

Swiss

— mortgages

Are you considering buying a property for your own use or as an investment for renting out? Or do you wish to refinance an existing mortgage? We'll be with you throughout the whole process.

Our services

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Purchasing advice

We can help you at every stage of the mortgage process, whether this is a new or an existing mortgage, and for various types of property – from second homes and mixed-use developments to investment properties. We can help you assess the costs and optimise financing by putting your accrued pension assets to use.

Choosing the right type of financing

We can help you arrange a financing package tailored to your needs, with a flexible choice of interest rates – either a fixed 3-to-10-year rate, a floating Saron-based rate under a framework agreement, or a combination of a fixed and a floating rate. You also have the possibility of repaying your loan directly or indirectly.

Flexible financing

You can optimise your funding by arranging a fixed-term advance using the assets held in custody with us as collateral.

Our comprehensive range of 360° services

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Investments
Wealth planning
Consolidation and multi-bank management
Property services
Financing advisory
Mergers and acquisitions

Our customised solution

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Independent, seasoned advice

As wealth architects, we take into account all your circumstances, come rain or shine.

Bespoke solutions

We design and instigate structured, tailor-made financing solutions.

Flexibility

Flexibility is central to our planning.



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Securities

— portfolio financing

You hold a securities portfolio that is either concentrated or illiquid, or both. You'd prefer it to generate cash but without having to sell your assets. Or maybe you're considering diversifying investments or want to take advantage of new opportunities. To do this, we offer a range of possibilities.

Our financing solutions

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We have access to a variety of identifiable lenders active in financial markets, both traditional and alternative. We vet potential candidates to ensure that all lending arrangements are consistent with our ethos and practices. Several solutions are available.

Lombard loans

Designed for diversified securities portfolios, Lombard loans free up funds for new investments or other projects away from financial markets.

Loans for concentrated or single-security portfolios

Loans for concentrated or single-security portfolios are used to finance the diversification of a portfolio with a single major issuer or for the partial or total reinvestment of the portfolio's value.

Our customised solution

Independent, seasoned advice

We structure loans according to your ambitions, interests and needs.

Saving time

We draw up a shortlist of lenders suited to you.

Strong negotiating power

Our prime access allows us to negotiate in your best interests with a wide range of lenders of all types.

Our comprehensive range of 360° services

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- Investments
- Wealth planning
- Consolidation and multi-bank management
- Property services
- Financing advisory
- Mergers and acquisitions



Rico Tanner,
Biel/Bienne lakeside region

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Corporate — finance

Does your business need a cash advance or financing solutions to grow to its next stage? Or are you thinking of acquiring another company? If so, we can select the best partners to support you.

Our financing solutions

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We propose business partners offering the best financing solutions.

Senior business loans

Senior loans are a term funding solution for well-established companies with a long track record of solvency.

Mezzanine business solutions

Mezzanine solutions can be used by companies with senior debt liabilities to increase working capital or to fund a specific growth project.

Mergers and acquisitions

We can also advise you on how to fund acquisitions or corporate takeovers.

Our customised solution

Independent, seasoned advice

We use our network of contacts to provide multi-disciplinary expertise tailored to all sizes of company and all business sectors.

Long-term planning

We're attentive to your goals and help you plan ahead to ensure your assets can flourish and your business can develop healthily in the long term.

Our comprehensive range of 360° services

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