



NEW EQUITY RELEASE MORTGAGE PRODUCT FOR 2011

- Equity release on a Spanish, UK, French & Swiss property can be arranged through a major international private bank
- We offer equity release as a tool to establish long term banking relationships with existing and prospective HNW clients
- Equity release can be used to provide liquidity, for speculation (in combination with asset management) and in some cases for inheritance tax mitigation
- Assuming the client has sufficient wealth and income the bank can offer mortgages of up to 70% of the property value
- At least 50% of the amount released (35% of the property value) is expected to remain with the lender, with a minimum of 1,000,000 euros

The mortgages are done on an “interest only” basis for the term of the mortgage

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