# Lombard lending

A SMARTER WAY TO BORROW

PRIVATE BANK

# Making your portfolio work harder for you

At Weatherbys, we believe banking should feel personal, because every client and every situation is different. It's a principle that shapes everything we do including the way we think about lending.

Lombard lending gives you access to funds when you need them, providing liquidity at the right time

# What exactly is Lombard lending?

When an opportunity arises – or a need – the instinct is often to sell. But not all assets can be sold quickly, the sale of some assets can trigger a tax event or you might be stepping away from a strategy you've carefully built over time.

Lombard lending offers a different approach. By securing against your existing portfolio, you can access funds quickly while your investments remain in place, continuing to work as you want them to.

At Weatherbys, we're making this available to both clients who hold a Global Tracker Portfolio with us or investments held elsewhere, as part of our commitment to banking that is genuinely built around you.

**What you need to know**

**The facility operates in a similar way to an overdraft. You draw what you need and only pay interest on the amount used. The amount of borrowing will depend on the size and composition of your portfolio, and we would agree appropriate limits and terms with you.**

**There are some key risks to be aware of: if the value of your investments falls, you may be required to reduce the borrowing or provide additional funds at short notice (a margin call). If a margin call is not met, we may need to sell investments to bring the position back within agreed limits. Your banker will discuss this type of lending to ensure it is appropriate for you.**

**Subject to suitability and portfolio composition, the interest rate is 1.48% over Base Rate, with a 1% arrangement fee.**

**Tax laws may change and taxation will vary depending on your own personal circumstances.**

Please note: There may be individual scenarios where, following analysis and discussions, Lombard lending isn't the right solution for you. We'll always take time to understand your circumstances to ensure this type of lending it right for you.

# When might Lombard lending be right for you?

Whether the need is personal or professional, Lombard lending is likely to be most suitable for those who need liquidity for a time-sensitive opportunity, are looking for a short-to-medium term facility or prefer not to sell investments at the time.

In short, it:

- Enables access to liquidity at the right time
- Avoids disruption to your strategy
- Requires no need to transfer assets or change custodians
- Provides a flexible facility that can be drawn and repaid as needed

You're most likely to benefit from Lombard lending in these situations:

**Property**

When a property opportunity arises but funds aren't immediately available.

**Business investment**
For when capital is needed quickly, for example to back a new venture.

**Tax liabilities**
When a significant tax bill arrives at an inconvenient time.

**Ongoing flexibility**
Above all, you don't always know when you'll need access to capital. Having a facility in place provides reassurance that funding is available as and when required, with the ability to draw and repay as circumstances change.

**Estate and succession planning**
For when planning broader estate and succession strategies by providing access to liquidity without requiring the sale of investments. This can help facilitate wealth transfers, gifting strategies or other planning objectives, while allowing investment portfolios to remain invested.

**Borrowing to invest**
Lombard lending can provide a way to increase investment capacity by borrowing against an existing portfolio, a strategy often referred to as gearing. By putting more capital to work, investors may enhance returns where investment performance exceeds the cost of borrowing, potentially accelerating long-term wealth creation and compounding.

# Three simple steps, carefully handled

From first conversation to drawdown, the process is designed to be simple and move at your pace, with your private banker guiding you throughout.

**01 Initial conversation**
It starts with a call with your Weatherbys banker. They will talk through your situation, what you need and whether Lombard lending is likely to be suitable for you.

**02 Portfolio review**
You can share details of your latest available wealth report detailing fund names, holdings and valuations, or, with your permission, we can contact your wealth manager.

We will then assess the eligible investments and determine a lending amount based on the portfolio's risk profile, diversification and your needs.

**03 Access to funds**

Once the facility is in place, it operates like an overdraft secured against your portfolio. You can access funds as needed, with the flexibility to repay and reuse the facility over time. We will continue to monitor the lending throughout its lifetime and notify you if there are any changes.

# Key features of your Lombard Loan

- Secured against eligible investments
- Revolving, flexible facility (operating similarly to an overdraft)
- Maximum loan-to-value of up to 50%
- Competitive pricing
- Ongoing loan-to-value monitoring
- Available to individuals, trusts and limited companies

# Get in touch – we're here when you need us

At Weatherbys, we've been building trusted relationships for over two centuries. As an independent, family-owned bank, we offer something rare – a genuinely personal approach, grounded in integrity and guided by experience.

Whether you need day-to-day banking, are growing your wealth, planning ahead or protecting what matters most, we will take the time to understand what truly matters to you.

To find out more about Lombard lending, speak to your Weatherbys banker or contact us directly.


**London**
+44 (0)20 7292 9029

**Wellingborough**
+44 (0)1933 543 600

**Edinburgh**
+44 (0)131 285 2020

**Manchester**
+44 (0)161 553 0600

www.weatherbys.bank
privatebank@weatherbys.bank

WEATHERBYS
PRIVATE BANK