A photograph of two men in dark suits and ties standing on a construction site. The man on the right is wearing a blue hard hat and is gesturing with his right hand towards a large yellow cylindrical object, possibly a piece of machinery or a storage tank. The background shows industrial structures and a blurred yellow object, suggesting a busy construction environment.

putting your plans in place

A summary of our real estate finance solutions

*Right finance, right time, right terms.
The right ingredients for success*





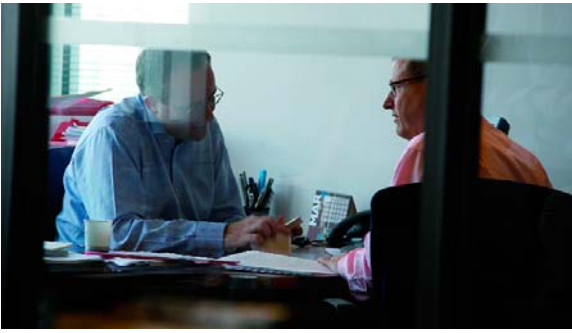
Focused and informed

When it comes to securing real estate funding solutions, you need a bank that knows the nuances of the property sector and understands local markets. Whether you're an investor, financial intermediary, developer or fund manager, you require a partner with expertise in the real estate finance sector.

From investments to structured real estate finance, our specialist team is committed to meeting your offshore and UK real estate needs. Based in Jersey, Guernsey, the Isle of Man and Gibraltar, they are specialists in both the residential and commercial property markets, offering the insight and understanding necessary to tailor solutions to your unique requirements.

Featuring individuals with a wealth of lending and chartered surveying expertise, our real estate finance team members are focused in their particular disciplines, bringing a thorough appreciation of your business to bear on your needs. Their talents also allow them to think beyond your immediate requirements and consider other investment opportunities for your business.

As a member of The Royal Bank of Scotland Group, The Royal Bank of Scotland International (RBS International) is also perfectly placed to draw on the expertise of teams throughout the organisation, both offshore and in the UK. From capital markets to asset finance, interest rate management to insurance, we can pull together the resources and capabilities of the bank in a seamless way. In addition, with our own credit team based offshore, we can respond quickly to your applications for finance.



Taking you further

What makes RBS International different? Our size, strength and expert knowledge combined with a commitment to providing a personal service. As a client of ours, you will benefit from the unwavering attention of our specialist team through the complete end-to-end process.

Our wealth of knowledge, experience and expertise in dealing with the UK real estate market as well as our excellent knowledge of the offshore financial sector mean that we can implement our competitive services quickly, especially in terms of due diligence and regulatory matters. We also enjoy strong relationships with many of the leading offshore players in the financial intermediary and professional sectors.

Our ever-growing network of developers, surveyors, lawyers and other sector professionals provides our teams with a broad outlook. This ability to approach deals from 'both sides of the desk', understanding different points of view, makes us perfectly placed to anticipate problems, structure deals and consider every aspect of your solution.

The result? From initial meeting to deal completion, we will always put your objectives and timescales first while working through credit approvals, legal issues and the co-ordination of external professional advice. So you can feel confident that, whatever the complexities of your transaction, we will make our expertise and resources work for you.

“We needed to move quickly to take advantage of this investment opportunity, which is easier said than done in the run-up to Christmas. But, with RBS International working on our behalf, all the financing fell into place and our Gibraltar acquisition was a success.”

Consultant to Quay Real Estate Ltd

“Building on its knowledge of our business, RBS International was able to put in place a short-term funding solution that is helping achieve our long-term property investment ambitions.”

Nigel Le Quesne, Director, Watermark Holdings Ltd





“This development represents the opportunity of a lifetime. We are extremely grateful to RBS International for understanding its potential and supporting us to see the project through.”

Billy McIntosh and Paul Cowieson, Directors, Purple Heather Ltd

Designed around you

Whatever your business and requirements, if you operate within the real estate sector, you can trust RBS International to deliver expertly tailored financing solutions. Whether you're looking for finance for investment property, property construction or development, we can help.

At RBS International, we provide investment and development finance to private investors and intermediaries, covering every asset class in the real estate sector. We also offer tailored debt finance solutions to offshore vehicles including limited companies, limited partnerships, unit trusts and funds investing in commercial and residential property in the UK and the offshore jurisdictions in which we operate.

While providing competitive term loans for purchasing and refinancing property, we also offer finance for property construction and development. If your property is under construction, we can even deliver short-term loans that allow you to draw funds in stages, as work proceeds. With this solution in place, you will benefit from lower costs, time-savings and the confidence that you can secure the funding you need.

Why choose RBS International?

- Direct access to a specialist team.
- A comprehensive offering from the first meeting to deal completion.
- The confidence and security of dealing with part of one of the world's largest financial groups.

Next steps

From small and simple transactions to large and complex deals, RBS International has the appetite and ability to help you succeed. To discover how our team can provide the investment and development finance you require, visit:

www.rbsint.com

The Royal Bank of Scotland International Limited (RBS International).

Registered Office: P.O. Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ.

Regulated by the Jersey Financial Services Commission for carrying on deposit-taking business under the Banking Business (Jersey) Law 1991 and for carrying on investment and insurance business under the Financial Services (Jersey) Law 1998.

Guernsey business address: PO Box 62, Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ.

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Isle of Man business address: Royal Bank House, 2 Victoria Street, Douglas, Isle of Man IM99 1NJ. Licensed by the Isle of Man Financial Supervision Commission for banking and investment business and registered with the Insurance and Pensions Authority in respect of general business.

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Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.