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Getting ready for a new life.

Banking services for relocators, in-pats and expats.



BANQUE
INTERNATIONALE
À LUXEMBOURG



Have you decided to settle down in Luxembourg or move abroad? Whether you are relocating or emigrating, Banque Internationale à Luxembourg (BIL) can provide assistance for all of your banking needs.

A dedicated team of experts in legal, tax and regulatory fields covering various geographic areas is on-hand to assist you to prepare for:

- Leaving: as some countries have an exit tax;
- Arriving: structuring your wealth before moving to your new location;
- Any banking-related administrative formalities.

BIL's experts work in collaboration with relocation companies, international lawyers, tax advisers and other professionals in order to optimise your move to Luxembourg or abroad.





What are your requirements for managing your daily payments, financial investments, projects and, most importantly, your total assets?

Your daily banking

One of the first steps when arriving in Luxembourg is to choose a bank that can meet your needs.

- Bank accounts for receiving your salary, paying bills and making international money transfers;
- Credit cards offering travel insurance and assistance services;
- Periodic account and card statements;
- Payment tools also available through online banking for PCs, mobile phones and tablets.

BIL offers a variety of packages catering to your private and/or business needs in Luxembourg and abroad.

Your projects

Have you decided to settle down in Luxembourg? BIL offers various financing packages and support to assist you to make your choice:

- Loans for furniture, car and leisure plans;
- Variable, fixed or capped-rate mortgages;
- Information about subsidies, especially renewable energy measures;
- Financing for real-estate projects in most Western European countries.





Your business activity

Our dedicated Corporate Banking business line provides you with solutions and assistance in setting up, developing and transferring your business

- Daily banking tools and online account management;
- Financing for business projects in Luxembourg and the surrounding areas;
- Assistance in structuring your international business activities.

Do you want to invest your money worldwide?

- Various open architecture solutions available;
- All kinds of assets, including alternative investments such as private equity and real estate;
- Foreign exchange and securities transactions on most international financial markets;
- An overview of your assets (bank statements, wealth and tax reporting);
- Multibooking centres in Luxembourg and Switzerland.

Do you want to build or manage a financial portfolio?

- Execution-only packages allow you to manage your investments on your own;
- Advisory mandates to take advantage of our advisers' recommendations;
- Discretionary mandates delegating the management of your portfolio to our financial experts.





Wealth Planning

If you are planning to change your country of residence, transfer wealth to your heirs or set up projects abroad it is important to think about the impact that your plans could have on your liquid assets and your total assets. BIL experts are available to assist you in these matters with:

- In depth analysis of your current situation and your short, medium and long-term objectives;
- Cross-border assessment of your overall wealth;
- All relevant information regarding tax and regulatory matters in Luxembourg and in other countries;
- Assistance in planning the transfer of your wealth in order to meet your expectations: share-out, tax relief, control over your wealth, conservation of income, protection of those around you, etc.
- Life insurance solutions;
- Support in setting up your charity projects;
- Structuring your overall wealth through special purpose vehicles.





Banque Internationale à Luxembourg, your partner for your banking needs in Luxembourg and abroad

Specialised staff dedicated to assessing and meeting your specific needs

- Multilingual and multicultural Relationship Managers taking care of your personal situation;
- Staff assisted by specialised teams provide you cross-border taxation, regulation or financial investment solutions;
- Collaboration with BIL entities and other partners based abroad to assess your international personal or business projects;

A rich banking tradition

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest private bank in the Grand Duchy. Since its founding, BIL has played an active role in the development of the major stages of the Luxembourg economy and today carries out the businesses of retail, private and corporate banking, as well as financial market operations.

A universal bank

- A one-stop shop for all types of customers for their private, corporate, professional and institutional activities;
- Presence in Luxembourg with competence centres for all of its banking activities and a network of over 40 branches;
- Presence abroad with a focus on Wealth Management in Switzerland, Singapore, Denmark, Belgium and the Middle-East.



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