

private banking

Tailor-made private banking services for the Middle East



BANQUE
INTERNATIONALE
À LUXEMBOURG
| MIDDLE EAST



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As a well-known and recognised institution in international private banking, Banque Internationale à Luxembourg's mission in the Dubai International Financial Centre (DIFC) is to help HNWIs and UHNWIs in the Middle East to achieve their objectives.

BIL Dubai Branch (BIL Dubai) opens the door to a world of international investments, offering highly customised and comprehensive financial and non-financial solutions.

BIL Dubai enables access to personalised services, skills and expertise of the BIL Group in Luxembourg, Switzerland and Singapore.

BIL Dubai: a central spot to serve the Middle East

Banque Internationale à Luxembourg ("BIL"), founded in 1856 and the oldest private bank in Luxembourg, has opened a branch in Dubai to serve the Middle East.

Since being established in 1856, the BIL Group has been helping private and corporate clients with their financial projects.

Located in this major private banking centre, our branch can offer all the international financial and wealth structuring services required by families, entrepreneurs and expatriates. We also meet the service needs of family offices and independent external asset managers (IAM). BIL Dubai's international expertise, supported by an international network in major private banking centres, is an asset to anyone with international and complex needs.

Our financing, investment product and wealth structuring solutions meet the needs of a growing number of high-net-worth individual clients.

We proactively engage with clients to offer you a wide range of innovative solutions as well as tailored services and advice to turn your dreams into reality with our experts in Luxembourg and Switzerland.

We have developed a pragmatic and direct approach allowing our clients to benefit from a high level of flexibility and quick decision-making.

The BIL Group's comprehensive offering

Whether it is your personal or professional situation, your interests or your projects, your demands are unique and we will take all of them on board...

Our priority is to provide a comprehensive wealth management solution.

We will find the best solution for structuring your assets, listening to what you want and transparently discussing your options.

Financing: collateralised lending and flexible financing

At any given time, a loan can be used to help you seize an opportunity, finance an acquisition without having to sell assets or a portion of your portfolio, or even plan a complex restructuring, acquire venture capital or participate in an M&A transaction, not to mention the leverage that can be generated for some financial transactions.

We can arrange variety of tailored credit solutions, linked to the management of your portfolio, your investments or your specific projects:

- loans for financial investments;
- financing your real estate projects;
- structuring tailored credit.



All these solutions are made possible by standard or even complex credit transactions which then require personalised analysis, documentation and monitoring. This is implemented by the BIL Group's Credit Structuring team as part of the credit policy defined for private clients.

Investment products

Our branch offers all kinds of investment solutions on international financial markets.

A wide range of financial products available under open architecture:

- traditional investment products;
- access to financial /forex markets;
- trading desk;
- investment advice and asset allocation;
- financial and tax reporting.

BIL offers different ways to manage your portfolio based on your specific needs, constraints and objectives, and involves you in the decision-making process:

- classic or customised discretionary management mandate through dedicated teams within the BIL Group;
- advisory mandate;
- "execution only" services.

Wealth structuring

BIL Dubai draws on the BIL Group's international expertise to propose specific financial solutions for your projects:

- Luxembourg structuring vehicles;
- wealth planning;
- fiduciary (trust) solutions;
- eligible foreign funds;
- Luxembourg insurance policies.

The BIL Group – serving professionals

As a custodian bank, the BIL Group enables independent asset managers and professional experts (trust companies, law firms, fund administrators and consultants) to benefit from a solid support system and personalised advice to facilitate their day-to-day activities. This includes privileged access to support and research services as well as to legal, tax and financial documentation.

Independent asset managers can also draw on the expertise of our specialists in order to analyse the risks associated with asset structuring, wealth and estate planning, and capital protection.

In this respect, the BIL Group offers tax reporting and investment advisory tools:

- a wide range of financial products in full open architecture;
- unregulated investment vehicles (SOPARFI, securitisation vehicles, trusts, etc.);
- regulated investment vehicles (SIF and SICAR);

As an integral part of a universal bank, our teams in BIL Dubai ensure that our professional intermediaries have the full range of the BIL Group's financial services at their disposal, including:

- cash management;
- e-banking;
- financing;
- contractual arrangements (surety and escrow agreements);
- custodian services for banking and financial services;
- privileged access to our investment advisors.



International network

Luxembourg, Switzerland, Singapore, Dubai, Belgium, Denmark

BIL a leading player since 1856.

"International" is more than just a word to us; it is part of our history and our name.

A single network, multifaceted expertise

Drawing on the BIL network, which spans across Luxembourg (group headquarters), Switzerland and Singapore, BIL Dubai allows you to combine the best of different worlds:

- Luxembourg's renowned savoir faire in the areas of private asset management, financial engineering and fund administration within the European Union;
- the Swiss financial centre's expertise in international asset management and investment advice, and;
- Singapore's unique position and access to Asian markets.

BIL philosophy

Our philosophy is based on strong values (confidence, performance, listening, integrity and transparency) which are upheld at every stage and at every level.

Our approach to teamwork enables you to benefit as fully as possible from our network of international experts.

Our innovative thinking is demonstrated through our ability to deal with specific and complex cross-border or international situations.

Our private banking centres share high standards of information protection and privacy.

Supervised by international financial services authorities, we offer safety, professionalism and the ideal setting to serve high net worth individuals and families or financial intermediaries with interests spread across several countries.

The BIL Group – a privileged partner for GCC nationals, professionals and Western expats

Truly international, our multicultural team has an excellent understanding of your personal and professional situation and needs.

We provide:

- ongoing, open dialogue as part of a sustainable, trusting relationship;
- a customised response to your family's overall needs and/or professional circumstances, and;
- professional support through BIL Luxembourg, with access to local partners as well as our international network of partners and experts.

BIL's salient features make it stand out among the rest:

- BIL Luxembourg has been a private bank since 1856.
- BIL Luxembourg is independent with two strong shareholders: the Luxembourg State (circa 10%) and an investment fund from Qatar (circa 90%). The solid shareholder structure enables us to look to the future with confidence and offer you, our clients, stability and strength.
- The BIL Group has gained experience in the Middle East through its presence in Bahrain since 2005.
- The BIL team is composed of locals and expats familiar with the local and international environment.



Banque Internationale à Luxembourg SA
BIL Dubai Branch
Dubai International Financial Centre
Gate Village Building 2
Office P3 - Level 4
PO Box 50 68 81
Dubai
United Arab Emirates
T: +971 4 278 2900
F: +971 4 278 2909
contact-dubai@bil.com

www.bil.com/dubai

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