



- What is an Investment Line of Credit (ILOC)?
 - An ILOC is a revolving line of credit secured by investment assets held either in custody with and/or managed by Bank of the West Wealth Management Group.
- How much can I borrow against my investment account?
 - Bank of the West ILOC loan maximums vary depending on your investment portfolio and investment strategy. Consult your Private Client Advisor (PCA) for further details.
- Which types of investment accounts are eligible for an ILOC?
 - Either BancWest Investment Services-Investment Advisory Solutions non-retirement accounts, or Global Investment & Fiduciary Solutions Agency accounts, both which may be held in trust.
- Can I apply individually?
 - You have the option to apply for an ILOC individually or jointly. Consult your PCA for details on potential options.
- How often am I required to make payments?
 - Interest-only monthly payments are required, but you may pay more than your payment due in order to pay down the principal owed.
- How long does it take to obtain an ILOC?
 - Timing varies based upon the amount of documentation required. Generally, you can obtain an ILOC in as little as 14 days.
- Who do I contact with more questions?
 - If you have more questions feel free to reach out to your PCA.