompanied by modest Maintenance Fees, and additionally, are non-recourse. The recipient of funding has the option of simply walking away at any time with no further liability and no personal or corporate guarantees.

In the event of a default, our stocks and securities lenders do not report to any credit bureaus or governmental agencies, nor do we file any public notice. There is no adverse consequence to the client's credit.

Due to the unique tax and legal issues involved with transactions involving publicly traded stock, anyone considering alternative financing should consult both tax and legal counsel.

Many people ask **what are securities in finance**? Securities in finance are essential so investors can access the stock market and invest for the longer term

while hoping they can make a profit from their stocks rising. Its important to have an investment plan and portfolio risk assessment so that you have a target to aim for.

Stock Funding Process

- Capital Recipient (or “client”) submits inquiry for funding by providing a stock symbol or 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 transaction can be funded with 1 day in extreme situations.

What Is A Non-Recourse Stock Loan?

A non-recourse stock loan also know as **collateral loans** is a type of loan that uses shares in a publicly-traded company to secure the loan. It is an excellent way for individuals and business owners to tap into the value of their stock easily and quickly without having to wait too long for the money.

Securities based lending can be a critical financing source for entrepreneurs. A stock loan is a resource they can quickly access to fund business operations.

The loan amount is determined by a loan to value (LTV) ratio which means the loan amount may be equal to 50% of the value of the shares needed to secure the loan.

In addition to other criteria, the maximum loan amount available to a borrower depends on:

- Market conditions
- Historical stock price and volume performance

- Total number of shares owned
- Market sector

What Is A Stock Pledge?

If you put up a share pledge or **stock pledge agreement**, you're committing shares of stock that you own as collateral for a debt. You can pledge your stocks with a written pledge agreement with a stock lending institution who will lend against the shares that you own. When you make a pledge agreement, you can't put up shares that have already been pledged to another lender or have any sort of lien or encumbrance on them. They have to be debt-free. Likewise, you can't sign the agreement, then turn around and pledge the shares to someone else. Signing the pledge doesn't affect any voting rights the stock gives you unless you actually default and have to give up the shares. If you pay off your debt, you're done: The pledgee gives up any claim to the shares you pledged and the agreement becomes void. If you default, the lender has the right to sell the shares to recover the money you didn't pay back. He can do this either as an outright sale, or set up an auction. If the note requires you pay off any remaining debt after the sale, insist on terms requiring the pledgee auction them off so that it brings in the most money. If they have to be sold, it should be at full market value. The benefits of **securities finance** far outweigh the negative aspects because of the liquidity and speed that stock lenders provide by offering a **collateral loan** to potential stock loan clients.

What Is A Stock Repurchase Agreement?

A **stock repurchase agreement** is an agreement that is used when stocks are being sold from one person or company to another. The stock purchase agreement states that a company can buy back its stock at a later date. You own a corporation, and want to buy stocks back from a stockholder. A Stock Repurchase Agreement can help make it happen. Or maybe you own stock in a company and want to sell it back. It's smart to outline the terms first. Getting a Stock Repurchase Agreement signed can help move the process forward. There are many reasons why you might want to re-sell your stocks to a corporation. Maybe it's a lucrative time for you to re-sell. Maybe you just want to get out of that particular investment. Perhaps you're a partner in the corporation and want to sell to another partner. Or maybe you are the one who wants to get your stocks back – if the stockholder agrees. Perhaps you'd just like a little more control of the corporation. Regardless of your reasons, how you go about reacquiring the stocks matters. Having a Stock Repurchase Agreement makes

re-selling your stocks to a corporation a little easier by clarifying all the terms in writing.

What Is A Tradeable Investment Bond?

An investment bond is a financial instrument that works by allowing individuals to loan cash to institutions such as governments or companies. The institution will pay a defined interest rate on the investment for the duration of the bond, and then give the original sum back at the end of the loan's term. While a bond's end return is fixed, the market conditions surrounding its sale can cause fluctuations in its price to buy. High interest rates, for example, tend to make bonds less attractive to investors by providing other means of attaining high returns with low risk. For this reason, interest rates and bond prices tend to have an inverse relationship. Investors trade bonds for a number of reasons, with the key two being—profit and protection. Investors can profit by trading bonds to pick up yield (trading up to a higher-yielding bond) or benefit from a credit upgrade (bond price increases following an upgrade). Bonds can be traded for protection, which includes being credit defensive, which involves pulling money from bonds exposed to industries that might struggle in the future. As bonds are tradable that also means that they can be eligible for an **investment bond loan** against the value of the bond. The **bond loans** would primarily be used by banks and financial institutions looking to free up liquidity either for themselves or for their clients. Bonds contain an ISIN, or International Securities Identification Number which uniquely identify the bond and thus gives our lenders the opportunity to see if the bond is worth lending against for the investor or institution holding the bond. A **bond loan** is very common amongst financial institutions to free up liquidity for other trades or to hedge other transactions they make.

Why Would Someone Want A Stock Loan?

The ability to convert a majority of the current market value of securities into cash without selling them outright is an attractive option for many shareholders. With that value unlocked from their shares, individuals and business owners can get the liquidity they need with ease and without visiting the bank. Using **asset backed lenders** that can lend against stocks and securities is an ideal way to access liquidity fast and at low interest rates.

What Are The Benefits of A Stock Loan?

- Liquidity – **Stock loans** are a fantastic option when an individual or business owner needs a quick financing option. It turns equity into cash with ease.

- Interest-only – No ambiguous or hidden charges; stock loans are an interest-only, transparent loan option. There are no never-ending charges that seem to extend the credit unnecessarily.
- Accessible – Stock loans are available to almost anyone. You don't need a credit check to access one for your individual or business needs. The process is painless and straightforward, and your money is delivered to you most conveniently.
- Privacy – It provides borrowers with a trustworthy source of capital. All transactions are private and kept in strict confidence.
- Competitive – **Global Stock loans** offer you competitive and flexible interest rates. You typically receive better terms than you would get from a traditional marginal loan.

Re-Cap of Benefits Of A Stock Loan

There are a number of key advantages to using funding of an equities related transaction from our stock lenders.

- Fast transaction & funding
- Non-recourse
- No personal or Corporate guarantee.
- Fast and **easy stock loans**.
- No credit reporting in the event of a default
- Private & confidential
- Quick closing offering the ideal **stock loan solutions**.
- Reduce the need for traditional bank recourse financing
- No out-of-pocket expenses or up front fees
- Low interest rates or Maintenance Fees
- Fair share pricing using a three, five day or 30 day average
- Flexible terms
- Large transaction amounts accepted no problem
- Minimum lending USD100,000
- No maximum lending

Loan Against Securities Portfolio

For clients that hold existing stocks and share portfolios our lenders give you the ability to be able to release equity against the current portfolio balance. Portfolio lenders can allow a **loan against securities** portfolio so the client can use these funds for a range of other personal or investment purposes. To obtain a **loan against shares** you can see the lending criteria below. The criteria is the same also for any **loans against stocks**.

- Minimum finance from USD250,000 for a **securities based loan**. Can finance lower lending amounts if shares are highly liquid and blue chip on major stock exchanges.
- Loan to value up to 50% for blue chip portfolios. Portfolio value ideally USD500k but can be lower with liquid stocks
- Alternative Investment Market (AIM) and OTC stocks and portfolios considered on highly liquid stocks
- Acceptable securities 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 .

Why Work With Platinum Global Stock Loans and Securities Lending

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 financial markets.

PERFORMANCE AND BENCHMARKS

Our consultants and financial 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

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 and commercial 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 stock 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 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 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.

WHY A STOCK LOAN?

MOST STOCK'S QUALIFY WITH OUR UNIQUE STOCK LOAN PROGRAMS

NO Personal Guarantee!

NO Credit Review!

NO Personal Income!

NO Personal Tax Returns required!

NO Business Income and NO Business Tax returns required to get a loan!

You can reap 100% of all the rewards of any appreciation and dividends!

We can loan you up to 70% of the value of your securities with no recourse!

Low Fixed Interest Rate As Low As 2.5%!

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**

Business Acquisition Financing

Acquisition finance for business growth, MBOs, buy & build and shareholder exits

Our private fund lenders can arrange business acquisition financing lend from £3m to £500m up to 5 years available for UK and European companies involved in strategic business acquisitions. Debt financing is either secured via property or other unencumbered assets or cash flow-based on an EBITDA multiple. Business acquisition financing, management buyout funding (MBO finance) or company recapitalization is usually via senior debt finance with a first charge over property, financial assets and the business itself. The acquiring party or management buyout team will need to contribute financially to the deal.

What is Acquisition Finance?

Acquisition financing refers to the different sources of capital that are used to fund a merger or acquisition. This is usually a complex mission requiring thorough planning, since acquisition finance structures often require a lot of variations and combinations, unlike most other purchases. Moreover, acquisition financing is seldom procured from one source. With various alternatives available to finance an acquisition, the challenging part is getting the appropriate mix of financing that offers the lowest cost of capital.

Companies can grow in various ways, such as by increasing their workforce, launching new services or products, expanding marketing, mergers and acquisitions or reaching new customers. However, the above mentioned growth methods are often less exciting to investors. Apart from rapid growth, synergistic acquisitions can offer other significant benefits such as economies of scale and increased market share. However, the acquisition of another company is a major decision that needs sound financial resources.

Types of Acquisition Finance

Let's look at some of the popular acquisition financing structures that are available:

1. Stock Swap Transaction

When companies own stock that is traded publicly, the acquirer can exchange its stock with the target company. Stock swaps are common for private companies, whereby the owner of the target company wants to retain a portion of the stake in the combined company since they will likely remain actively involved in the operation of the business. The acquiring company often relies on the proficiency of the owner of the target firm to operate effectively.

Careful stock valuation is important when considering a stock swap for private companies. There are various stock valuation methodologies used by proficient

merchant bankers, such as Comparative Company Analysis, DCF Valuation Analysis, and Comparative Transaction Valuation Analysis.

2. Acquisition through Equity

In acquisition financing, equity is the most expensive form of capital. Equity financing is often desirable by acquiring companies that target companies that operate in unstable industries and with unsteady free cash flows. Acquisition financing is also more flexible, due to the absence of commitment for periodic payments.

3. Cash Acquisition

In an all-cash acquisition deal, shares are usually swapped for cash. The equity portion of the balance sheet of the parent company remains the same. Cash transactions during an acquisition often happen in situations where the company being acquired is smaller and with lower cash reserves than the acquirer.

4. Acquisition through Debt

Debt financing is one of the favorite ways of business acquisition finance. Most companies either lack the capacity to pay out of cash or their balance sheets won't allow it. Debt is also considered the most inexpensive method of financing an acquisition and comes in numerous forms. When providing funds for an acquisition, the bank usually analyzes the target company's projected cash flow, profit margins, and liabilities. Analysis of the financial health of both the acquiring company and the target company is a prep course.

Asset-backed financing is a method of debt financing where banks can lend funds based on the collateral offered by the target company. Collateral may include fixed assets, receivables, intellectual property, and inventory. Debt financing also commonly offers tax advantages.

4. Acquisition through Mezzanine or Quasi Debt

Mezzanine or quasi-debt is an integrated form of financing that includes both equity and debt features. It usually comes with an option of being converted to equity. Mezzanine financing is suitable for target companies with a strong balance sheet and steady profitability. Flexibility makes mezzanine financing appealing with acquisition funding.

5. Leveraged Buyout

A leveraged buyout is a unique mix of both equity and debt that is used to finance an acquisition. It is one of the most popular acquisition finance

structures. In an LBO, the assets of both the acquiring company and target company are considered as secured collateral.

Companies that involve themselves in LBO transactions are usually mature, possess a strong asset base, generate consistent and strong operating cash flows, and have few capital requirements. The principal idea behind a leveraged buyout is to compel companies to yield steady free cash flows capable of financing the debt taken on to acquire them.

6. Seller's Financing / Vendor Take-Back Loan (VTB)

Seller's financing is where the acquiring company's source of acquisition loans is internal, within the deal, coming from the target company. Buyers usually resort to the seller's financing method when obtaining capital from outside is difficult. The financing may be through delayed payments, seller note, earn-outs, etc.

Acquisition and deposit funding

This is a type of business finance or loan used to purchase a business, which can enable an existing company to expand, take on new capabilities and increase potential growth by company acquisition.

We are able to provide loans via our lenders for the acquisition of businesses in all areas and professional sectors. We can also provide loans for highly unusual business purchases not financed by mainstream bank lenders. These funds can be used towards deposits to run alongside conventional bank funding.

Many organizations seek additional funding to assist with a purchase, due to the speed of acquiring the finance as opposed to using any existing cash flow within the business, which may already be allocated for other purposes such as day to day running costs.

International mergers and acquisitions can be long and complex undertakings, with a larger number of factors and variables in play. Funding such endeavors can be a daunting task without expert advice regarding funding options, payment structure, and length of term and the best course of action in sourcing finance.

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