

The background of the advertisement is a close-up photograph of a map. A magnifying glass is positioned over a green triangle that is outlined in black. The map shows various lines, numbers, and geographical features. The text is centered within a brown rectangular box.

Stay on course with the finance and leasing specialists


Ciris Capital
Customized Yacht Finance & Leasing

For your personalized yacht finance or lease advice call us on +31 (030) 6970865

www.ciriscapital.com

Specialists in yacht finance and leasing

Ciris Capital offers owners around the world a one-stop service for customised yacht finance. We offer you decades of international experience in this specialised field. Our network and contacts with banks and other financial authorities are second to none.

Knowing the market

This deep understanding of the yachting market is enhanced by our love of sailing. Something else we share in common with you is a desire to get the best possible deal on the market. You could approach ten different banks to negotiate your yacht finance or leasing arrangement. Or you can talk to the one specialised company that knows them all and let Ciris Capital find a customised solution. What makes more business sense?

Stay liquid

Yacht owners turn to Ciris Capital for four main reasons: To purchase a new or second-hand yacht, to cover the costs of a refit, to finance a new purchase while the current yacht is being sold, or to re-finance a yacht already owned. Did you know that over 50 percent of all yachts are now financed through loans? A huge benefit of financing is that your assets remain liquid and your money keeps working on your behalf. And here is another good reason to partner with Ciris Capital... Your financial package with us will be based on your yacht, not the value of your house or share portfolio. The only securities we require are a first mortgage on the yacht, assignment of insurance policies and your personal guarantee.

VAT savings via leasing

Our subsidiary Ciris Capital Leasing S.r.l. in Florance offers you all the benefits of Italian yacht leasing. These include the fact that Italian tax authorities only charge VAT over a part of the lease term. Under the terms of a leasing agreement, the lease company – in this case, Ciris Capital Leasing S.r.l. – buys the yacht from the seller and leases it to the client. The agreement can run between 36 and 120 months. At the end of the lease period you have an option to purchase the yacht. Your savings can be significant: On a 20 m motoryacht, for example, you only pay 8 percent VAT on the cost price.

Yacht	% of instalment subject to 20% VAT	Equivalent VAT rate (1)
Motor or sailing vessels exceeding 24 mt length	30%	6%
Sailing vessels between 20.01 m – 24 m; Motor vessels between 16.01 m – 24m	40%	8%
Sailing vessels between 10.01 m – 20 m; Motor vessels between 12.01 m – 16 m	50%	10%
Sailing vessels up to 10 mt; Motor vessels between 7.51 m – 12 m	60%	12%

(1) the equivalent VAT rate is the effective one obtained applying full VAT (20%) only to the portion of the instalment subject to it (2nd column)

Our invitation to you...

The decision as to which solution best suits your future project depends primarily on your individual wishes. It makes good sense to discuss these topics with people who are active in yacht finance and leasing on a daily basis. Why not give us a call for an obligation-free discussion. Complete discretion is assured...

Visit our Frequent Asked Questions section at our website...

www.ciriscapital.com