

# Articus

Finance

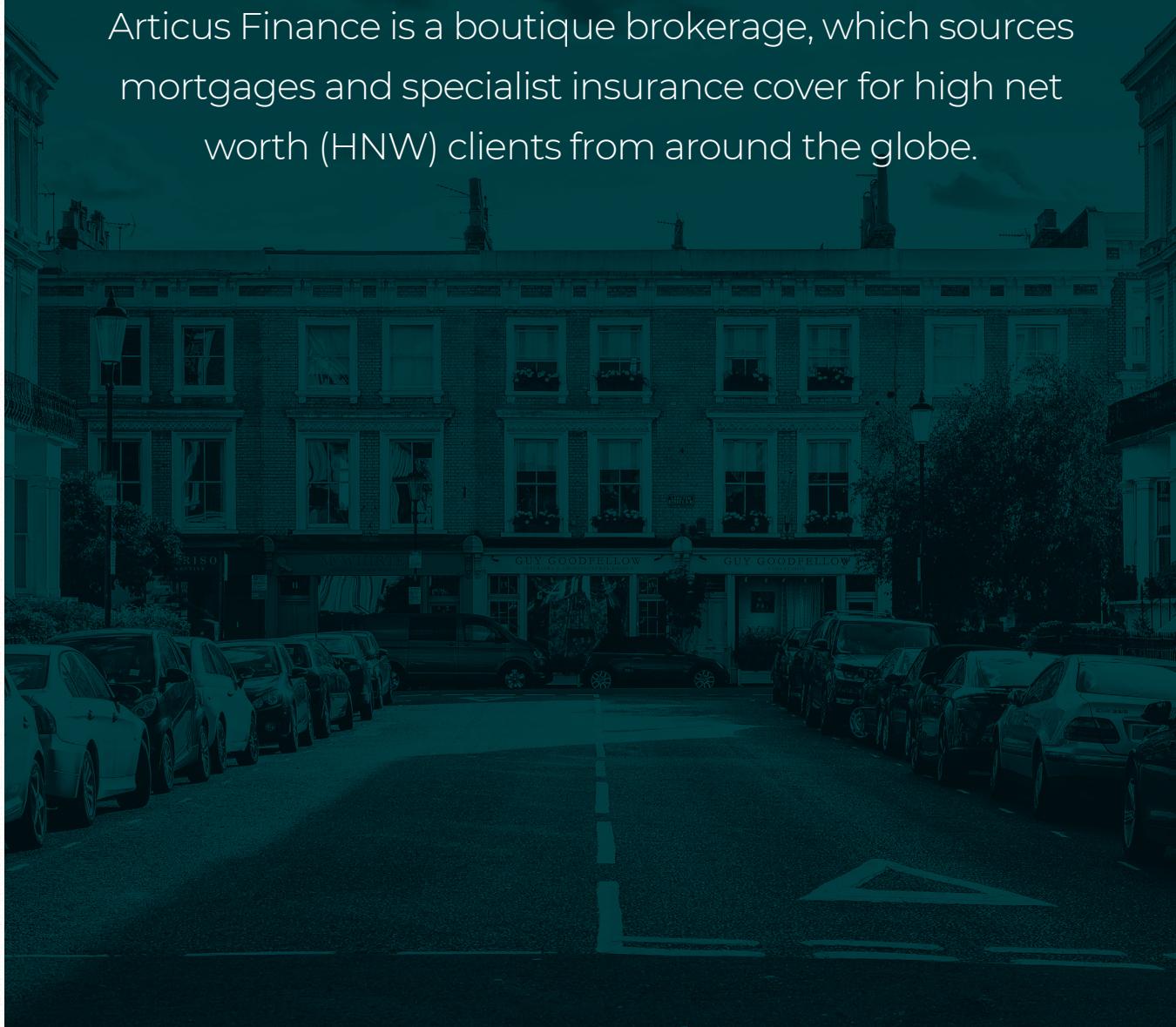
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A boutique mortgage brokerage,  
which sources high-value finance and  
insurance for global clients

# Articus

Finance

Articus Finance is a boutique brokerage, which sources mortgages and specialist insurance cover for high net worth (HNW) clients from around the globe.



Based in London, our brokers have over 20 years' experience negotiating bespoke finance for wealthy individuals.

So whether you're seeking a residential property mortgage, buy to let finance, or a high-value bridging loan, our team will be able to assist.

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# About us

Our offering is highly tailored to every individual applicant, drawing on our unique industry experience to ensure the best results.

Our approach rests on four key pillars: service, knowledge, relationships, and transparency.

## Bespoke service



We provide a premium mortgage service for HNW clients, working quickly and discreetly to achieve your desired outcome.

## Specialist knowledge



For our expert brokers, no situation is too complicated – our market knowledge means we find solutions where others can't.

## Industry relationships



We have exceptional lender relationships across the UK and the globe, enabling us to negotiate the best mortgage rates for your situation.

## Transparency and trust



Our impartial advisors pride themselves on their commitment to transparency, giving you peace of mind during the process.

# Our team



**Antonio Michael, CEO**

Antonio has over a decade's experience arranging mortgage finance for private clients with incredibly complex requirements. He has worked at some of the UK's most prestigious mortgage brokerages, and has a wealth of relevant experience in handling complicated cases, along with an almost unparalleled network of industry relationships.



**Oliver Hines-Lloyd, Founding Director**

Ollie is an experienced broker with a background in financial advice and client services, who excels at building relationships, both with clients and across the industry. His drive, ambition and natural flair for anticipating the needs of his clients makes him a natural fit for the world of HNW mortgage broking.



**Shyan Zubair, Managing Director**

Shyan is a global businessman with a deep understanding of the UK property market. During his career, he has held a number of highly strategic roles focused on driving business growth. He has significant experience in property trading, and has played a pivotal role in the completion of numerous large scale development projects with values up to £30 million.



**Antonia Grieve, Office Manager**

Antonia brings fantastic planning, organisational and time management skills to her role as office manager, ensuring that operations at Articus run smoothly. An experienced administrator with fantastic problem solving skills, Antonia began her career working in medical administration, so she is highly experienced working with confidential client data.

# Our services

The Articus team deal with mortgage applications over £500,000, with a particular expertise in complex cases that have struggled to find a solution elsewhere. We source residential mortgages, buy to let finance, and bridging loans – as well as specialist insurance cover.



*'Our brokers have a wealth of experience in the world of high-value mortgage finance, whether for residential property, buy to let, commercial, or bridging deals. Over the years, we've developed excellent industry relationships and the ability to negotiate for bespoke outcomes, no matter the complexity of a client's situation.'*

**Antonio Michael, CEO**

# Residential mortgages

We source residential property finance over £500,000 for clients from around the globe. With access to a huge number of private, niche and investment lenders, our team is able to negotiate the best mortgage deals, whether you're purchasing a new property or remortgaging an existing asset.

We are particularly skilled in finding successful resolutions for complex cases. We regularly secure high-value mortgage finance for expats, foreign nationals and self-employed applicants – and can confidently accommodate potentially challenging requirements, like interest-only mortgages and high loan to value (LTV) finance.

Types of residential mortgages we can arrange include:

- | Residential purchase mortgages over £500,000
- | Remortgages and equity release
- | Interest-only mortgages
- | High LTV mortgages
- | Mortgages for self-employed applicants
- | Mortgages for expats
- | Mortgages for foreign nationals

# Buy to let mortgages



With quality rental property in high demand, the UK's buy to let market attracts investors from around the world. However, the buy to let mortgage market has undergone a number of key regulatory shifts in recent years – which can make securing the appropriate finance challenging.

Our brokers have the knowledge and the network to negotiate buy to let finance no matter what your requirements are. Whether you're an expat, a foreign national investor, a portfolio landlord, or buying through a limited company, we can help.

## We can confidently secure:

- | Mortgages for buy to let property purchases
- | Buy to let remortgages across single or multiple assets
- | Mortgages for companies owned via a Limited Company
- | Mortgages for portfolio landlords
- | Mortgages for Houses in Multiple Occupation (HMOs)
- | Buy to let mortgages for expats
- | Buy to let mortgages for foreign nationals

# Bridging finance

Conventional mortgage finance can take weeks or even months to arrange, causing frustration and leaving you unable to capitalise on key opportunities. Bridging finance can provide a solution, as short-term loans can be arranged at speed, putting you in a position to move quickly.

Best of all, where once the market was highly specialist – and accordingly quite expensive – bridging finance has opened up considerably over the last decade. Now, a number of new lenders have entered the market and driven down interest rates.

This makes bridging finance more accessible than ever before.

## Our team can arrange:

- | Regulated residential bridging loans
- | Unregulated bridging loans
- | Second charge bridging finance
- | Bridging loans for property refurbishment



# Insurance

Whether it's life insurance or cover for luxury assets, HNW clients usually have niche insurance requirements that can't be addressed by mainstream services. Many standard policies may not be appropriate when the sums involved are very large, and these insurers may not have specialist appraisers in their team.

Articus can help, putting you in contact with specialists that understand the intricacies of insurance for wealthy individuals. This will help to ensure that you and your family are protected when you need it most, giving you total peace of mind.

Policies we can help to source include:

- | Life insurance, such as level-term, decreasing-term, and whole of life cover
- | Income or mortgage protection
- | Buildings and contents insurance



# Our network

At Articus, our global clients are incredibly diverse in their requirements and backgrounds, and no two cases are the same.

We know that relationships are the key to solving complex cases and providing our various clients with the best possible service. That's why we've developed close bonds with lenders, property professionals, and other financial and legal advisors.



*'Relationships are everything. Whether it's negotiating the best deal, knowing who to speak to about an unusual case, or simply being able to refer someone on to a tax expert, we work hard to maintain a strong network of contacts – all with the aim of making life easier for our clients.'*

**Oliver Hines-Lloyd, Founding Director**

## Partners and introducers

Clients with complex requirements often need highly specialist advice and an entire ecosystem of advisers to achieve the right result. To help facilitate this, we have developed strong relationships with other industry professionals, including, but not limited to, estate agents, solicitors, tax advisors, and accountants. This means we can point our clients in the right direction should they need further assistance with a specialist matter.

We also have a formal introducer policy, if you have clients that you would like to refer to our service.

## Lenders

Articus is a whole of market broker. We have excellent relationships with lenders including private banks, investment banks, and niche lenders, as well as the private client or HNW arms of high street banks.

# Contact us

Ready to make an enquiry about UK property finance or high-value insurance?

Whether you'd like to begin a mortgage application or simply have a question about our services, our team of expert brokers and support staff are always hand to help.

You can contact us via phone or email. Or, you can arrange a time to visit our London office, just a few minutes' walk from Bank station.

## Articus

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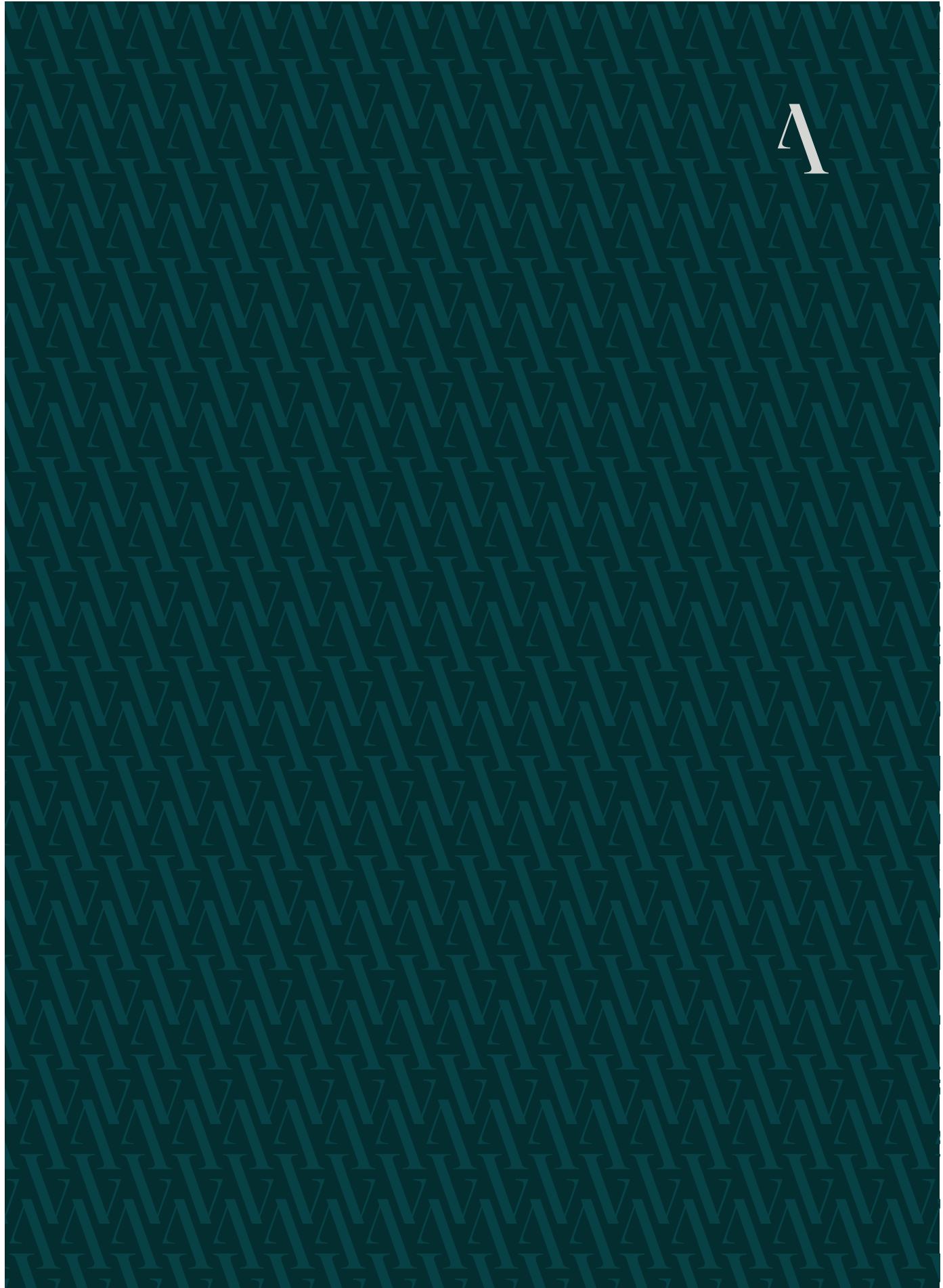
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**Registered in England & Wales**

*Articus Finance is an Appointed Representative of JLM Mortgage Services Ltd, which is authorised and regulated by the Financial Conduct Authority. Registration numbers 845074 and 300629. Registered address as per companies house: 3rd Floor, 12 Gough Square, London, EC4A 3DW. Further details may be found by visiting [www.fca.org.uk](http://www.fca.org.uk)*