

# Strategic Borrowing in 2026

Webinar | 12:00pm (GMT) - Thursday 15th January

MIDDLETON®  
ADVISORS

Coutts | 



CHAIRED BY

**Juliette  
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**Ashley  
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Private  
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# Welcome

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# Agenda

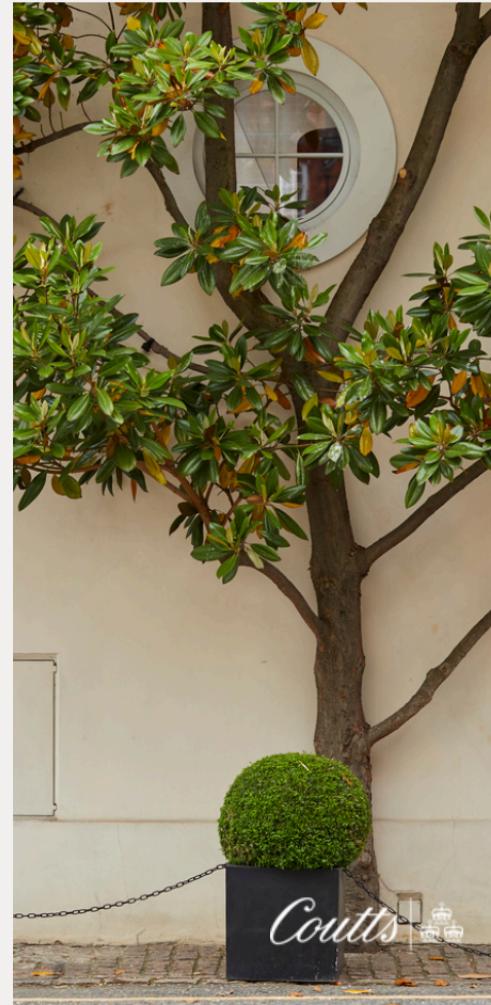
What's Happening in 2026: Market Outlook

How Private Banks Support Complex Borrowing

Real Examples: Financing Strategies

Leveraging Finance in Your Negotiation

Q&A



# What's Happening in 2026: Market Outlook

Expected price trends and supply dynamics for UK Prime Property

- In 2025, the market has been subdued with policy driven caution underpinning sentiment.
- The Autumn budget was less severe than anticipated for UK prime property.
- Rate reductions in 2026 are expected to make borrowing more attractive, supporting demand.
- Expect uneven pricing recovery across different London submarkets.

## International demand

Overseas buyers have been showing caution due to economic uncertainty and regulatory changes.

Favourable exchange rates could provide value.

Source: Coutts

## Domestic demand

Domestic buyers lead in outer prime areas, mainly purchasing family homes driven by lifestyle needs and expected rate cuts in 2026.

Source: Prime Central London Research

## Buyer Sentiment

The Autumn budget was less severe than anticipated for UK prime property.

Clients may choose to borrow, seeing debt as prudent financial planning mechanism.

## Falling Interest Rates

Current market expectation is for base rate to fall to 3.25% by end of year (but could go further).

# How Private Banks Support Complex Borrowing

Going beyond the expected

- At Coutts, we specialise in bespoke lending for high-net-worth UK Resident & Non-UK Resident individuals. We craft solutions around each client's unique circumstances in response to their defined needs, rather than a pre-defined product offering.
- Clients gain access to a network of specialists who can support complex plans, provide expert financial analysis, networking opportunities and rich rewards on your spending.

## Flexible Lending Solutions

- Multi-Element Mortgages - We offer lending structures with tailored features and repayment options to suit individual client needs, with Interest-only terms up to 35 years, and products such as Offset and Mortgage Reserve Accounts that provide a high level of flexibility.
- Our structured lending supports Special Purchase Vehicles (SPVs) and Trusts, helping you manage complex assets with confidence and tax efficiency.
- Beyond mortgages – we offer Investment-Backed, Cash-Backed and unsecured lending option; unlocking liquidity without selling assets, so your portfolio remains invested.

## High Net Worth Borrowing

- For individual with high levels of assets but limited liquidity, we can consider the clients wider asset portfolios to support lending decisions.
- Eligible assets include cash, liquid investments, property, second homes, art, antiques, cars, and specialist assets.

## Complex Income Recognition

- We understand the diverse income profiles of wealthy clients and reflect this in our underwriting approach.
- Recognised income types include bonuses, carried interest, investments, and business-held earnings.

## Higher LTV Borrowing

- Our client-centric underwriting enables significant leverage for those with strong income and repayment capacity.
- Coutts offers high loan-to-value ratios to support borrowing goals.

\*All lending is subject to approval. Security and fees may apply. Think carefully before securing other debts against your home. Your home may be repossessed if you do not keep up repayments on your mortgage. Changes in the exchange rate may increase the sterling equivalent of your debt.

# Real Examples: Financing Strategies

A client wishing to purchase a new home...

1

## Additional Mortgage borrowing

Increasing borrowing on current mortgage or taking out second mortgages on new property in parallel.

2

## Investment Backed Lending

IBL or cash-backed lending could allow clients to access liquidity to support house purchase while remaining invested.

3

## Bridging Loan

If a client wants to take out a new loan, relying on sale of existing house to repay the proposed loan, we are able to progress this is a Bridging Loan.

## Flexible Finance That Suits You

Our client wanted to purchase a main residence but hadn't sold his existing home. We arranged a £5m mortgage on the £4.5m new property, while also taking the current property as security, to provide short term financing as the sale of his property was being finalised. The mortgage also featured an aggressive repayment schedule to take account of his planned retirement. This gave him flexibility to make lump sum repayments without incurring penalties.

\*Investment backed lending is subject to eligibility and exclusions. Investment values can fall as well as rise, your capital is at risk.



**Coutts**



# Leveraging Finance in Your Negotiation



- Laying down the foundation.
- Speak to your bank or lender in advance.
- Building the right team.
- Tailoring the approach.
- Levers we can pull.

# Questions?

# Contact Details & Closing Statements



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# Thank you for joining us!