



FAQ

## Frequently Asked Questions

Invest in Bridging



CONSULCO  
FINANCE



## › WHY BRIDGING INVESTMENT DIFFERS FROM OTHER TRADITIONAL INVESTMENTS?

Bridging is a unique and property secured alternative investment that enhances the investors' portfolio to gain fixed income and high returns with a short-term exit strategy as well as capital protection.

## › WHAT RETURN DO I GET?

You may earn 6-8% fixed return per annum. Our average return rate to investors is 7.4%.

## › WHAT IS THE RANGE OF INVESTMENT TERM?

This is a short-term investment with the minimum period being 3 months and the maximum period being 18 months depending on the type of the loan. Our statistics show 9 months duration on average.

## › WHAT SECURITY DO I HAVE AGAINST MY INVESTMENT?

Investments are secured against London real estate in the Central and Greater London.

## › IS THERE A MINIMUM AMOUNT OF INVESTMENT?

The minimum amount of investment is EUR125,000 or the equivalent in GBP, EUR, USD or other.

For further investments you can invest any amount over EUR10,000.

## › CAN I INVEST PARTIALLY?

You may participate in the funding of a loan or re-invest in various loans, either by investing in the full loan amount or in parts.

## › IN WHICH CURRENCIES CAN I INVEST?

We provide a multi-currency investment into GBP, EUR, USD and any other freely traded currency.

## › WHAT IS THE INVESTMENT PROCESS?

By investing in a chosen loan from our loan book, you first enter into a Funded Participation Agreement (FPA) and then transfer your investment amount within 5 business days into our designated bank account, details of which are described in the FPA.

Consulco Finance shall welcome you through a letter showing your investment amount, details and preliminary interest calculations.

## › WHAT HAPPENS TO MY INVESTMENT FUNDS AT THE END OF THE LOAN TERM?

Two weeks prior to the redemption of the loan, you will be notified and asked whether you wish to reinvest your funds in other available loans or withdraw by transferring these funds to the bank account designated by you.

## › WHAT IS MY RISK IN BRIDGING INVESTMENT?

Your investment is in a secured loan. If the borrower fails to repay the loan, Consulco Finance will take all reasonable and proportionate action to recover any outstanding amounts by appointing a receiver and enforcing the security property. This process might take from 3 up to 9 months during which, you will receive interest for the whole period until the day of the loan repayment.

## › WHAT DOES CONSULCO FINANCE DO TO PREVENT BORROWER FRAUD?

Individuals in businesses borrowing through Consulco Finance are comprehensively identity checked.

We validate their identity using LexisNexis's advanced identity validation/authentication software.

Consulco Finance is also a member of CIFAS - the UK's leading anti-fraud association.

## › WHAT IS CONSULCO FINANCE TRACKING HISTORY?

Since 2011 Consulco Finance has lent more than £60 mln to borrowers, granting 195 loans with 0 capital loss. Consulco Finance has funded properties of total value more than £155 mln.

## › WHAT ABOUT TAX?

Everybody's tax status is unique and we recommend that you consult your own expert advisors on taxation.

## › WHAT HAPPENS IF I DIE?

Your investment shall be included in your estate. The administrator of your estate or the executor of your will shall contact Consulco Finance. Our lawyers will liaise with your administrator or executor of your will in order to assist accordingly.

## › CAN I INVEST IF I AM NOT IN THE UK?

Yes, you can. You are advised to consult a professional advisor prior to making an investment. You could be affected by the laws of the country you are citizen of or live in.

## › WHO DOES USUALLY INVEST?

Our clientele consists of individuals and institutional high-net worth investors as well as certified sophisticated investors.

## › WHEN CAN I INVEST?

You can invest at any time, subject to the availability of our loan book.

## › IS THIS PRODUCT REGULATED?

Our loans are not subject to regulation.

## › WHAT ABOUT CURRENCY RISK EXPOSURE?

We may assist you minimize or eliminate foreign exchange risk by hedging your currency.

## › WHO IS THE ADMINISTRATOR OF MY MONEY?

Consulco Finance will administer the loans until their full repayment and receipt of all due interest.

## › WHAT DOCUMENTS/ INFORMATION MUST I DISCLOSE FOR INVESTING IN BRIDGING?

**Physical Person:** Contact details (telephone or email), certified copy of valid passport, original or certified true copy of utility bill or bank statement showing your permanent residential address (less than 6 months old), details of your profession/occupation including name of your employer or business organization (if applicable) together with your CV or business card.

Furthermore, you need to provide information as to the origin of the money to be invested (Source of funds i.e. Proceeds from business trade or financial investments or Proceeds of inheritance or Trust Fund or Personal assets e.t.c) and information as to the origin of assets (source of wealth).

**Corporate Entity:** In addition to the above documents pertaining to the ultimate beneficial owner(s) of the company, you need to provide us with certified true copies of the latest Financial Statements of the company (if applicable), the M&AA, all corporate or statutory documents or certificates and Certificate of Good Standing (less than 3 months old). Moreover, you need to provide us with certified true copy of Trust Deed(s) entered by and between the shareholder(s) and the ultimate beneficial owner(s) (if applicable).



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## Contact Us

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