# **MECHANICAL ART CAPITAL**

fast and discreet asset-based financing for high-end watch collectors and dealers

At Mechanical Art Capital, we understand the complexity and hassle of conventional lending. We provide easy-to-access, alternative financing based on the intrinsic value of high-end timepieces. We are active collectors and participants in the horological community; we deeply value our client relationships and will always respect your confidentiality.

#### MAIN TERMS AND CONDITIONS

- Up to 12-month term
- Repurchases shorter than 3 months carry a minimum 5% price increase.
- 1.5% monthly increase in repurchase price starting in month 4
- Watches can be bought back any time before completion of financing term
- No reminders or collections

# ACCEPTED BRANDS

- Audemars Piguet
- A. Lange & Söhne
- Christophe Claret
- David Candaux
- FP Journe
- Greubel Forsey
- Grönefeld
- Kari Voutilainen
- Laurent Ferrier
- Patek Philippe
- Philippe DuFour
- Richard Mille
- Romain Gauthier
- Urwerk
- Others will be considered

#### THE DEAL

MAC provides watch collectors and dealers with liquidity in 1-2 business days. First, we assess the value of the timepieces being used as collateral. Then we execute a buy-back agreement that sets the price for you to repurchase the watches, depending on how long you need the capital and when you want them back. During the term of the financing, the watches are kept in a mutually agreed safety deposit box at a major financial institution in Manhattan, NY.

# **HOW IT WORKS**

- Contact us via email or a phone call. We will discuss the capital you need and the timepieces you would like to use for the transaction. We will also explain in more detail how the buy-back/repossession agreement works.
- Once we agree on the terms and conditions, we inspect the timepieces and validate their authenticity. Then we execute the agreement, transfer you the funds, and deposit the watches in the bank safe deposit box, all on the same day.
- At any time before the end of the financing term, you can buy back the watches at a previously agreed price (which goes up 1.5% per month), with the same ease and confidentiality as in the initial transaction, and with absolute security that the timepieces are safe and sound.
- We can provide financing to anywhere in the world, so long as the collateral timepieces are brought to NYC so that we can authenticate and store them safely.
- We will work with you if you want to swap out collateral during the term, so long as the timepieces being swapped are of equal or greater value.

# **ACCESSING YOUR TIMEPIECES**

You still have easy access to the timepieces -- in case you need to have your insurance company appraise them, for example, or you want to show someone who might be interested in purchasing them in the future -- by scheduling a visit with us at the bank safety deposit box location.

ARTCAPITA

# **GETTING STARTED**

Please contact us at: & +1 (833) 209-0972

☑ financing@mechartcap.com

please contact MAC at +1 (833) 532-7040 or email financing@mechartcap.com