

Credit Risk Advice

Credit Requests, Assessments and Lending Offering Enhancement

Our Offering for Lenders

Are you looking for independent and on-demand credit expertise for your organization? Would you like to offer credit structures to (U)HNWI clients on a case-by-case basis or do you wish to enhance your client experience in the case of credit requests which don't fit your lending offering?

Five reasons why and how we add value:

- 1. Credit expertise on-demand:** We enable your organization to structure complex lending facilities without increasing your running costs.
- 2. Independent due diligence:** We independently assess the borrower's personal balance sheet, income situation as well as the collateral pool among industry standard or your individual risk catalogue.
- 3. Independent advice on credit structure:** We advise you on how to structure and implement the loan in a way that your risks are mitigated.
- 4. Benchmarking:** We're able to compare your loan structure to best practice in terms of pricing, riskiness and setup.
- 5. Enhance client experience:** In case a client demand is outside your risk appetite we'll facilitate third-party solutions that can be offered to the client.

Fee Structure

On request

Typical Projects

Credit Consultancy

- We support your lending specialists by conducting the credit risk assessment for complex credit structures according your risk appetite.
- We cover lombards, mortgages (incl. development and mezzanine), mixed loans and alternative credit structures (fine art etc.)
- Count on our support for the design and review of your credit process, policy or offering.

Enhance Lending Offerings

- For any credit demand outside your credit risk appetite we'll support you finding a third-party solution that can be presented to the client.

Lending Process Outsourcing

- Lending demands from your clients are handed over to us to complete the credit assessment and request. We'll provide a credit risk and business case opinion to your decision body.
- Based on your review schedule we complete credit reviews covering both, credit risk and business case angles.

GET IN TOUCH

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