

SUROS
CAPITAL

PRODUCT GUIDE

FAST AND FLEXIBLE
LUXURY ASSET LOANS

ABOUT US

We are a specialist lending company providing loans secured against luxury assets. Our short term loans are designed for clients with liquidity challenges who need to raise funds quickly.

The group we are part of has lent over £150 million against luxury assets since 2010 and we are funded by Crestline Investors, Inc. ('Crestline'), an institutional alternative asset manager. Headquartered in Fort Worth, Texas, Crestline maintains affiliate offices in New York City, Chicago, London, Toronto and Tokyo.

Our experience in asset based lending combined with our in-house and independent appraisals panel enables us to create tailored lending solutions for our clients.



FAST

We provide loan funding in as little as 1-3 days from application.



CONFIDENTIAL

We maintain the highest ethical standards and utmost client discretion.



EXPERT

The group we are part of has lent over £150 million against luxury assets since 2010.



FLEXIBLE

We provide clients with a personal service and tailor loan terms around their needs.

OUR LOANS

Tailored loans secured by luxury assets.



BRIDGE LOANS

Personal luxury asset bridge loans built around clients' individual or business liquidity challenges. Our bridge loan offers clients an alternative to a traditional bank loan or property bridging loan.

Competitive interest rates.
No impact on affordability.

£20,000 – £2 million
Typical LTV: 50 – 70%
Terms: 3 – 24 months



SALE ADVANCE LOANS

For clients who need to release the equity in their luxury asset(s) before the consignment sale date. Our expert appraisals team work with clients to find the best auction house to sell their asset(s). Clients then receive a proportion of the reserve price before the sale date.

Competitive interest rates.
No impact on affordability.

£20,000 – £2 million
Typical LTV: 50 – 70%
Terms: 3 – 12 months



AUCTION ACQUISITION LOANS

For clients who need to settle recent luxury asset purchases with auction houses. Clients can bid at auction, settle the purchase with our loan and then take possession of the asset at a later date.

Competitive interest rates.
No impact on affordability.

£20,000 – £2 million
Typical LTV: 50 – 70%
Terms: 3 – 24 months

LUXURY AND CLASSIC CARS



We lend against a wide range of luxury and classic cars including Ferrari, Aston Martin, Lamborghini, Mercedes, Rolls Royce, and Range Rover.

APPRAISAL

We determine the estimated value of cars by considering year, make, model, ownership history, restoration, maintenance, registration and overall condition based on market pricing. If it is a classic model, we also consider any information we can locate from auction, gallery or private sale records and we also liaise with car specialists. We offer an online, home visit or alternative location appraisal service, though a final loan offer cannot be given until we inspect the asset(s) in person.

FINE ART



We lend against contemporary and vintage fine art paintings, sketches, and sculptures. Everything from a Rembrandt etching to a Jeff Koons rabbit.

APPRAISAL

We consider the artist, the uniqueness and provenance of the piece, the strength of attribution, the supply/demand balance, the condition, and any information we can locate from auction, gallery, and private-sale records. We offer an online, home visit or alternative location appraisal service, though a final loan offer cannot be given until we inspect the asset(s) in person.

FINE WINE AND OTHER



We lend against a wide range of other assets including, but not limited to fine wine, antiques and gold.

APPRAISAL

We determine the estimated value of each of these assets differently. For fine wine and antiques, we will consider any information we can locate from auction, gallery and private sale records and liaise with industry specialists. We offer an online, home visit or alternative location appraisal service, though a final loan offer cannot be given until we inspect the asset(s) in person.

COLLECTION, STORAGE AND CARE

Luxury and Classic Cars,
Fine Art, Fine Wine and Other.

COLLECTION

Luxury and Classic Cars

We understand the importance of client confidentiality, so our in house logistics team arrange for cars to be collected by an unmarked vehicle and delivered to one of our storage facilities. Alternatively, clients can drive their car to the storage facility and meet a member of our team there.

Fine Art, Fine Wine and Other

Our in house logistics team arrange for assets to be collected by us, a courier service or one of our specialist logistics partners. The transportation method depends on location and asset type. Alternatively, clients can arrange an appointment and bring their asset(s) to us.

Fine wine needs to be collected by one of our specialist logistics partners. In certain cases, if fine wine is already in storage with a professional wine storage facility, we may be able to leave it there for the duration of the loan, rather than move it to one of our partners.

STORAGE

Luxury and Classic Cars

When a car arrives at the storage location it is photographed and checks are made to determine its condition and value. Should the client choose to proceed, their car will remain in storage for the duration of the loan.

Fine Art, Fine Wine and Other

When assets are at our appraisals centre, they are handled under CCTV and photographed. Should the client choose to proceed with the loan, their asset(s) will be stored in our highly secure vaults or at one of our specialist partners' facilities.

CARE

Luxury and Classic Cars

When a car is with us, it is subject to both protection and specialist care. We guarantee cars are returned to clients in either the same or an even better condition than before. With our 'White Glove Experience', a condition report is provided

for each car. All cars are stored in a dehumidified, temperature controlled environment, and will get frequent premium service washes, trickle charges, start-ups and drives. Furthermore, battery and fluid levels are checked and a walk round inspection is carried out before the car is returned to the client.

Fine Art, Fine Wine and Other

When an asset is with us, it is subject to both protection and specialist care. We guarantee assets are returned to clients in either the same or an even better condition than before. With our 'White Glove Experience', a condition report is provided for each asset and it is custom packaged prior to storage.

Fine wine will be stored at one of our specialist partner facilities in the appropriate climate-controlled conditions. Where needed fine art and antiques are stored in a temperature controlled environment.

WATCHES



We lend against a wide range of contemporary and vintage watches including Rolex, Cartier, Omega, Patek Philippe and Audemars Piguet.

APPRAISAL

We consider the brand and model, the uniqueness, provenance, condition, scarcity, age, and any information we can locate from auction, gallery, and private sale records. We offer an online, home visit or alternative location appraisal service, though a final loan offer cannot be given until we inspect the asset(s) in person.

JEWELLERY AND DIAMONDS



We lend against a wide range of jewellery and diamonds including rings, bracelets, necklaces, earrings, jabots, lavalieres, and tiaras.

APPRAISAL

We consider the jewellery, type, maker, material, gemstones, provenance, and any information we can locate from auction, gallery and private sale records. We offer an online, home visit or alternative location appraisal service, though a final loan offer cannot be given until we inspect the asset(s) in person.

COLLECTION, STORAGE AND CARE

Watches, Jewellery and Diamonds.

COLLECTION

Our in house logistics team arrange for assets to be collected by us, a courier service or one of our specialist logistics partners. The transportation method depends on location and asset type. Alternatively, clients can arrange an appointment and bring their asset(s) to us.

STORAGE

When assets are at our appraisals centre, they are handled under CCTV and photographed. Should the client choose to proceed with the loan, their asset(s) will be stored in our highly secure vaults or at one of our specialist partners' facilities.

CARE

Whilst assets are with us, they are subject to specialist care. We guarantee assets are returned to clients in either the same or an even better condition than before. With our 'White Glove Experience', a condition report is provided for each asset and they are stored in boxes/pouches for the duration of the loan.

OUR PROCESS

We can come to clients
or they can come to us.



1. ENQUIRY

Send an enquiry to our Business Development team by completing one of our short website enquiry forms or by emailing us. Our team aim to respond to enquiries within 1 hour and aim to provide an indicative offer the same day.



2. APPRAISAL

Clients are contacted by their allocated account manager to discuss their loan requirements and arrange an appraisal with our specialists. We offer an online, home visit or alternative location appraisal service.



3. COLLECTION

Our in house logistics team arrange for clients' asset(s) to be safely collected by us, a courier service or one of our specialist logistics partners. The transportation method depends on location and asset type. Alternatively, clients can arrange an appointment and bring their assets to us.



4. AGREEMENT

The clients allocated account manager will work with them to structure a tailored loan agreement and confirm all the details with them. We also verify the identity of clients to comply with anti-money laundering regulations.



5. COMPLETION

After the loan agreement has been finalised and signed, the funds are transferred to the client's bank account. The loan can then be redeemed anytime during the term. If clients need to renew or extend, they can contact their allocated account manager to discuss their options.

FREQUENTLY ASKED QUESTIONS

HOW LONG DO YOU OFFER LOANS FOR?

Clients can borrow for term lengths of 3 to 24 months. Our standard loan term is 6 months. It is possible to renew or extend loan terms if the client is up to date with repayments.

WHAT SIZE LOANS DO YOU OFFER?

We offer loans from £20,000 to £2 million. The amount is primarily determined by the value of the client's asset(s).

HOW LONG DOES IT TAKE TO GET A LOAN?

We provide loan funding in as little as 1-3 days from application. The more information the client provides about the asset(s), the quicker we can approve the loan.

WHAT ASSETS DO YOU ACCEPT?

We accept a wide range of luxury assets including, but not limited to luxury and classic cars, fine art, watches, jewellery and diamonds, fine wine, antiques and gold.

HOW DO YOU VALUE ASSETS?

Assets are valued by our highly experienced appraisals team who have decades of experience covering a wide range of luxury assets.

HOW DO YOU ENSURE ASSETS ARE SECURE?

Assets are stored in our highly secure facilities or vaults for the duration of the loan.

DO YOU CONDUCT CREDIT CHECKS?

No credit checks are carried out. We only verify the identity of the client to comply with anti-money laundering regulations.

WHAT HAPPENS IF CLIENTS HAVE DIFFICULTIES REPAYING THEIR LOAN?

Clients having difficulties repaying their loan can contact their allocated account manager who will work with them to see if there is anything we can do to help.

ARE YOU TRUSTWORTHY?

The group we are part of has lent over £150 million against luxury assets since 2010. Confidentiality and transparency are extremely important values to us.

If you have any other questions, please contact us.

CONTACT US

Our Business Development team is available to help with your enquiries.

CALL US

We are available to call on 0800 038 5974 (between 9am and 6pm Monday to Friday).

EMAIL US

You can email us at enquiries@suroscapital.co.uk.

Alternatively, visit our website www.suroscapital.co.uk and complete one of our enquiry forms.

VISIT US

By appointment only:

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