

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](#).

- First, if you use the money to invest, you could lose the money (and as a result, your losses are magnified).
- 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.
- 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 HYPERLINK "https://www.platinumglobalbridgingfinance.co.uk/securities-lending-and-securities-financing/borrowing-against-investment-portfolio/"](https://www.platinumglobalbridgingfinance.co.uk/securities-lending-and-securities-financing/borrowing-against-investment-portfolio/) 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 away 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

Crypto Loans



We provide [Crypto Financing](#) or [crypto loans](#) for people holding cryptocurrency either as a long term investment or short term investment horizons. A cryptocurrency can be easily defined as a digital currency. However, the concept behind the value and security of cryptocurrency is quite abstract and esoteric. Some people are confused about what makes cryptocurrency valuable and what makes it efficient as a means of storing and transferring value. Cryptocurrencies are also sometimes known as “altcoins” – short for alternative coins. The most famous of all cryptocurrencies is Bitcoin, although there are many new contenders to the market, known as altcoins. We do the complicated filing and processing for you, and we can help support you on your way to success with our competitively priced cryptocurrency lending and terms. Our asset lending capital features highly competitive interest based on the present prime rates. Plus, our loans extend anywhere from 3 months to 10 years, which is an ideal amount of time for many individuals seeking a good amount of capital and a reasonable amount of time to make payments on their loans.

Platinum Global [Stock Loans](#) provides [cryptofinance](#) equity release to anyone with a cryptocurrency holding balance. Our specialty is cryptocurrency lending, using your existing

cryptocurrency wallet value as the only collateral. A typical cryptocurrency loan would be a 3 to 5 year interest only loan with a super competitive interest rate based on prime interest rate. With over 10 years of experience in lending, trading and cryptocurrency relations, we are poised to help you find the right type of crypto lending for your needs.

Crypto Loans Term Criteria

- Loan Terms Within 24 Hours
- Loan Rates From 5%
- Up to 65% LTV
- Crypto Loan Funding Completed and In 2 Weeks
- Early Repayments Allowed
- Stage Payment Draw Down If Needed
- Further Advance Allowed if Coins Appreciate

How Do Crypto Loans Work?

Sometimes referred to as crypto financing or [cryptocurrency loans](#), these are short to mid term loans and are available to help cryptocurrency holder and investors keep the cryptocurrency asset they own while having access to fast cash they need to make other hard asset investments or to pay off debt.

Our cryptocurrency loan amounts are dependent on the security, the liquidity, number of coins held, price, volatility, trading volume and additional criteria determined to secure, approve and fund the loan. We offer several options for interest payments including monthly and quarterly during the life of the loan. We keep the process easy as pie, once you fully repay the loan, your crypto or alternative coins are transferred back to you in full.

How Do I Qualify for Crypto Loans?

Any owner of a cryptocurrency wallet is eligible and can be approved for a loan. The size of the crypto loan can vary greatly depending on the borrower's ability to handle the payments and structure of the loan. The loan process is quick, and turnaround times to money are usually within 48 hours of closing.

The Main Advantages of our Crypto Loans.

With cryptocurrency, it's all about flexibility. Cryptocurrency loans gives the borrower the opportunity to walk away from the loan at any time without affecting the borrowers credit score or liability. These types of loans are much more appealing than traditional loans due to no liability issues and the fact that these loans wont harm your credit score. The cryptocurrency loans structure is set up where no collateral and no personal guarantee is required by the cryptocurrency loans lender.

What Can My Crypto Loans Be used For?

- Expand or fund your mining operation
- Start a business
- Pay off credit card debt

- Complete a home renovation project
- Purchase new property
- Purchase new boat
- Purchase new art
- Use to fund property development
- HODL your bitcoin
- Upgrade your mining equipment
- Reinvest or trade
- Cover operational costs for your business
- Make a large purchase
- Pretty much anything you want to use the loan proceeds for

Basic Requirements for a Crypto Loans

- ✓ Minimum loan amount of \$250,000 USD to \$500,000,000
- ✓ Your cryptocurrency must be free-trading free of restrictions or trading suspensions
- ✓ Private cryptocurrency that is not currently residing in a cryptocurrency wallet is not eligible
- ✓ Loans are available to all cryptocurrency holders worldwide regardless of country
- ✓ All loans are non-recourse with zero liability to the borrower

Crypto Loans Terms

- ✓ Loan to Value up to 65% depending on individual crypto coins held
- ✓ Interest Only terms with competitive rates with lock up period
- ✓ Terms 3 months to 10 years
- ✓ Cryptocurrency must be secure in a crypto wallet and not in a trading account.

As a direct lender, the only collateral is your cryptocurrency wallet with no background checks or personal liability. We offer competitive loan-to-value ratios, based on market conditions, sector, cryptocurrency performance and future performance. Typical loan-to-value ratios can range from 45-65%.

We offer competitive rates based on the current prime interest rate and loan terms 3 months to 10 years. Your privacy is important to us, so your transaction is always kept confidential with all personal information securely stored.

Get Your Cryptocurrency Loan Today!

Applying for a Cryptocurrency loan takes less than 3-minutes!

Learn more here and start the quick, easy process today and get your stock loan within 72 hours. Please click-

1. Crypto Loans

Platinum Global provides crypto financing loans secured against your cryptocurrency wallet. Typically the interest rates start at 5% based on the collateral provided in your cryptocurrency wallet as collateral.

2. What Are Crypto Loans?

If you are the owner, CEO or significant or holder of Cryptocurrency you will be able to pledge the coins that you own in exchange for capital without selling them. Cryptocurrency pledge financing or crypto pledge financing loans are by privately held liquidity solutions providers for many South East Asian Countries as well as Europe, UK, Canada, Thailand, Singapore, Malaysia and Indonesia. We provide funding against the Cryptocurrency you or your company owns. This allows you to raise capital quickly and easily and at a low interest rate with share pledge financing. Platinum Global Cryptocurrency Loans works closely with owners of Cryptocurrency holders to bring liquidity quickly and easily.

3. What Are Crypto Loans?

A cryptocurrency loan means that no personal guarantees are required by the applicant. This means that in the event of non-payment used by the borrower, the assets will be used to settle the arrears of the loan. If the asset value is insufficient to cover the outstanding amount of the loan, Platinum Global Cryptocurrency Loans will absorb the difference and no additional payments by the borrower are required.

4. What Are The Benefits Of Crypto Loans?

Cryptocurrency loans enable you to obtain [crypto finance](#) by pledging alt coins that you own in a public traded cryptocurrency such as Bitcoin or Ethereum for immediate liquidity and funding. Funds can be used for working capital, recapitalising the company or for personal investment.

At Platinum Global Cryptocurrency Loans we do not limit how funds should be used.

5. How Much Can I Loan?

Platinum Global Cryptocurrency Loans can provide financing from \$500,000 USD to \$50,000,000 USD.

Depending on the underlying cryptocurrency used as collateral, the crypto loans LTV or Loan to Value can range from 45% to 65% of the value of the share pledged.

6. How Long Can I Loan For?

Platinum Global Cryptocurrency Loans can structure loan programs between 3 months to 10 years on a renewable basis.

The applicant can opt for interest only payments on a monthly basis, or principle plus interest payments.

We are also able to structure customized payment plans according to your requirements such as quarterly or semi-annual payments

7. How Fast Will I Be Able To Receive Funds?

We are able to give you an in-principle approval within 24 hours and an confirmed offer within 2 working days for crypto finance and crypto refinancing.

The assessment process is quick and easy with no documentation required other than the loan amount requested, the amount of shares and the ticker name for collateralized Cryptocurrency loans.

For example, if you would like to see if your stock can be used for pledge, simply let us know

- Amount of Cryptocurrency balance in your crypto wallet
- Loan Amount Required
- Cryptocurrency description

And we will be able to let you know the amount approved within 24 hours, but most likely sooner

8. How Will I Receive The Funds?

Once you have signed our offer letter the following steps take place

- Offer Letter Signed
- Custodian Forms and KYC are sent to you to sign and complete
- Custodian Forms and KYC is completed and returned
- Within 3- 5 working days a custodian account is opened for you to make the transfer of the Cryptocurrency you wish to pledge
- Securities are transferred to the custodian and the loan amount is simultaneously transferred via a Delivery –versus-Payment Process (DvP)
- The loan transaction is now completed and payment is made according to the payment schedule

How Can We Help You?

The markets can be confusing and difficult to navigate when you need liquidity. This is where Platinum Global Cryptocurrency Loans can help. When a traditional bank or lender cannot help you with your Cryptocurrency lending, we are here to get you the funds you need. Our goal is to expand your access to liquidity, whether you are an individual or a business. Our solutions are fast and secure, aiding you in your journey to financial diversification. Investing in using a Cryptocurrency lender can yield plenty of reward, if you only know how to secure one.

What Are Cryptocurrencies?

Before we take a closer look at some of these alternatives to Bitcoin, let's step back and briefly examine what we mean by terms like cryptocurrency and [altcoin](#). A cryptocurrency, broadly defined, is virtual or digital money which takes the form of tokens or "coins." While some cryptocurrencies have ventured into the physical world with credit cards or other projects, the large majority remain entirely intangible.

The “crypto” in cryptocurrencies refers to complicated cryptography which allows for the creation and processing of digital currencies and their transactions across decentralized systems. Alongside this important “crypto” feature of these currencies is a common commitment to decentralization; cryptocurrencies are typically developed as code by teams who build in mechanisms for issuance (often, although not always, through a process called “mining”) and other controls.

Cryptocurrencies are almost always designed to be free from government manipulation and control, although as they have grown more popular this foundational aspect of the industry has come under fire. The currencies modeled after Bitcoin are collectively called altcoins, and in some cases “shitcoins,” and have often tried to present themselves as modified or improved versions of Bitcoin. While some of these currencies may have some impressive features that Bitcoin does not, matching the level of security that Bitcoin’s networks achieves has largely yet to be seen by an altcoin.

Below, we’ll examine some of the most important digital currencies other than Bitcoin. First, though, a caveat: it is impossible for a list like this to be entirely comprehensive. One reason for this is the fact that there are more than 4,000 cryptocurrencies in existence as of January 2021. While many of these cryptos have little to no following or trading volume, some enjoy immense popularity among dedicated communities of backers and investors.

Beyond that, the field of cryptocurrencies is always expanding, and the next great digital token may be released tomorrow. While Bitcoin is widely seen as a pioneer in the world of cryptocurrencies, analysts adopt many approaches for evaluating tokens other than BTC. It’s common, for instance, for analysts to attribute a great deal of importance to the ranking of coins relative to one another in terms of market cap. We’ve factored this into our consideration, but there are other reasons why a digital token may be included in the list, as well.

Crypto Lending Platforms

There are many [crypto lending platforms](#) out there on the market offering [cryptocurrency lending](#) with sky high interest rates. Our network of private crypto funders can provide interest rates as low as 5% depending on the crypto coin and the volume trading. All that’s required is to transfer the value of the coins into a shared crypto wallet and these coins are returned once the crypto loan is repaid.

Top Lending Cryptocurrency Coins

Below is a list of the top 10 traded cryptocurrency coins that we lend against. This list isn’t exhaustive being that as long as the cryptocurrency coin is liquid and trade-able then our lenders will be able to lend against the coin.

1. Ethereum (ETH)

The first Bitcoin alternative on our list, Ethereum, is a decentralized software platform that enables Smart Contracts and Decentralized Applications (DApps) to be built and run without any downtime, fraud, control, or interference from a third party. The goal behind Ethereum is to create a decentralized suite of financial products that anyone in the world can have free access to, regardless of nationality, ethnicity, or faith. This aspect makes the implications for those in some

countries more compelling, as those without state infrastructure and state identifications can get access to bank accounts, loans, insurance, or a variety of other financial products.

The applications on Ethereum are run on its platform-specific cryptographic token, ether. Ether is like a vehicle for moving around on the Ethereum platform and is sought by mostly developers looking to develop and run applications inside Ethereum, or now, by investors looking to make purchases of other digital currencies using ether. Ether, launched in 2015, is currently the second-largest digital currency by market cap after Bitcoin, although it lags behind the dominant cryptocurrency by a significant margin. As of January 2021, ether's market cap is roughly 19% of Bitcoin's size.

In 2014, Ethereum launched a pre-sale for ether which received an overwhelming response; this helped to usher in the age of the initial coin offering (ICO). According to Ethereum, it can be used to “codify, decentralize, secure and trade just about anything.” Following the attack on the DAO in 2016, Ethereum was split into Ethereum (ETH) and Ethereum Classic (ETC). As of January 2021, Ethereum (ETH) had a market cap of \$138.3 billion and a per token value of \$1,218.59.

In 2021 Ethereum plans to change its consensus algorithm from proof-of-work to proof-of-stake. This move will allow Ethereum's network to run itself with far less energy as well as improved transaction speed. Proof-of-stake allows network participants to “stake” their ether to the network. This process helps to secure the network and process the transactions that occur. Those who do this are rewarded ether similar to an interest account. This is an alternative to Bitcoin's proof-of-work mechanism where miners are rewarded more Bitcoin for processing transactions. We offer [Ethereum loans](#) via our network of private lenders.

2. Litecoin (LTC)

Litecoin, launched in 2011, was among the first cryptocurrencies to follow in the footsteps of Bitcoin and has often been referred to as “silver to Bitcoin's gold.” It was created by Charlie Lee, an MIT graduate and former Google engineer. Litecoin is based on an open-source global payment network that is not controlled by any central authority and uses “scrypt” as a proof of work, which can be decoded with the help of CPUs of consumer-grade. Although Litecoin is like Bitcoin in many ways, it has a faster block generation rate and hence offers a faster transaction confirmation time. Other than developers, there are a growing number of merchants who accept Litecoin. As of January 2021, Litecoin had a market cap of \$10.1 billion and a per token value of \$153.88, making it the sixth-largest cryptocurrency in the world. We offer [Litecoin Loans](#) via our network of private lenders.

3. Cardano (ADA)

Cardano is an “Ouroboros proof-of-stake” cryptocurrency that was created with a research-based approach by engineers, mathematicians, and cryptography experts. The project was co-founded by Charles Hoskinson, one of the five initial founding members of Ethereum. After having some disagreements with the direction Ethereum was taking, he left and later helped to create Cardano.

The team behind Cardano created its blockchain through extensive experimentation and peer-reviewed research. The researchers behind the project have written over 90 papers on blockchain technology across a range of topics. This research is the backbone of Cardano.

Due to this rigorous process, Cardano seems to stand out among its proof-of-stake peers as well as other large cryptocurrencies. Cardano has also been dubbed the “Ethereum killer” as its

blockchain is said to be capable of more. That said, Cardano is still in its early stages. While it has beaten Ethereum to the proof-of-stake consensus model it still has a long way to go in terms of decentralized financial applications.

Cardano aims to be the financial operating system of the world by establishing decentralized financial products similarly to Ethereum as well as providing solutions for chain interoperability, voter fraud, and legal contract tracing, among other things. As of January 2021, Cardano has a market capitalization of \$9.8 billion and one ADA trades for \$0.31. We offer [Cardano Loans](#) via our network of private lenders.

4. Polkadot (DOT)

Polkadot is a unique proof-of-stake cryptocurrency that is aimed at delivering interoperability between other blockchains. Its protocol is designed to connect permissioned and permissionless blockchains as well as oracles to allow systems to work together under one roof.

Polkadot's core component is its relay chain that allows the interoperability of varying networks. It also allows for "parachains," or parallel blockchains with their own native tokens for specific use cases.

Where this system differs from Ethereum is that rather than creating just decentralized applications on Polkadot, developers can create their own blockchain while also using the security that Polkadot's chain already has. With Ethereum, developers can create new blockchains but they need to create their own security measures which can leave new and smaller projects open to attack, as the larger a blockchain the more security it has. This concept in Polkadot is known as shared security.

Polkadot was created by Gavin Wood, another member of the core founders of the Ethereum project who had differing opinions on the project's future. As of January 2021, Polkadot has a market capitalization of \$11.2 billion and one DOT trades for \$12.54. We offer [Polkadot Loans](#) via our network of private lenders.

5. Bitcoin Cash (BCH)

Bitcoin Cash (BCH) holds an important place in the history of altcoins because it is one of the earliest and most successful hard forks of the original Bitcoin. In the cryptocurrency world, a fork takes place as the result of debates and arguments between developers and miners. Due to the decentralized nature of digital currencies, wholesale changes to the code underlying the token or coin at hand must be made due to general consensus; the mechanism for this process varies according to the particular cryptocurrency.

When different factions can't come to an agreement, sometimes the digital currency is split, with the original chain remaining true to its original code and the new chain beginning life as a new version of the prior coin, complete with changes to its code.

BCH began its life in August of 2017 as a result of one of these splits. The debate that led to the creation of BCH had to do with the issue of scalability; the Bitcoin network has a limit on the size of blocks: one megabyte (MB). BCH increases the block size from one MB to eight MB, with the idea being that larger blocks can hold more transactions within them, and therefore the transaction speed would be increased. It also makes other changes, including the removal of the Segregated Witness protocol which impacts block space. As of January 2021, BCH had a market cap of \$8.9 billion and a value per token of \$513.45. We offer [Bitcoin Loans](#) via our network of private lenders.

6. Stellar (XLM)

Stellar is an open blockchain network designed to provide enterprise solutions by connecting financial institutions for the purpose of large transactions. Huge transactions between banks and investment firms that typically would take several days, a number of intermediaries, and cost a good deal of money, can now be done nearly instantaneously with no intermediaries and cost little to nothing for those making the transaction.

While Stellar has positioned itself as an enterprise blockchain for institutional transactions, it is still an open blockchain that can be used by anyone. The system allows for cross-border transactions between any currencies. Stellar's native currency is Lumens (XLM). The network requires users to hold Lumens to be able to transact on the network.

Stellar was founded by Jed McCaleb, a founding member of Ripple Labs and developer of the Ripple protocol. He eventually left his role with Ripple and went on to co-found the Stellar Development Foundation. Stellar Lumens have a market capitalization of \$6.1 billion and are valued at \$0.27 as of January 2021. We offer [Stellar Loans](#) via our network of private lenders.

7. Chainlink

Chainlink is a decentralized oracle network that bridges the gap between smart contracts, like the ones on Ethereum, and data outside of it. Blockchains themselves do not have the ability to connect to outside applications in a trusted manner. Chainlink's decentralized oracles allow smart contracts to communicate with outside data so that the contracts can be executed based on data that Ethereum itself cannot connect to.

Chainlink's blog details a number of use cases for its system. One of the many use cases that are explained would be to monitor water supplies for pollution or illegal syphoning going on in certain cities. Sensors could be set up to monitor corporate consumption, water tables, and the levels of local bodies of water. A Chainlink oracle could track this data and feed it directly into a smart contract. The smart contract could be set up to execute fines, release flood warnings to cities, or invoice companies using too much of a city's water with the incoming data from the oracle.

Chainlink was developed by Sergey Nazarov along with Steve Ellis. As of January 2021, Chainlink's market capitalization is \$8.6 billion, and one LINK is valued at \$21.53. We offer [Chainlink Loans](#) via our network of private lenders.

8. Binance Coin (BNB)

Binance Coin is a utility cryptocurrency that operates as a payment method for the fees associated with trading on the Binance Exchange. Those who use the token as a means of payment for the exchange can trade at a discount. Binance Coin's blockchain is also the platform that Binance's decentralized exchange operates on. The Binance exchange was founded by Changpeng Zhao and the exchange is one of the most widely used exchanges in the world based on trading volumes.

Binance Coin was initially an ERC-20 token that operated on the Ethereum blockchain. It eventually had its own mainnet launch. The network uses a proof-of-stake consensus model. As of January 2021, Binance has a \$6.8 billion market capitalization with one BNB having a value of \$44.26. We offer [Binance Loans](#) via our network of private lenders.

9. Tether (USDT)

Tether was one of the first and most popular of a group of so-called stablecoins, cryptocurrencies that aim to peg their market value to a currency or other external reference point in order to reduce volatility. Because most digital currencies, even major ones like Bitcoin, have experienced frequent periods of dramatic volatility, Tether and other stablecoins attempt to smooth out price fluctuations in order to attract users who may otherwise be cautious. Tether's price is tied directly to the price of the US dollar. The system allows users to more easily make transfers from other cryptocurrencies back to US dollars in a more timely manner than actually converting to normal currency.

Launched in 2014, Tether describes itself as “a blockchain-enabled platform designed to facilitate the use of fiat currencies in a digital manner.” Effectively, this cryptocurrency allows individuals to utilize a blockchain network and related technologies to transact in traditional currencies while minimizing the volatility and complexity often associated with digital currencies. In January of 2021, Tether was the third-largest cryptocurrency by market cap, with a total market cap of \$24.4 billion and a per-token value of \$1.00. We offer [Tether Loans](#) via our network of private lenders.

10. Monero (XMR)

Monero is a secure, private, and untraceable currency. This open-source cryptocurrency was launched in April 2014 and soon garnered great interest among the cryptography community and enthusiasts. The development of this cryptocurrency is completely donation based and community driven. Monero has been launched with a strong focus on decentralization and scalability, and it enables complete privacy by using a special technique called “ring signatures.”

With this technique, there appears a group of cryptographic signatures including at least one real participant, but since they all appear valid, the real one cannot be isolated. Because of exceptional security mechanisms like this, Monero has developed something of an unsavory reputation—it has been linked to criminal operations around the world. While this is a prime candidate for making criminal transactions anonymously, the privacy inherent in Monero is also helpful to dissidents of oppressive regimes around the world. As of January 2021, Monero had a market cap of \$2.8 billion and a per-token value of \$158.37. We offer [Monero Loans](#) via our network of private lenders.

OTC Stock Loans/Over The Counter Stock Loans

We provide non-recourse [OTC Stock Loans](#) as well as block purchases for companies listed on the OTC stock exchanges. We offer loans for stocks that trade on various OTC stock exchanges for the benefit of our individual and business customers. This is true for OTC [stock loans](#), a market in which trading can happen between the engaging participants (wherein OTC means over-the-counter). This includes the [OTCQX](#), [OTCQB](#), [OTC Bulletin Board](#) [OTCBB](#) and [OTC Pink Sheet markets](#). We also help arrange standard stock loan financing for many other stock

markets in America, Europe, South America and Asia stock markets. We perform the complicated sourcing, filing and stock loan processing for you, and we can help support you on your way to success with our competitively priced lending and terms. Our asset lending capital features highly competitive interest rates based on the present prime rates. Plus, our loans extend anywhere from 3 months to 10 years, which is an ideal amount of time for many individuals seeking a good amount of capital and a reasonable amount of time to make payments on their loans.

Platinum Global Stock Loans provides [non-recourse OTC stock loans](#) and block purchases on the OTC stock exchanges. Our specialty is non-recourse stock loans, using OTC stock exchange traded stock as the only collateral. A typical [OTC stock loan](#) would be a 3 months to 10 year interest only loan with a super competitive interest rate based on prime interest rate. With over 5 years of experience in stock loan lending, we are poised to help you find the right OTC stock exchange stock exchange loan for your needs.

How Do OTC Stock Exchange Stock Loans Work?

Sometimes referred to as [OTC securities lending](#) or a non-recourse stock loan issued by [OTC securities lenders](#), these short term loans are available to help shareholders and investors keep the stock asset they own while having access to fast cash they need to make other hard asset investments or to pay off debt.

Our OTC stock exchange stock loan amounts are dependent on the security, the liquidity, number of shares, price, volatility, trading volume and additional criteria determined to secure, approve and fund the loan. We offer several options for interest payments including monthly and quarterly during the life of the loan. We keep the process easy as pie, once you fully repay the loan, your stock is transferred back to you in full.

How Do I Qualify for a OTC stock exchange stock loan?

Any owner of a Non-Marginable OTC stock exchange stock loan security such as the OTC stock exchange is eligible and can be approved for a loan. The size of the stock loan can vary greatly depending on the borrower's ability to handle the payments and structure of the loan. The loan process is quick, and turn times to money are usually within 48 hours of closing.

The Main Advantages of OTC Stock Exchange stock loans?

With OTC stock loans or block trades, it's all about flexibility. Non-recourse [stock loans](#) [OTC](#) gives the borrower the opportunity to walk away from the loan at any time without affecting the borrowers credit score or liability. These types of loans are much more appealing than traditional margin loans due to no liability issues. The stock loan structure is set up where no collateral and no personal guarantee is required by the [OTC securities financing](#) lender.

Basic Requirements for OTC Stock Exchange Stock Loans

✓ Minimum loan amount of \$500,000 USD to \$500,000,000

- ✓ Your stock must be free-trading free of restrictions or trading suspensions
- ✓ Private stock or stock that is not currently trading on an exchange is not eligible (no stop signs or skull and crossbones)
- ✓ Loans are available to all shareholders worldwide regardless of country
- ✓ All loans are non-recourse with zero liability to the borrower

OTC Stock Exchange Stock Loan Terms

- ✓ Loan to Value up to 70% depending on securities
- ✓ Interest Only terms with competitive rates with lock up period
- ✓ Terms 3 months to -10 years
- ✓ All dividends paid directly to you

As a direct lender, the only collateral is your stock no credit or background checks or personal liability. We offer competitive loan-to-value ratios, based on market conditions, sector, stock performance and future performance. Typical loan-to-value ratios can range from 45-70%.

We offer competitive rates based on the current prime interest rate and loan terms of 12, 24, and 36 months. Your privacy is important to us, so your transaction is always kept confidential with all personal information securely stored.

Get Your OTC Stock Exchange stock loan Today!

Applying for a OTC Stock Exchange stock loan takes less than 3-minutes!

Learn more here and start the quick, easy process today and get your stock loan within 72 hours. Please click-

APPLY FOR YOUR OTC Stock Exchange STOCK LOAN TODAY

1. Stock Loans in OTC Stock Exchange

Platinum Global provides non-recourse OTC share pledge financing, stock loans and [OTC securities finance](#) based on any OTC Stock Exchange. Typically the interest rate is 2.5 – 5.5% based on the collateral provided for stocks and securities as collateral on the OTC Stock Exchange

About the OTC Stock Exchange

The OTC Markets Group operates some of the most well-known networks, such as the Best Market (OTCQX), the Venture Market (OTCQB), and the Pink Open Market. Although OTC networks are not formal exchanges such as the NYSE, they still have eligibility requirements. For example, the OTCQX does not list the stocks that sell for less than five dollars—known as penny stocks—shell companies, or companies going through bankruptcy. The OTCQX Best Market includes securities of companies with the largest market caps and greater liquidity than the other markets..

2. What Are OTC Stock Exchange Stock Loans?

If you are the owner, CEO or significant or minority shareholder of a listed company in listed on the OTC Stock Exchange. You will be able to pledge the shares that you own in the company in exchange for capital without selling them for stock loans, share pledge financing or stock pledge financing. Platinum Global is a privately held liquidity solutions provider for Europe, The Americas and South East Asian Countries such as Hong Kong, Singapore, Malaysia and Indonesia as well as global securities financing on other worldwide stock exchanges. We provide funding against the shares you or your company owns. This allows you to raise capital quickly and easily and at a low interest rate with share pledge financing. Platinum Global Stock Loans works closely with owners of publicly traded companies to bring liquidity quickly and easily.

3. What Is A Non-Recourse OTC Stock Loan?

A non – recourse loan means that no personal guarantees are required by the applicant. This means that in the event of non -payment used by the borrower, the assets will be used to settle the arrears of the loan. If the asset value is insufficient to cover the outstanding amount of the loan, Platinum Global Stock Loans will absorb the difference and no additional payments by the borrower are required.

4. What Are The Benefits Of OTC Stock Loans?

Stock loans enable you to obtain pledge stocks that you own in a public traded entity for immediate liquidity and funding. Funds can be used for working capital, recapitalising the company or for personal investment. At Platinum Global Stock Loans we do not limit how funds should be used.

5. How Much Can I Loan?

Platinum Global Stock Loans can provide financing from \$100,000 USD to \$500,000,000 USD. Depending on the underlying share used as collateral, the LTV or Loan to Value can range from 45% to 70% of the value of the share pledged.

6. How Long Can I Take A Stock Loan For?

Platinum Global Stock Loans can structure loan programs between 3 months to 10 years on a renewable basis.

The applicant can opt for interest only payments on a monthly basis, or principle plus interest payments.

We are also able to structure customized payment plans according to your requirements such as quarterly or semi-annual payments

7. How Fast Will I Be Able To Receive Funds?

We are able to give you an in-principle approval within 24 hours and an confirmed offer within 2 working days.

The assessment process is quick and easy with no documentation required other than the loan amount requested, the amount of shares and the ticker name for collateralized stock loans.

For example, if you would like to see if your stock can be used for pledge, simply let us know

- Amount of Shares
- Loan Amount Required
- Ticker Name

And we will be able to let you know the amount approved within 24 hours, but most likely sooner

8. How Will I Receive The Funds?

Once you have signed our offer letter the following steps take place

- Offer Letter Signed
- Custodian Forms and KYC are sent to you to sign and complete
- Custodian Forms and KYC is completed and returned
- Within 3- 5 working days a custodian account is opened for you to make the transfer of the securities you wish to pledge
- Securities are transferred to the custodian and the loan amount is simultaneously transferred via a Delivery –versus-Payment Process (DvP)
- The loan transaction is now completed and payment is made according to the payment schedule

How Can We Help You?

The markets can be confusing and difficult to navigate when you need liquidity. This is where Platinum Global Stock Loans can help. When a traditional bank or lender cannot help you with your securities lending, we are here to get you the funds you need. Our goal is to expand your access to liquidity, whether you are an individual or a business. Our solutions are fast and secure, aiding you in your journey to financial diversification. Investing in a [OTC stock loan](https://www.platinumglobalbridgingfinance.co.uk/securities-lending-and-securities-financing/otc-stock-loans/) [HYPERLINK "https://www.platinumglobalbridgingfinance.co.uk/securities-lending-and-securities-financing/otc-stock-loans/"](https://www.platinumglobalbridgingfinance.co.uk/securities-lending-and-securities-financing/otc-stock-loans/) can yield plenty of reward, if you only know how to secure one.

WHAT IS A BANK GUARANTEE? (BG)

A [Bank Guarantee](#) (BG) is very similar to a Letter Of Credit (LC) as they both are used for many types of business transactions (financial or performance based).

The real difference between the two is that a Letter Of Credit (LC) ensures that a business transaction goes as planned, whereas a Bank Guarantee (BG) reduces losses if a business transaction doesn't go as planned.

A Bank Guarantee (BG) guarantees a certain sum to the beneficiary if the opposing party doesn't fulfill its specific obligations under their agreed upon contract.

Bank Guarantees (BG) ensure both sides in a contractual agreement from credit risk.

A construction company and its steel beam supplier may enter into a contractual agreement to build a new complex.

Both sides might have to issue [Bank Guarantees](#) (BG) in order to prove their credit-worthiness to each other.

In a case that the steel beam supplier fails to deliver steel beams to the job site per their agreed contractual agreement, the construction company would notify the issuing bank of the breach of terms agreed up in the Bank Guarantee (BG) and the bank would then pay the construction company the amount agreed upon in the Bank Guarantee (BG).

HOW DOES THE BANK GUARANTEE (BG) PROCESS WORK?

Bank Guarantee Closing Process

Step 1: Application

Fill out and return the Bank Guarantee (BG) application with the documents for your deal. (Contract, Agreement, etc.) to the [bank guarantee lender](#).

Step 2: Issuing of Draft

A SWIFT MT760 draft of the Bank Guarantee (BG) will be created for you and your beneficiary to review.

Step 3: Draft Review and Opening Payment

a) Finalize the draft between you and your beneficiary and sign off on the draft (changes are free of cost).

b) We issue you a payment invoice for the BG, which you arrange to pay.

c) Once we receive your wire payment, we will release the finalized Bank Guarantee (BG) to the bank for issuance and delivery.

Step 4: Issuance

More often than not, the bank will issue the Bank Guarantee (BG) within 48 hours of release.

Once issued, a copy of the BG will be emailed to you as it is transmitted by a MT760 SWIFT message to the beneficiary, including the reference number of the BG.

Your seller's bank will be able to receive and confirm the Bank Guarantee (BG) transmission soon thereafter from the [bank guarantee lenders](#) offer department.

WHAT ARE TYPES OF BANK GUARANTEES? (BG)

1. Bid Bond Guarantee:

Is issued as part of the bidding process between a contractor and the project owner, in order to guarantee that the winning bidder will undertake the contract under the term and conditions that they bid.

2. Performance Bond Guarantee:

A surety bond usually issued by a bank to guarantee the satisfactory completion of a project by a contractor.

Also known as a contract bond.

3. Advance Payment Guarantee:

Is utilized whenever a contract includes advance payment to be made to the seller.

It guarantees that this advance payment will be returned to the buyer if the seller happens to not fulfill its obligation to the seller.

4. Warranty Bond Guarantee:

A type of security bond that states that the contractor has a history of trustworthiness.

It also protects the client should the work completed be subpar or unethical in any way.

5. Payment Guarantee:

A financial commitment that requires a debtor to make a repayment due to terms outlined in the debt agreement.

6. Rental Guarantee:

A type of insurance used to protect landlords against loss of rent.

7. Letter of Indemnity:

A letter that guarantees certain contractual provisions will be met or financial reparations will be made.

Guarantees that losses will not be suffered if the contractual provisions aren't met.

8. Confirmed Payment Order Guarantee:

A guarantee of payment on a certain due date on top of the letter of credit issuing bank's own commitment to pay the supplier.

Whats The Process

We are currently offering a Non-Recourse Loan against a Bank Guarantee (BG/SBLC) as collateral with our Monetization Program. The Program allows you to generate Investments Funds which can be used for trade finance, constructions, credit enhancement, government funding, property investment and all round range of funding. We can provide 100% LTV Non-recourse loan with our BG Leased Monetization Program. Find below Our Transactional Procedures and Bank Transmission charges for the Delivery of our Cash Loan from our financial institution.

OUR PROCEDURE:

The Lender shall carry our Financial, Corporate and Due diligence investigations on the Borrower's company after the successful investigation and confirmation of the authenticity Borrower's company/ identification by our legal department, the Lender and Borrower execute, sign and initiate this Deed of Agreement, which thereby automatically becomes a full commercial recourse contract to be lodge by both parties initiation of Swift Transmission.

Within Three (3) Banking Days after the Legal department has successful verified the authenticity of the Borrower's document, Our financial department shall send a copy of Letter Of Intent to Complete, Sign and Stamp.

Within Two (2) Banking Days after the financial department has received and Confirm the Borrower's sign and stamp Letter of Intent, Lender will issue a copy of Signed Contract to the Borrower to Complete and stamp then send back Countersigned to the Borrower to complete contract.

Within One (1) Banking day after the Lender receives from the Borrower, the Countersigned Contract, The Lender will send a copy of Advance payment guarantee APG or payment refund guarantee PRG that will be duly be signed and stamped by the lender's bank which guarantees

that any delay or default from the Lender side, on Borrower's first request to our bank any payment made in advance will be refunded along with 1% penalty fees and the signed and seal Payment Invoice. The Borrower will make only 50% payment of the Bank Transmission, Administrative & Handling charges for the Non-Recourse Loan via Swift MT103 by direct wire transfer into the Lender's provided Banking .

Within Three (3) banking days after confirmation of receipt of payment for 50% of the Bank Transmission, Administrative & Handling charges for the Non-Recourse Loan via Swift MT103 in Lender's nominated bank account, the Lender will deliver Non-Recourse Loan (Cash Loan) via Swift MT103 to the Borrower's Provided Bank Account.

Borrower sends out leasing fees 5% LTV per annul by Swift MT103 to the Lender's nominated Bank account with the initially 50% balance of Bank Transmission, Administrative & Handling charges by wire transfer within Five (5) Banking days upon delivery and confirmation of the Non-Recourse Loan via Swift MT103 in the Borrower's nominated Bank account

Any unauthorized calls by any party or its representative lawyers to probes or communication in an improper way to bank(s) in this transaction shall be prohibited and contract terminated

The 5% LTV will only be paid for 10 years and after which the Loan becomes Non-Recourse.

NOTE: You are only to pay in advance 50% of the required processing fees in order to complete and successfully acquire the loan from our financial institution.

Why you Should Choose us?

- 1). Guarantee: We guarantee the ultimate successful Funding of your Projects. In the case of fail, we return 100% of the swift Fee Paid with 1% penalty fee.
- 2). Speed: It takes up to 5-10 business days to fund your Project.
- 3). Reliability: Trust is important for us. We fund entrepreneurs to run their businesses successfully already since 2012.
- 4). Experience: Our experienced professionals will consult you about all the steps that should be done after contacting our Legal Department. We have developed and time-tested approaches for all the operations.
- 5). No risk: The Advance payment guarantee APG or payment refund guarantee PRG will be duly signed and stamped by the Lender's bank which means the Fee is 100% secured, we are helping our clients get funded with minimum cost.
- 6). Insurance: Set up insurance right for you and your business and We help client insure their projects, even if their projects fails they have no worries as the insurance company covers the Loss.

WHAT IS A BANK GUARANTEE? (BG)

A [Bank Guarantee](#) (BG) is very similar to a [Standby Letter Of Credit SBLC](#) as they both are used for many types of business transactions (financial or performance based). The real difference between the two is that a Letter Of Credit (LC) ensures that a business transaction goes as planned, whereas a Bank Guarantee (BG) reduces losses if a business transaction doesn't go as planned. A Bank Guarantee (BG) guarantees a certain sum to the beneficiary if the opposing party doesn't fulfill its specific obligations under their agreed upon contract. Bank Guarantees (BG) ensure both sides in a contractual agreement from credit risk.

- A construction company and its steel beam supplier may enter into a contractual agreement to build a new complex.
- Both sides might have to issue [Bank Guarantees](#) (BG) in order to prove their credit-worthiness to each other.

In a case that the steel beam supplier fails to deliver steel beams to the job site per their agreed contractual agreement, the construction company would notify the issuing bank of the breach of terms agreed up in the Bank Guarantee (BG) and the bank would then pay the construction company the amount agreed upon in the Bank Guarantee (BG).

HOW DOES THE BANK GUARANTEE (BG) PROCESS WORK?

[Bank Guarantee](https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/) [HYPERLINK "https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/"](https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/) Process

Step 1: Application

Fill out and return the Bank Guarantee (BG) application with the documents for your deal. (Contract, Agreement, etc.) to the bank guarantee lender.

Step 2: Issuing of Draft

A SWIFT MT760 draft of the Bank Guarantee (BG) will be created for you and your beneficiary to review.

Step 3: Draft Review and Opening Payment

- Finalize the draft between you and your beneficiary and sign off on the draft (changes are free of cost).
- We issue you a payment invoice for the BG, which you arrange to pay.
- Once we receive your wire payment, we will release the finalized Bank Guarantee (BG) to the bank for issuance and delivery.

Step 4: Issuance

More often than not, the bank will issue the Bank Guarantee (BG) within 48 hours of release. Once issued, a copy of the BG will be emailed to you as it is transmitted by a MT760 SWIFT message to the beneficiary, including the reference number of the BG.

Your seller's bank will be able to receive and confirm the [Bank Guarantee](https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/) [HYPERLINK "https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/"](https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/) Letter (BG) transmission soon thereafter from the bank guarantee lenders offer department.

WHAT ARE TYPES OF BANK GUARANTEES? (BG)

There are a number of different [types of bank guarantee](#) and we have listed a number of them below for you?

1. Bid Bond Guarantee:

Is issued as part of the bidding process between a contractor and the project owner, in order to guarantee that the winning bidder will undertake the contract under the term sand conditions that they bid.

2. Performance Bond Guarantee:

A surety bond usually issued by a bank to guarantee the satisfactory completion of a project by a contractor. This is known as a [performance bank guarantee](#).

Also known as a contract bond.

3. Advance Payment Guarantee:

Is utilized whenever a contract includes advance payment to be made to the seller.

It guarantees that this advance payment will be returned to the buyer if the seller happens to not fulfill its obligation to the seller.

4. Warranty Bond Guarantee:

A type of security bond that states that the contractor has a history of trustworthiness.

It also protects the client should the work completed be subpar or unethical in any way.

5. Payment Guarantee:

A financial commitment that requires a debtor to make a repayment due to terms outlined in the debt agreement.

6. Rental Guarantee:

A type of insurance used to protect landlords against loss of rent.

7. Letter of Indemnity:

A letter that guarantees certain contractual provisions will be met or financial reparations will be made.

Guarantees that losses will not be suffered if the contractual provisions aren't met.

8. Confirmed Payment Order Guarantee:

A guarantee of payment on a certain due date on top of the letter of credit issuing bank's own commitment to pay the supplier.

Whats The Process

Institutions currently offer a Non-Recourse Loan against a Bank Guarantee (BG/SBLC) [stand by letter of credit](#) as collateral with Monetization Programs. The Program allows you to generate Investments Funds which can be used for trade finance, constructions, credit enhancement, government funding, property investment and all round range of funding. Institutions can

provide 100% LTV Non-recourse loan with BG Leased Monetization Programs. Find below the transactional procedures and bank transmission charges for the delivery of BG/SBLC monetization programs from BG/SBLC financial institutions.

BG/SBLC PROCEDURE:

1: The Lender shall carry out Financial, Corporate and Due diligence investigations on the Borrower's company after the successful investigation and confirmation of the authenticity of the Borrower's company/ identification by our legal department, the Lender and Borrower execute, sign and initiate this Deed of Agreement, which thereby automatically becomes a full commercial recourse contract to be lodged by both parties initiation of Swift Transmission.

2: Within Three (3) Banking Days after the Legal department has successfully verified the authenticity of the Borrower's document, Our financial department shall send a copy of Letter Of Intent to Complete, Sign and Stamp.

3: Within Two (2) Banking Days after the financial department has received and Confirmed the Borrower's sign and stamp Letter of Intent, Lender will issue a copy of Signed Contract to the Borrower to Complete and stamp then send back Countersigned to the Borrower to complete contract.

4: Within One (1) Banking day after the Lender receives from the Borrower, the Countersigned Contract, The Lender will send a copy of Advance payment guarantee APG or payment refund guarantee PRG that will be duly signed and stamped by the lender's bank which guarantees that any delay or default from the Lender side, on Borrower's first request to our bank any payment made in advance will be refunded along with 1% penalty fees and the signed and sealed Payment Invoice. The Borrower will make only 50% payment of the Bank Transmission, Administrative & Handling charges for the Non-Recourse Loan via Swift MT103 by direct wire transfer into the Lender's provided Banking .

5: Within Three (3) banking days after confirmation of receipt of payment for 50% of the Bank Transmission, Administrative & Handling charges for the Non-Recourse Loan via Swift MT103 in Lender's nominated bank account, the Lender will deliver Non-Recourse Loan (Cash Loan) via Swift MT103 to the Borrower's Provided Bank Account.

Borrower sends out leasing fees 5% LTV per annum by Swift MT103 to the Lender's nominated Bank account with the initially 50% balance of Bank Transmission, Administrative & Handling charges by wire transfer

6: Within Five (5) Banking days upon delivery and confirmation of the Non-Recourse Loan via Swift MT103 in the Borrower's nominated Bank account

Any unauthorized calls by any party or its representative lawyers to probe or communicate in an improper way to bank(s) in this transaction shall be prohibited and contract terminated. The 5% LTV will only be paid for 10 years and after which the Loan becomes Non-Recourse.

NOTE: You are only to pay in advance 50% of the required processing fees in order to complete and successfully acquire the loan from our financial institution.

Why you Should Choose BG and SBLC Monetization Providers?

- 1). Guarantee: BG and [SBLCHYPERLINK](https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/) "https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/" monetization providers guarantee the ultimate successful Funding of your Projects. In the case of fail, we return 100% of the swift Fee Paid with 1% penalty fee.
- 2). Speed: It takes up to 5-10 business days to fund your Project with an SBLC.
- 3). Reliability: Trust is important for providers. They fund entrepreneurs to run their businesses successfully already since 2012.
- 4). Experience: Providers experienced professionals will consult you about all the steps that should be done after contacting their Legal Department. They have developed and time-tested approaches for all the operations.
- 5). No risk: The Advance payment guarantee APG or payment refund guarantee PRG will be duly signed and stamped by the Lender's bank which means the Fee is 100% secured, providers are helping clients get funded with minimum cost.
- 6). Insurance: Set up insurance right for you and your business and this helps client insure their projects, even if their projects fails they have no worries as the insurance company covers the Loss.

Leasing a Bank Guarantee is Collateral Transfer

The phrases 'Lease' or 'Leasing' of Bank Guarantees stem from the way a Collateral Transfer transaction is structured. This guide explains why misleading phrases such as 'leasing a bank guarantee' or 'bank guarantee lease' – or other form of demand guarantee including a Standby Letter of Credit – has been confused with Collateral

Transfer facilities. So, why do they call it 'Leasing' Bank Guarantees? The phrases 'Lease' or 'Leasing' of Bank Guarantees originate from the basis a Collateral Transfer transaction is structured (as we shall discuss in detail later on this website). The word 'leasing' in direct respect to a Bank Guarantee, Standby Letter of Credit or other form of 'demand guarantee' is a total misnomer and should really be avoided; although we all accept that people use this layman terminology when referring to finance facilities involving the implementation of bank instruments such as these bespoke funding contracts. As we have discussed, Leasing Bank Guarantees or Leasing Standby Letters of Credit (or other types of Demand Guarantees for that matter) are common mis-phrases associated with Collateral Transfer facilities. Therefore, words such as 'Lease', 'Leasing' or 'Rent' are not really the correct terms to use as it is not possible to actually lease a Bank

What's in it for the BG/SBLC Applicant?

A large percentage of applicants that apply to receive a Bank Guarantee or SBLC [Letter of Credit and Bank Guarantee](#) through a Collateral Transfer facility are doing so with the intention of raising credit or securing loans. It is often the case that applicants do not have sufficient existing security to allow them to borrow the level of funds they require from their own bank or it may be that they have simply extended their credit too far. Sometimes the objective is to raise funds for new start companies, trade positions and large projects. As Collateral injected under Collateral Transfer facilities is worded to support credit facilities, it is possible to use it to secure credit lines and loans, either directly from the Recipient Bank holding the Collateral or another third-party lender. In these events, Our lenders are happy to offer credit line facilities that we can secure and facilitate for our clients. Collateral Transfer facilities ('leasing') may also be used to enhance financial positions, enter trading programs, secure documentary letters of credit, issue contract guarantee, guarantee supplier's payments and many other uses.

So, why do they call it 'Leasing' Bank Guarantees?

The phrases 'Lease' or 'Leasing' of Bank Guarantees originate from the basis a Collateral Transfer transaction is structured (as we shall discuss in detail later in this series). The word 'leasing' in direct respect to a Bank Guarantee, [irrevocableHYPERLINK](#) "<https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/>" Standby Letter of Credit or other form of 'demand guarantee' is a total misnomer and should really be avoided; although we all accept that people use this layman terminology when referring to finance facilities involving the implementation of bank instruments such as these bespoke funding contracts. As we have discussed, Leasing Bank Guarantees or Leasing Standby Letters of Credit (or other types of Demand Guarantees for that matter) are common mis-phrases associated with Collateral Transfer facilities. Therefore, words such as 'Lease', 'Leasing' or 'Rent' are not really the correct terms to use as it is not possible to actually lease a Bank Guarantee in the exact meaning of the word 'lease'. Equally, it is not possible to lease a Standby [SBLCHYPERLINK](#) "<https://www.platinumglobalbridgingfinance.co.uk/other-loans-we-offer/bank-guarantee-standby-letter-of-credit/>" Letter of Credit, Documentary Letter of Credit (DLC) or any other form of demand guarantee (as defined by the Uniform Rules for Demand Guarantees Publication (No. 758 – 'URDG758').

It is also not possible to buy or purchase Bank Guarantees, Standby Letter of Credit [SBLC full form](#) or other forms of demand guarantees (as defined by URDG 758). Likewise, it is not possible to sell them, as we explain later on this webpage.

Hence, the phrase to 'lease a bank guarantee' is a misnomer. As we have over 150 years of experience within this industry, we see inexperienced brokers, intermediaries and suspicious entities claiming to be 'providers' of these facilities, using this wrong terminology in formal documents. We assume that inexperienced middle-men have grasped these incorrect terms as the Collateral Transfer process mirrors almost exactly that of the process of commercial leasing. In effect, the Provider offers temporary ownership of his assets to the Recipient in return for a

fee and at the end of the term the assets revert back to the ownership of the Provider. The assets are used to raise specific and non-transferable bank indemnities which the Recipient may utilise.

It is therefore a misnomer as in effect no leasing takes place. Through a Collateral Transfer Contract (the underlying agreement to a Collateral Transfer facility), a Provider will agree to place his assets with a facilitating bank. That bank will be the bank the Provider nominates to issue the Collateral and is referred to as the 'Issuing Bank'. Typically, that asset being pledged to the Issuing Bank as the underlying substance of the Collateral, will be physical cash or a form of instantly liquid-able stock or commodity such as listed shares or gold bullion or an asset the bank can immediately liquidate. The Issuing Bank will lien (charge or 'block' in their own favour) the asset and will raise a bank indemnity (guarantee) against it in favour of the Recipient (referred to as the Beneficiary in reference to the Bank Guarantee verbiage), in accordance with the instructions of the Provider. The bank indemnity in this case being the Collateral.

As we have learned earlier, this Collateral will commonly take the form of a Banker's Letter of Guarantee (a Bank Guarantee) issued to the Recipient, specifically for the purpose to which the Collateral Transfer facility refers. Sometimes, the Collateral may be in the form of a Standby Letter of Credit or another form of specific demand guarantee, depending on jurisdiction of the transaction and the parties. It will also be dependent upon its purpose and the specific bespoke terms of the underlying Collateral Transfer Contract or Agreement.

Collateral Transfer facilities are extremely practical when a company or corporation needs to import, enhance or create additional security to support further credit lines or loans. A corporation may seek to introduce secondary or additional 'collateral' through these types of facilities to enable it to offer the necessary loan security to their bankers and lenders.

Borrowing funds using a Bank Guarantee or other form of bank indemnity or demand guarantee as security is often referred to as 'monetizing the guarantee'. One who lends funds against a bank instrument or collateral of this type is often called 'a Monetizer'. These terms are very much broker speak or slang that one may find surfing the internet. In a professional environment, loans secured against bankable collaterals of this type are traditionally and correctly called 'Lombard Loans'.

Clients Need This Facility to Secure a Loan

Most of those who seek a 'Lease Bank Guarantee' (or standby letter of credit) have the objective to raise hard, physical cash, either by using the Bank Guarantee (BG) as security for a loan or to 'discount', 'monetize' or 'credit line' the Guarantee. Most commonly, those seeking to lease a Bank Guarantee or Standby Letter of Credit (SBLC) are effectively seeking a loan where they have little or no established security (e.g. real estate, bonds or investment deposits) to offer conventional lenders such as their bank or other lending companies. [SBLC providers](#) vary and range across a wide range of different lending types and institutions.

