


Putting your dreams within reach

Tailored financial solutions for aviation



The highest level of personal
attention throughout the
acquisition process and beyond





Perhaps you've got your eye on a state-of-the-art corporate jet or VIP configured helicopter. Maybe you operate a fleet of aircraft or simply love flying in your spare time. Whether you're flying for business or pleasure, buying an aircraft is never a purchase you'd make lightly.

With faultless attention to all your needs, our aviation experts have an in-depth understanding of the aviation marketplace and what it takes to create tailored finance solutions.

So, when you choose to finance an aircraft through Lombard, you know you are dealing with people who have the experience, the financial expertise and the service ethic to match your requirements – and your ambitions.

Security may be required and product fees may apply.

Taking off: your financing options and how they work

Whatever your requirements and whatever your cashflow needs, our aviation experts have the knowledge to structure a financial package to suit you.

Whether you are flying for business or pleasure, we can finance new or previously owned aircraft or helicopters with a range of flexible packages in dollars, sterling or euro, subject to certain criteria.

We can also structure your individual financial solution to include stage payments covering each build phase until your aircraft is ready for delivery. After all, acquiring an aircraft can be a lengthy process. Here are just some of the options you can discuss with us:

Balanced payment plan

This solution is linked to base rate, and your monthly repayments are fixed for the entire period of the agreement. Fluctuations in interest rates will change the estimated length of the agreement. Borrowing in euros or dollars can be specially attractive should you earn any income in these currencies, because there is no risk from exchange rate fluctuations.


Variable rate mortgages

Because they are linked to a variety of base rates, your repayments will go up and down according to fluctuations in interest rates. You can make lump sum repayments at any stage of the mortgage period with no penalty. If you pay in a lump sum, it will be credited to your account the day we receive it. From this point, your daily interest charge will be based on the lower balance.

Personalised packages

Taking into account the amount you wish to borrow, we can consider a structured repayment mortgage tailored to match seasonal cash flows or individual requirements, or a balloon payment mortgage. We are always happy to discuss your best options.

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Just as maximum take off weight and cruising speed averages can't express what an aircraft truly means to its owners, off-the-shelf finance can never do justice to its purchase

Call us on 01737 776764

Our aviation finance specialists are here to answer any other questions you might have.

To find out more visit lombard.co.uk/aviation

Step-by-step: your guide to selecting and financing an aircraft

When it comes to buying and financing aircraft, we know what every step involves – and we're always happy to share our invaluable expertise

How to make your purchase go smoothly

Before you buy

- **Explore your options**
Look at the types of fixed-wing aircraft or helicopters available, and decide what best suits your needs and budget.
- **Consider the full cost**
Add up all other expenses involved in buying an aircraft. For example: maintenance, insurance, fuel, hangar fees and other running costs.
- **Get in touch with us**
Once you have decided, contact us to discuss the types of finance available to you. We will need details of the aircraft you have in mind so we can carry out a valuation for credit underwriting purposes.
- **Negotiate**
Alternatively, you may prefer to arrange a credit line facility before deciding upon your exact aircraft, this demonstrates to sellers that you are a serious buyer and increases your negotiating power. We will send you a letter of offer for you to sign.

Making an offer

- **Put in your offer**
Once you have finally chosen a particular aircraft, it's time to make your offer to the seller.
- **Arrange a survey as required**
If you are buying a second-hand aircraft or helicopter, we suggest you contact an accredited surveyor and ask them to provide you with a full survey or pre-purchase inspection. Always ensure the surveyor you instruct is of good standing and has professional indemnity insurance. Agree the purchase price after the survey in case any work needs to be carried out following the survey.

Proceeding with your purchase

- **Press the button**
Once you are happy to go ahead with the purchase, contact us to let us know. We may ask for a copy of the invoice or purchase agreement confirming the sale plus a copy of the survey if you have arranged one.
- **Sign the documents**
Once you provide us with the final price details and any conditions specified in our credit acceptance and are happy to proceed, we will issue our mortgage documents to you for signing. We will enclose a checklist requesting copies of required certificates.
- **Let us complete the formalities**
When we have received the paperwork from you and the insurance has been confirmed with our interest noted, we will lodge our interest and conduct a search with the relevant aviation authority.
- **Tell us to pay the seller**
Finally, we will ask for your authority to release the funds to the appropriate third party.

Understanding your needs

Using asset finance to your advantage

From business executives to weekend enthusiasts, a growing number of people are discovering the advantages of operating their own aircraft. And our aviation experts are helping to make those advantages more affordable and more accessible using the power of asset finance.

Whether you're a business or private flyer, we know how asset finance can help you achieve your ambitions. For example, it can enable you to realise your personal dreams without compromising your lifestyle or security. It can help your company to acquire the assets that are vital to supporting growth while preserving your precious cash reserves.

Asset finance also helps to minimise your exposure to risk by using your aircraft as security for your funding facility. This allows you to keep your asset portfolio flexible without having to tie up your assets as security.

We also understand that acquiring a single aircraft or a fleet can take time. Whatever your circumstances and needs, we know how best to structure your finances at every stage of the buying process.

Giving private pilots wings

We can structure a financing solution that can enable you to eventually own the aircraft you've always dreamed of. Which means that you no longer have to pay hourly hire charges with nothing tangible to show for the expense at the end of your flight. And if you already own your own aircraft, we can help you spread your wings even further with an upgrade.

Keeping businesses moving

There are so many reasons to consider acquiring an aircraft for your business such as escalating travel costs, restricted scheduled flights and limited route options.

Keeping operators profitable

In today's competitive aviation environment, structuring the right finance for new aircraft is the first step to ensuring that your business remains profitable. Whatever your aircraft or helicopter requirements, contact Lombard about our range of products.

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We have the financial acumen and aviation know-how to guide you through the acquisition process as efficiently and securely as possible

Seeing the bigger picture

Whether you want to acquire a helicopter, executive jet or fixed-wing aircraft, we have the detailed aviation know-how to guide you through the details and complexities of owning your own aircraft. What's more, our experience in aviation finance enables us to go beyond simply paying for an aircraft to providing guidance covering every other aspect of ownership.

Offshore ownership

Using our trading businesses in Jersey, Guernsey, Isle of Man and Gibraltar, we can find the solution best suited to your individual requirements, asset base and tax status.

Corporate ownership

We have a wealth of experience arranging finance for business aircraft for both internal use and chartering to third parties. With our established close working relationships with many of the leading aviation operators, we understand all the complexities of arranging this for you.

Foreign registration

We often find that our clients want their aircraft to be registered in territories that match their individual circumstances. With Lombard, you can register not only in the UK but in other locations such as the Isle of Man, US, Bermuda and Cayman Islands. Other registrations can be considered, please contact us to discuss.

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Our aviation finance specialists are here to answer any other questions you might have.

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Your questions answered

Can I buy from a private seller or am I restricted to dealers?

You can buy your aircraft from a private individual or through a dealer. We can help you with finance in both cases.

How do I ensure that there is no lien or existing charge on the aircraft?

It's important to know if the seller actually owns the aircraft in its entirety. You can approach the relevant aviation authority yourself regarding registered aircraft and request a search on it for a nominal fee. We also recommend that you speak to the existing maintenance provider. However, we will carry out a search when registering our charges with the relevant aviation authority before the funds are released for your purchase.

Do I need to have a survey and valuation?

You don't need a survey on a new aircraft or helicopter. For a second-hand purchase however, we recommend you contact an accredited surveyor and ask them to provide you with a full survey. Should you go for a survey, please make sure you are satisfied with your chosen surveyor's professional standing and professional indemnity insurance.

Do I need an inspection?

You do not need an inspection on a new aircraft. For used aircraft we would advise that you obtain a pre-purchase inspection from a qualified, type-rated engineer.

Must I register the aircraft or helicopter?

Yes, the aircraft or helicopter will need to be registered with the UK's Civil Aviation Authority, the Federal Aviation Authority in the USA or the Isle of Man Aircraft Registry. We can consider other registers however we need to ensure that our security is robust and we have a minimum advance of £5m.

Can I buy the aircraft from abroad?

Yes. We can make finance available to buy an aircraft from outside the UK. If it's more convenient, we can even make a payment to the broker or supplier in a foreign currency.

Can I register my aircraft on a foreign register?

Often our clients want their aircraft to be registered in territories that fit with their individual circumstances and with Lombard you can do this in such locations as Isle of Man, US, Bermuda and Cayman Islands. Other registers can be also considered. We can do this in a way that suits you best.

Can I change the registration mark on the aircraft?

Yes this is possible, but you will need to notify the relevant aviation authority by completing their required forms. You'll also need to notify us.

Can I charter the aircraft?

Yes, you can charter your aircraft under the terms of our mortgage, as long as we are made aware of this. Of course this will also be subject to the operator having an Air Operator's Certificate. Lombard will require a copy of the Operating Agreement.

What happens if I need to have an engine overhaul?

We can offer finance (subject to status) for engine overhauls.

Will I need insurance for my aircraft or helicopter?

Yes, your aircraft or helicopter must be comprehensively insured with a UK insurer and our interest noted on the policy.

Are there any restrictions on the amount of finance I can borrow?

Yes, for all G register the minimum amount we finance is £100,000.00 and for all N register the minimum amount we finance is £250,000.00.

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Above all: you

With over two decades' experience in the aviation sector, Lombard has specialised exclusively in asset finance for more than 150 years. As UK's largest asset finance provider, we are part of The Royal Bank of Scotland Group, one of the world's largest banking groups.

In addition to financial reassurance, our membership of the Group gives you access to a wide range of other banking services from select partners including our Wealth Division comprising Coutts, Adams & Co and Drummonds. We also draw our legal expertise from RBS's respected panel of advisors.

Our reputation is built on a simple yet uncompromising service ethic: you demand the highest standards of design and maintenance in your aircraft, and we believe you should expect the same level of excellence from your financial team.

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Contact us

No matter where you are, you're never far away from a Lombard expert.

For more information and support, simply call or visit us online. Calls may be recorded.

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