



# Cirris Capital

Customized Yacht Finance

We know about yachts and finance

<b>For Whom</b>	For citizens from Belgium, Denmark, Germany, Finland, France, Greece, Ireland, Italy, Luxembourg, The Netherlands, Austria, Portugal, Spain, United Kingdom, Sweden, as well all citizens of Switzerland. We can also serve citizens from the USA, Canada and Australia. Other nationalities are reviewed on a case by case basis.
<b>Term</b>	Max. 120 months
<b>Minimum loan amount</b>	EUR 150.000
<b>Maximum loan amount</b>	EUR 50.000.000
<b>Maximum advance</b>	70 % of the valuation or cost (whichever is lower) of the yacht.
<b>Purpose</b>	<ul style="list-style-type: none"><li>• To finance the purchase of a new yacht</li><li>• To finance the purchase of a second hand yacht.</li><li>• To (re-) finance an already purchased yacht</li><li>• To finance a refit</li><li>• To finance a new ship when the existing ship hasn't been sold yet.</li></ul>
<b>Securities</b>	<ul style="list-style-type: none"><li>• First mortgage on the yacht</li><li>• Personal liability of the owner</li><li>• Assignment of insurance policies</li></ul> In principle we do not seek additional securities such as assignment of security-portfolio's or real estate mortgages.
<b>Form of financing</b>	<ul style="list-style-type: none"><li>• Construction finance combined with permanent financing.</li><li>• Permanent financing</li></ul>
<b>Currencies</b>	Euro / USD / Pound Sterling / Swiss Francs Please ask us if you prefer another currency.

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Cirris Capital is partner of the Holland Yachting Group, Hiswa





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## Location of permanent berth

In principle there are no restrictions concerning the location of permanent berth.

## Chartering

Permitted

## Flag

Ship and mortgage can be registered in a wide variety of countries.

## VAT- schemes

Financing is possible in combination with various VAT mitigation schemes as offered by professional parties in the market.

## Interest rate (variable)

Current indication between 4,25%- 6,5% ( January 2007, depending on the size and risk profile of the project)

## Interest Fixing possibilities

Variable rate ,1,3,5 and10 years fixed.

## Lending fee

0,5 % to1,25% ( depending on the size and risk profile of the project).

## Other charges

Costs for legal documentation and registry, Survey costs ( periodical asset check).

## Early repayment

This is always possible, after a period of a year even without early payment penalty.

## Interested?

Our services are always provided on an individual basis and entirely based upon your personal wishes. If you 'd like to know precisely what we can do for you or simply share your future plans, Please don't hesitate to contact us for a personal consultation.

*A quick phone call, fax or e-mail is all it takes.*

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