

FINANCING YOUR RESIDENTIAL REAL ESTATE PROJECT WITH A TRUSTED PARTNER



Marketing Documentation



BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world



BNP PARIBAS WEALTH MANAGEMENT YOUR TRUSTED FINANCE PARTNER

IN A NUTSHELL

For 150 years, BNP Paribas Wealth Management has been committed to protecting your wealth, developing it, and eventually passing it on to your loved ones. We deliver tailor-made experience, through our outstanding attention to detail, expertise, precise local knowledge and the global know-how that we access from the Group. Our goal is to create a new wealth management experience fit for a world where digital interactions have come to enhance human ones.

KEY FIGURES

6,800 professionals

150 years of expertise in Switzerland

CHF 420 Billion Assets Under Management

1st Leading Global Bank in the Eurozone

Your wealth has a voice. Let it be heard.



FINANCING YOUR RESIDENTIAL PROJECT REAL ESTATE WITH BNP PARIBAS

Investing in a real estate property is one of the best way to concretise an investment project while diversifying your wealth. Our dedicated real estate team is along side you to help you define and realise your projects. Whatever you need, BNP Paribas (Suisse) SA has the capacity to structure it. BNP Paribas is able to finance your acquisition but also to answer your refinancing or cash extraction needs.


Our dedicated team in cooperation with different business lines of BNP Paribas will assist you in structuring your credit in a large choice of European countries: Switzerland, France, UK, Germany, Monaco, Italy & Spain*.



United Kingdom

 London

France

 Alp Resorts

 French Riviera

 Paris

Monaco

 Monaco




Germany

 Berlin


 Düsseldorf

 Frankfurt

 Hamburg

 Köln

 München


 Stuttgart


Switzerland

 Alp Resorts

 Basel

 Bern

 Lemman Region

 Lugano

 Zurich Region

**Cross border with WM Monaco, WM Italy & WM Spain*



CUSTOMISED FINANCING SERVICES

● FINANCING EXPERTISE

BNP Paribas has well recognised expertise in Real Estate financing.

Different financing solutions available:

- Acquisition
- Cash extraction
- Re-financing

● FLEXIBILITY

A wide range of financing possibilities.

- Main or secondary residential property or residential property used as an investment
- Multi currency financing
- Fixed or floating interest rates

● TAILOR MADE APPROACH

Bespoke facilities of structured lending.

- Partnership approach with client
- Customised solutions depending on the location of the property
- Continuous support throughout the financing

● ADDED VALUE

A common interest in preserving the asset's value during the financing.

- Long term financing to leverage your investment
- Combine a mortgage & lombard approach to boost financing capacity

● FINANCIAL CREDIT ADVISORS

In-house experts dedicated to Real Estate financing.

- Financial Advisors
- Legal Experts
- Wealth planning Experts

● INTEGRATED PARTNER

BNP Paribas is partnered by a network of proven professionals.

Long term relationship with :

- Well recognised experts
- Experienced Real-Estate law specialists



YOUR NEEDS, OUR CAPABILITIES

“The wealth management credit team takes care of your financing project”

- **REAL ESTATE** | Prime residential real estate
- **COUNTERPARTY** | Private clients – Physical person, Joint Account or Holding/Patrimonial Structure, Special Purpose Vehicle
- **LOCATION** | France (Paris, French Riviera, Alps) / Switzerland (Zurich & Lemman regions, Alps, Basel, Bern, Lugano) / UK (London) / Germany (main cities)
- **FINANCING STRUCTURES** | Acquisition, Cash extraction, Repayment of shareholders' loan, Refinancing of an existing loan
- **PURCHASE PRICE** | EUR 2 Million and above
- **FINANCING RATIO** | Up to 70% of the market value
- **CURRENCY** | Multi currency financing (EUR, GBP, CHF, etc.)
- **FINANCING RATE** | Fixed or Floating
- **RECOMMENDED TENOR** | 5 Years (Up to 10 years) with flexible options :
1 Year renewable, 5 Years bullet, amortizing loan
- **BANKING RELATIONSHIP** | Financial assets should be maintained in Bank's books

SERVICES

- Coordination of the legal aspects related to the financing
- Account opening for Wealth Management and financial purposes*
- Valuation to be obtained before drawdown & refreshed regularly afterwards during the life of the loan

**Subject to approval of the file*

YOUR DEDICATED TEAM

BNP PARIBAS SUISSE SA
Geneva – Basel – Zurich – Lugano

WEALTH MANAGEMENT WEBSITE
wealthmanagement.bnpparibas/ch

FOLLOW US ON

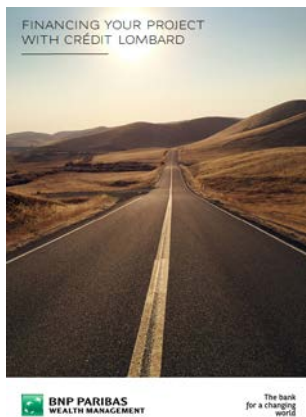


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LINKEDIN
BNP Paribas Switzerland
BNP Paribas Wealth Management

GO FURTHER WITH OUR OTHER FINANCING SOLUTIONS



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In view of the fact that the present documents provide a summarized and necessarily abbreviated presentation of a product or range of products and asset management services, each potential investor is advised to refer to and attentively study all of the documentation relating to the product/service he/she is considering and, where necessary, to ask any questions relating to the product/service to an authorized representative of BNP Paribas (Suisse) SA, in order to obtain a complete picture of the characteristics and potential risks of the product or service under consideration. All products/services present a risk, generally in proportion with the anticipated performance or yield: it is the responsibility of the investor to make certain that he/she is able and wishes to bear that risk. Potential investors are, once again, strongly advised, where they have not yet done so, to take cognizance of and to understand the risks inherent in each product or asset management agreement/service in which they are interested. He/she must make certain that he/she has sufficient knowledge, understanding and familiarity with these risks to be able to conduct his/her own detailed analysis of all aspects of the planned transaction or of the service under consideration.

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