

## Financial needs of yacht crew and seafarers

## Get in touch today

Blacktower's financial advisers operate throughout Europe, as well as in Grand Cayman, Switzerland, Australia and the US; they all speak English, as well as their regional language, and our firm's specialist knowledge means we can provide solutions for seafarers suited to your particular roaming, marine-based lifestyle – all in a language you'll understand.

Over the years we have optimised our range of products and services to recognise the diverse needs of those in the yachting industry and we can help with specialist advice on regular and lump sum investment vehicles, as well as the provision of a range of insurance products to protect you and your family.

Our team has one goal in mind when providing financial services for seafarers and yacht crew: to give you the best opportunity of achieving your financial goals and realising some of your aspirations and dreams.

Contact your local office to talk to a member of the Blacktower team, email [info@blacktowerfm.com](mailto:info@blacktowerfm.com), or visit [www.blacktowerfm.com](http://www.blacktowerfm.com)

## Yachting Financial Solutions

Financial services for seafarers



For a tailored approach to your finances, contact Blacktower today.

[www.blacktowerfm.com](http://www.blacktowerfm.com)

Blacktower and its financial advisers are regulated in various jurisdictions and a full list of these can be found at <https://www.blacktowerfm.com/about-us/licencing/>



**BLACKTOWER**  
FINANCIAL MANAGEMENT GROUP

## When you're not on land

Anyone who spends a large proportion of their time away at sea will know that their financial services needs are a little different from clients who live and work on solid ground.

At Blacktower, we have been working in the financial services sector since 1986 and have made it our mission to understand the specialist needs of yacht crew and high-net worth individuals who sail the globe for work or pleasure.

Our yacht crew financial services, offered across our branches, include:

- Seafarer bank accounts
- Savings plans for yacht crew
- Mortgage solutions for seafarers
- Specialist investment plans
- Critical insurance solutions

## Our advice, your advantage

- Specialist seafarer bank accounts
- Advice on savings plans
- Bespoke solutions for seafarers
- Help your money work for you
- Language you'll understand
- Talk to us today

## Savings for the marine industry

We understand that making the most of your money is likely to be an important factor when choosing financial services, and our knowledge of the seafaring sector has helped us devise offshore savings plans tailored for groups of seafarers through world-class Life Insurers.

As you travel the globe it can also be reassuring to know that your retirement savings are being looked after, so we offer bespoke solutions for yacht crew to ensure their time at sea doesn't hinder their long-term financial goals.

If you are contracted through different countries around the world, as many seafarers are, Blacktower savings plans are built to fulfil your needs which are likely to be very different to land residents.

## Banking for seafarers

The Seafarer Account, provided in association with the Standard Bank Isle of Man, is uniquely designed to meet the specific needs of yacht crew. Available in a range of currencies – GBP, EUR, USD and AUD – the account has a low minimum balance, no minimum income requirement and offers free electronic payments. Combined with an optional Visa debit card and secure 24/7 internet banking, the Seafarer Account offers control and flexibility wherever you are in the world.

\*Any agents' charges, foreign correspondents' charges or other indirect costs incurred in connection with transactions undertaken at your request will be passed on to you.

## Yacht crew mortgage solutions

Different geographical contracts mean you could be earning your income in USD and/or EUR, but perhaps you wish to secure a mortgage in GBP. The seafarer mortgage solutions Blacktower has established can help you negotiate the complex and often confusing area of foreign currency mortgages.

Whatever type of mortgage you need, whether you are a first-time buyer, moving on, or you need to re-mortgage, arrangements can be different for seafarers and yacht crew. Our financial advisers have the experience and knowledge to provide you with solutions.