



EMPIRE  
GLOBAL FINANCE

*Private Clients*





# Contents

- 3 ..... Contents
- 4 ..... Introduction to Empire Global
- 6 ..... Private Clients
- 8 ..... Lombard Lending
- 9 ..... Luxury Asset Finance
- 10 ..... Wet and Dry Lending
- 12 ..... Empire Global's Recent Deals



# Welcome to Empire Global

Empire Global Finance is a dynamic, client focused, Debt Specialist serving International & UK Clients. The management team, along with its dedicated staff, have many years of experience within Private & Commercial Banking and they are committed to providing an outstanding level of service to both introducers and clients.

We have an extensive panel of lenders at our disposal enabling us to provide access to numerous suitable, competitive products. We not only have effective, long-standing relationships with the major high street banks and building societies, but also a number of specialist business and commercial lenders that have entered the lending sector over the last few years. As a result, we are proud to say that we can successfully place most lending propositions in a timely manner.





# Private Clients

## We Can Help:

- ✓ HNW/UHNW
- ✓ Expats & International clients
- ✓ Offshore Banking/Structures

## Why Bank Offshore?

We give you a brief insight and overview as to the reasons and motivations to go offshore. The benefits of doing business offshore will depend on your own personal situation. The motivation for individuals (particularly expats) and corporations to utilise offshore planning, funds and corporations are driven mainly by the following:

## Reasons for Banking Offshore:

- ✓ Trading
- ✓ Investment
- ✓ Holding
- ✓ Financing
- ✓ Professional services or consultancy
- ✓ Patent, royalty and copyright holding
- ✓ Ship management and yacht owning
- ✓ Personal and corporate tax planning

Before deciding to go offshore speak to a qualified tax advisor.

## Popular Jurisdictions:

- ✓ Guernsey
- ✓ Bahamas
- ✓ British Virgin Islands
- ✓ Isle of Man
- ✓ Jersey
- ✓ Turks & Caicos Islands
- ✓ Cayman Islands
- ✓ Gibraltar
- ✓ Marshall Islands
- ✓ Mauritius



# Lombard Lending

## What is it?

A Lombard Loan is a type of credit, offered in the form of a fixed loan or agreed overdraft granted against a pledge of liquid assets such as cash, bonds or investments, property and cars.

## Reasons for using Lombard lending

Lombard Loans can help you:

- ✓ Get projects off the ground or finalise work you have under way
- ✓ Finance lifestyle purchases (e.g. boats, property or art)
- ✓ Obtain short-term liquidity

## How can we help?

If you are looking to invest further but do not have the funds available, we can assist with a lombard loan to raise funds against your investment portfolio. We have access to the whole of market and can find you the most suited option for your needs and at a competitive

# Luxury Asset Finance

## About

Luxury asset financing is an ever-growing industry for asset rich individuals. Over the past decade, the value of certain luxury assets has risen by an estimated 171%, with more and more high net worth individuals using luxury assets to release equity, or to purchase further assets to add to their collection.

## We Can Help with

Sourcing and negotiating finance to purchase or borrow against the following:

- ✓ Private Jets and Helicopters
- ✓ Sports Cars and Classic cars
- ✓ Yachts and Superyachts
- ✓ Fine Art and Antiques
- ✓ Luxury Watch Collection
- ✓ Wine

Do you own any luxury assets? Do you require funds but don't want to sell any of these items? Our experienced brokers can assist with loans against luxury assets, allowing you to unlock liquidity without selling any of your prized possessions.



# Wet and Dry Lending

## What is 'Wet' Lending?

Private banks generally prefer to form long-term relationships with their clients. This is achieved by asking high net worth individuals to place their assets with them to manage. The assets can include stocks, shares and cash and act as security against a high-value mortgage. In return for this security, private banks are often willing to provide a higher income multiplier or a higher loan-to-value ratio.

## What is 'Dry' Lending?

Dry lending refers to mortgages offered without the need for assets being placed under management with the lender. Instead, the overall wealth of a high net worth individual is taken into account along with their income and assets. These assets can be held anywhere and are recognised when ascertaining the affordability and repayment details.

## We can help with:

### Wet

- ✓ Negotiating the percentage of AUM required
- ✓ Negotiating the requirements of personal recourse
- ✓ Providing independent expert advice where there is no conflict of interest

### Dry

- ✓ Assets held through Offshore Structures
- ✓ Assets held within Trusts
- ✓ Complex Income Streams
- ✓ High Value Single Asset Properties
- ✓ Sharia compliant facilities
- ✓ Multi-currency facilities
- ✓ Foreign Nationals and Nom-Doms



# Empire Global's Recent Deals

## Lombard Loan

- UK Client via Cypriot Trust
- £35m Shares
- £17m Loan Facility
- 1.50% + SONIA

## Dry Loan

- Saudi National
- £3m Luxury Hotel rooms
- £1.5m Murabaha Facility - Profit Only
- 2.50% + Base Rate

## Offshore Ownership Structure Loan

- Indian National- BVI Trust
- £500k City Centre Apartment
- £350k Facility
- 4.30% Fixed for 5 years

## Luxury Asset Finance

- UK Client via Guernsey Trust
- £5m Yacht
- £2m Facility
- 3.50% + Base Rate

## Offshore Ownership Structure Loan

- UK Client - Jersey Trust
- £9m High-Value flat in London
- £4.05m Facility
- 2.75% + Base Rate

## Luxury Asset Finance

- Emirati Client
- £300m Collection of Classic Cars
- £12.5m Facility
- 4% + Base Rate

## High Value Single Asset

- Current Premier League Footballer
- £4.5m Commercial Unit
- £2.75m Development Facility
- 7.99% Retained

## Portfolio Loan

- Kuwaiti National
- £5m Property Portfolio
- £3.5m Murabaha Facility - Profit Only
- 2.69% Fixed for 5 years





Chester • London • Dubai

 [info@empireglobal.co.uk](mailto:info@empireglobal.co.uk)

 [www.empireglobal.co.uk](http://www.empireglobal.co.uk)