



**[largemortgageloans.com](https://largemortgageloans.com)**

Specialist mortgage advice



# Welcome to

**[largemortgageloans.com](http://largemortgageloans.com)**

We are the leading specialist in delivering innovative and bespoke financing solutions for high net worth individuals.





# Introduction

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We are experts in facilitating financing solutions to global clients, across a wide range of asset classes including real estate, jets, yachts, cars, stock portfolios, cryptocurrency, jewellery and art. Our team takes a discreet and individual approach to sourcing the best financing terms for every client, no matter how complex their situation may be. That's why we've been the market leader in the large mortgage space since we were founded in 2003.

If you are looking for a large mortgage to fund a residential or commercial property purchase or refinance an existing arrangement, you need the support of a specialist broker. Someone with first hand experience of arranging high value mortgages. Someone who knows the whole of the market, not just the high street lenders. Someone like us.

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We specialise in arranging large mortgages, offering a bespoke service for high net worth individuals. Working together with tax and currency experts, we actively manage your mortgage with the aim of helping to reduce the amount you repay.

We have developed extensive links to over 300 international lenders, from high street names and challenger banks to small building societies, boutique lenders and specialist private banks, including private investors, all of whom have an appetite for larger and more complex loans.

We have access to decision makers, and the ability to present our clients' cases directly to people who matter meaning our speed of response is second to none.

We understand that a mortgage is more than just a loan. We start by understanding your overall financial and lifestyle goals, whether business or personal. Then we use our expertise and experience of the market to create a bespoke solution, to suit your own unique situation.

Whatever support you might need, whatever questions you might have, our team of fully-qualified mortgage advisers are here to help.

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# HOW CAN WE HELP?

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Debts can be managed, just like investments. Using our own specialist knowledge, and working with our professional partners, we aim to help you reduce the amount you have to repay – by making the most of tax laws and fluctuating foreign exchange and interest rates.

As a specialist broker, we search the whole of the UK market. That means we have access to exclusive private bank deals, which you won't find on the high street, including products like professional, offset and multi-currency & crypto mortgages.



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The larger your mortgage becomes, the more options you have and the more complicated and confusing it can be. We're here to make it simple. We'll assign you your own, dedicated mortgage manager. They'll take the time to understand exactly what you need, discuss all the best options with you clearly, then make all the arrangements for you, from start to finish.

We are also incredibly proud of our 5 star rating on the world renowned ratings platform Trustpilot, testimony to the first class service that our expert advisers deliver to our clients.



# WHAT'S YOUR SITUATION?

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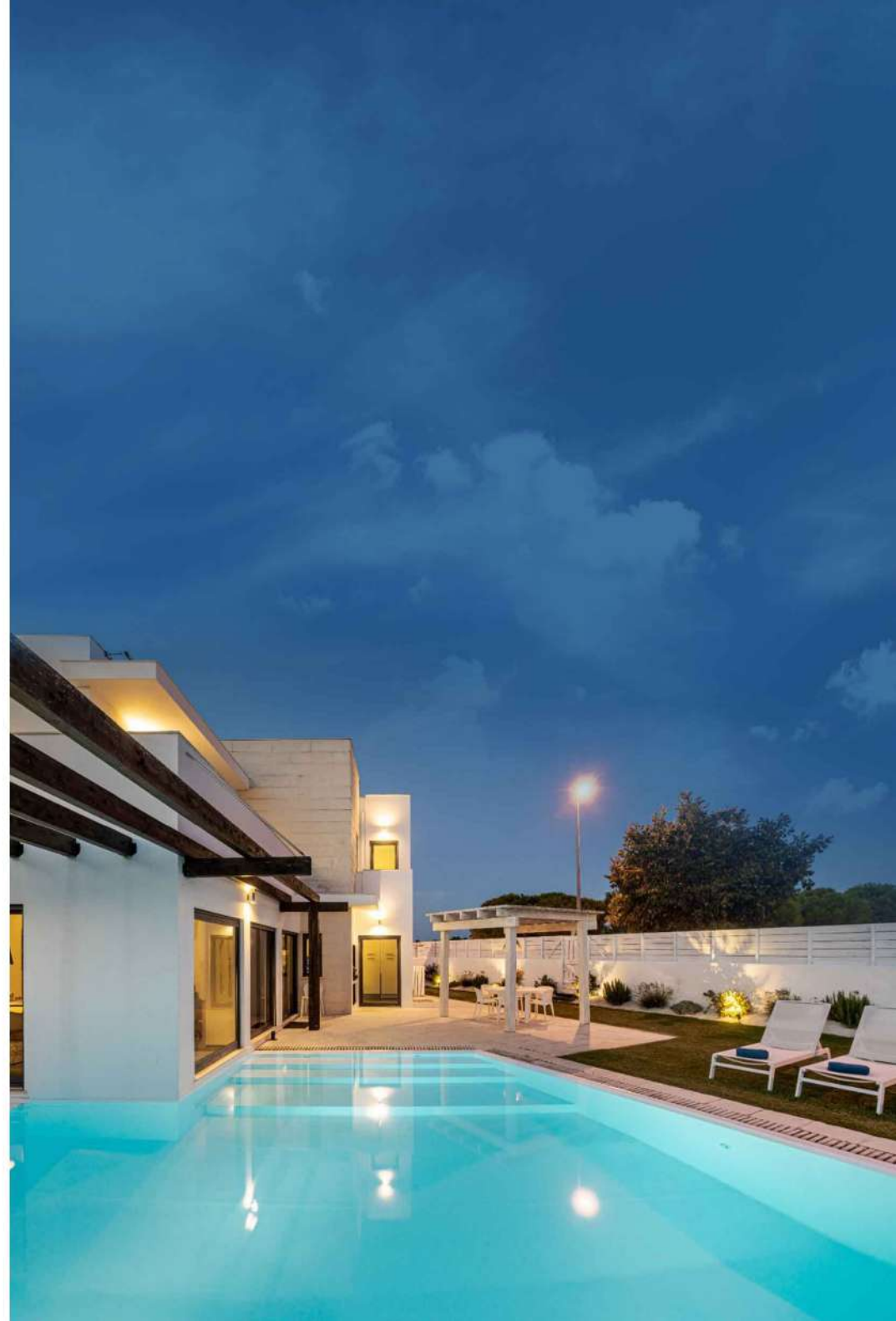
We have a wide range of clients: foreign nationals living abroad, British expats living abroad, UK residents earning in foreign currencies, 'Non-domiciled' UK residents (for tax reasons) with offshore or overseas income and wealthy people, looking for tax-efficient solutions like currency mortgages.

Our fully qualified mortgage professionals arrange property finance for well-known celebrities, including actors and actresses, sportsmen and women and leaders from all walks of life.

We understand the importance of protecting your privacy when arranging your finance; confidentiality is assured at all times. We are available to speak or meet with you at very short notice, to fit in with your lifestyle and are happy to travel to see you at a time and location of your choosing.

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# WHAT KIND OF MORTGAGE ARE YOU LOOKING FOR?







## RESIDENTIAL MORTGAGES

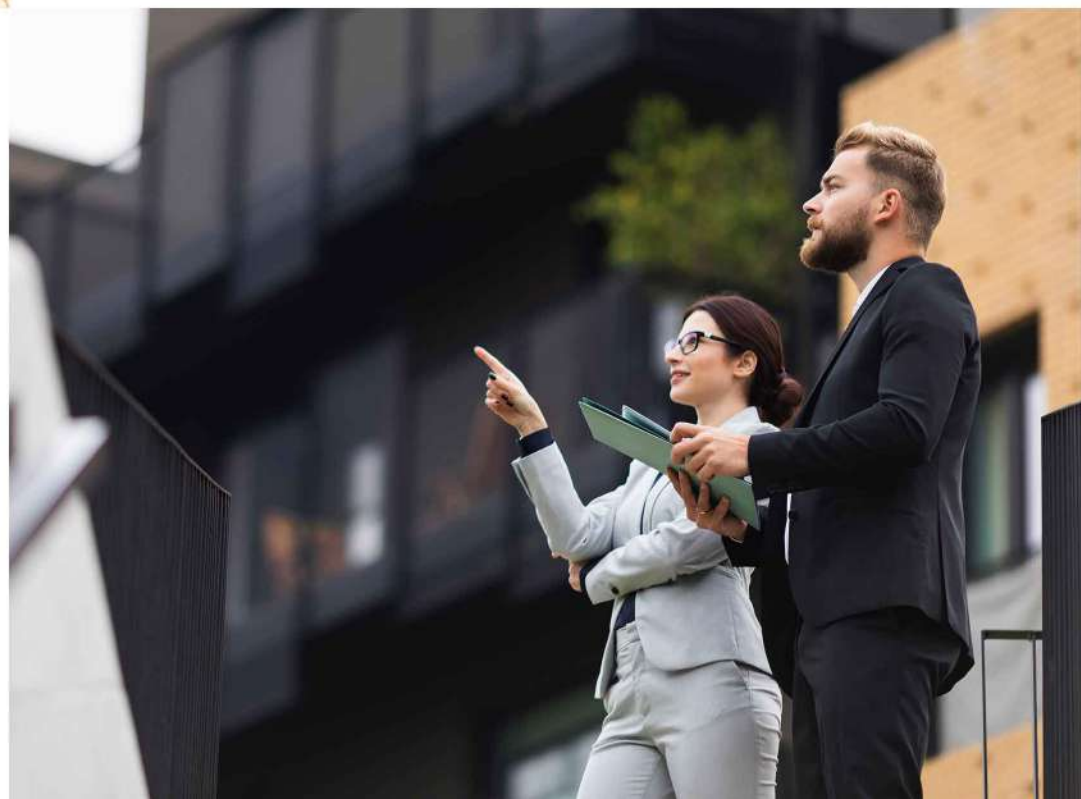
Looking to buy a luxury home to reside in, or even a second home to be available whenever you want it? On top of finding you the best rates, we can find you a mortgage with flexible features like payment holidays, overpayment, underpayment, or the option to borrow back money you've already repaid.

## BUY TO LET MORTGAGES

Looking to let? Whether you're trying to find your first buy to let mortgage, or refinance your existing property portfolio, we can help you find the right mortgage. We'll work out what makes the most sense for your investment.

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## COMMERCIAL MORTGAGES

Buying for business? Whether you're looking to expand your own business, or go into property development, we've got substantial experience arranging mortgages for businesses and wealthy people. Our relationships with specialist lenders mean we can arrange mezzanine or bridging finance, for property development.

## OVERSEAS MORTGAGES

Buying abroad? We can arrange finance across Europe, as well as the Caribbean and the US. Depending on what suits you best, we can arrange funding in the country and currency you're buying in, or right here in the UK.

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## MULTI-CURRENCY MORTGAGES

In addition to Sterling mortgages we can also arrange foreign currency mortgages or Crypto currency mortgages for our clients who are buying property in the UK or overseas.

Visit our website on **[www.largemortgageloans.com](http://www.largemortgageloans.com)** to access calculators and download factsheets with all the information you will need regarding the whole house buying/selling procedure. We've made it simple.

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# WHAT ABOUT TAX?

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Finding you the best mortgage isn't just about finding the best rate. We look at your whole financial situation as we're weighing up different options. And tax is a critical part of the equation.

There are all kinds of decisions that can have tax implications, whether you buy your property in your own name, for example, or set up a limited company to buy it instead.

Whether you opt for a traditional mortgage, or one that's offshore, we work closely together with tax professionals, to work out all the implications.

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# COULD A CURRENCY MORTGAGE BE RIGHT FOR YOU?

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In addition to Sterling mortgages we can also arrange foreign currency & crypto currency mortgages for our clients who are buying property in the UK or overseas.

A currency mortgage\* is designed to reduce the size of your debt, and the cost of servicing it - by borrowing in currencies that are weakening against the pound, and that carry a lower interest rate.

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If you have an interest-only mortgage, with no repayment vehicle in place, it's an option you may wish to consider. It's a strategy that really needs at least three to five years, to pay off.

**\* Changes in the exchange rate may increase the sterling equivalent of your debt**





# WHAT OTHER LENDING OPTIONS ARE THERE?





There are other options available in which high net worth individuals can borrow money, which you probably haven't heard of before. Margin Lending (also known as Lombard Lending), is an effective way for high net worth individuals (HNWI) to borrow low cost, short term money. But despite their benefits, awareness of margin loans is relatively low, with many potential borrowers missing out on the opportunity to secure finance with terms that suit them.

Unlike a mortgage or a traditional loan, the advantage of a margin loan is that it can be used to finance anything, for example to purchase property, provide cash flow to a business, or reinvest in stocks or cryptocurrency. Margin loans are quick to arrange and can be secured using almost any asset as collateral with favourable terms to meet individual circumstances. They're a valuable way of borrowing high amounts with lower costs.

So, how can the super-rich make margin lending work for them?

Margin lending works by using the assets of an individual (or company) to leverage against to raise a large sum of money.

For example, a potential borrower may wish to use their portfolio of shares as collateral to secure their margin loan. The borrower's share portfolio (or the portion they wish to use) is assessed and valued and they are offered a loan to value figure – the percentage that they can borrow versus the value of their portfolio. In simple terms, a borrower with a share portfolio worth £10m may be offered a loan to value of up to 30%, meaning they can borrow up to £3m.

Terms are negotiated based on the borrower's individual circumstances and their ability to repay the loan and, as with a traditional loan, the borrower will be required to pay interest.

It's also possible to borrow against more than one asset at a time, such as shares, cash, luxury items, cars, art and property. This is known as blended lending.



# You can also borrow against your crypto

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In the fourteen years since its launch, cryptocurrency has become firmly part of the global financial exchange market. The popularity of cryptocurrency, otherwise known as digital or virtual currency, notably exploded with the launch of Bitcoin in 2009 and grew from simply a computer-generated 21st Century concept to a recognised means of exchanging currency. Today, retailers and other merchants accept Bitcoin as payment for goods and services including Tesla, Microsoft and Dell as well as a number of luxury goods retailers. Bitcoin users can even load up a Bitcoin debit card which they can use to make quick and easy payments.

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# Using cryptocurrency to secure a loan

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Paying for goods and services with cryptocurrency is just the beginning for users of Bitcoin and other such crypto. Financial services providers are becoming ever more innovative in their designs for the uses of cryptocurrency. Most recently, some lenders have started offering crypto loans – it's a move that's proving to be popular with those wealthy individuals who need quick access to capital but for whom liquidity is a problem, mainly due to their wealth being tied up in illiquid assets, such as properties and other alternative investments.

The process works in the same way as a lombard loan, credit offered in the form of a loan secured against a borrower's investment portfolio, except in this case the loan would be secured against the crypto portfolio instead. Once documents are completed and terms agreed, the collateral from the crypto portfolio is 'locked' by the lender before the loan is paid out to the borrower in the fiat currency of their choice (£s, \$s, €s etc). The loan can then be used as the borrower wishes – to purchase property, luxury items and even to re-invest. Terms and rates are dependent on the size of the loan requested and the individual's circumstances.





# WHAT ELSE DO WE DO?

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We have many years of collective experience in facilitating finance for other luxury asset classes as well as arranging private and commercial insurance.



**Tailored finance for  
classic, prestige or high  
performance cars**



**Bespoke finance for the  
acquisition or refinance  
of super jets**



**Bespoke & tailored  
finance for purchasing or  
refinancing mega yachts**



**Arts & antiques  
financing**



# Insurance for your property and possessions

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We can also arrange all kinds of insurance for you at the same time we're arranging your mortgage. Buildings insurance covers you in case your property is damaged or destroyed, and contents insurance covers you in case any of your possessions are lost or broken.

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# Insurance for you and your loved ones

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If you're worried about what will happen to you or loved ones if something happens to you, there are different kinds of insurance that aim to help reduce the burden.

Critical illness or life insurance, if you fall seriously ill or die.

Income protection, if you're injured and can't work for a long time.

Mortgage payment protection (sometimes called accident, sickness and unemployment insurance), which covers you for up to two years, if you're out of work.

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# Property concierge

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We can also arrange all kinds of insurance for you at the same time we're arranging your mortgage. Buildings insurance covers you in case your property is damaged or destroyed, and contents insurance covers you in case any of your possessions are lost or broken.

# Who else do we work with?

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Your trust is extremely precious to us. We choose our partners carefully, for their integrity, experience and stability.

Our partners include a law firm with one of the largest tax and trusts departments in the country and the UK's largest and longest established currency mortgage manager.





# READY TO TALK?

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If you'd like to know more about us before you pick up the phone, you can visit our website, where you'll find useful guides, fact sheets, example rates and testimonials.

Call us now on: **020 7519 4900**

or visit **[www.largemortgageloans.com](http://www.largemortgageloans.com)**

Your home or property may be repossessed if you do not keep up repayments on your mortgage or on any other debt secured against it.

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