FINANCING

CHOOSE FLEXIBLE AND TAILOR-MADE CREDIT SOLUTIONS









You may wish to finance a project, invest in a real estate asset, purchase a yacht, a private jet or monetise an asset.

From secured and unsecured loans to highly structured credit solutions, you can meet with credit specialists to discuss your projects and your financial situation.

At the heart of Societe Generale Group, our private bank capitalises on the credit expertise of the retail bank and the corporate and investment bank's teams.

Our experts advise and assist you in setting up your financing as part of your wealth planning strategy.

We offer a wide range of financing:

- Liquidity facilities
- Lombard credits
- Mortgage loans
- Investment loans
- Mega-yacht and private jet financing

For Kleinwort Hambros: Your assets may be repossessed if you do not keep up repayments on your loan. Please note that investments may be subject to market fluctuations and the price and value of investments and the income derived from them can go down as well as up. As such your capital may be at risk.

THE BENEFITS WE OFFER

20 credit advisors

7 000 financing transactions set up in 2017, representing an exposure of 13.7 billion euros

Variety of assets accepted as security: life insurance contracts, financial instruments portfolio including unlisted shares, real estate, mega-yachts and private jets

Flexibility of terms: long maturities, multicurrency, fixed/variable/combined rates, various types of repayment

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The full understanding and agreement to the related contractual and informative documentation, including the documentation relating to the relevant risks, is required from a potential borrower prior to any application for a credit facility. The documentation is available upon request from their private banker. The potential borrower also has to remember that he/she should not base any financial decision and/or instructions solely on this document. Any financial decision can have tax consequences, and it is important to bear in mind that the Societe Generale Private Banking entities do not provide any tax advice.

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