

# BIL Private Banking

Your peace of mind is our priority



BANQUE  
INTERNATIONALE  
À LUXEMBOURG

Together for you

PRIVATE BANKING

**B**anque Internationale à Luxembourg is the oldest private banking group in the Grand Duchy of Luxembourg. Committed to you since 1856, it is one of the country's three largest banks. Firmly focused on the future, BIL is a modern, dynamic bank maintaining ever-closer relations with its clients.

Known as a pillar of the Luxembourg financial sector, BIL operates within a stable, investor-friendly environment and actively contributes to the country's economic development.

With its three main business lines of private, corporate and retail banking and direct access to the financial markets through its trading room, BIL accompanies you to realise all of your projects, from the day-to-day management of your accounts to your most complex financial structuring issues.

Connected, like you, BIL invests in the digitisation of all of its business lines. It focuses on innovation as a means to achieve growth and continuously adapts its solutions to suit your everyday needs and make accessing its services even easier, at any time and wherever you are.



■ BIL assets under management:  
**EUR 39.8 billion**

*Key figures as at 30 June 2018*



■ Total balance sheet BIL group:  
**EUR 25.6 billion**



Security

Peace

Calm

Trust

Support



## Getting to know you

**B**IL Private Banking is by your side, accompanying you to support your family and the people who are most important to you. Each client is unique with its own personality, preferences and expectations. We are well aware of this, which is why you can choose the type of relationship you wish to have with us.

Whether you have the needs of an individual client, a family or a businessman, you expect your bank to understand and respond to them promptly and flexibly.

As your situation is likely to change over time, we will conduct a regular follow-up with a dedicated Relationship manager. This support enables you to maintain a global understanding of your wealth, its performance and its potential when passed down to your heirs.

- *You are thoughtful of your family's future... We help you organise and manage your estate so that your personal and professional assets can be passed on effectively.*
- *Your wealth evolves within complex markets... Our experts advise you so that you can monitor its progress with peace of mind.*
- *Do you want to invest in charity or an association? Do you want to purchase a work of art?... Let us structure and manage your assets so that you can concentrate on the matters closest to your heart.*
- *Are you or your children moving abroad?... We can advise you on the tax regulations specific to various countries so you can get through these stressful times with the least difficulties possible.*

**BIL Private Banking** constantly works on improving its services to offer you a range of financial and non-financial solutions, whether it be in Luxembourg or abroad.

# By your side to support your future

**T**hrough a complete analysis of your assets performed in collaboration with your dedicated Relationship manager, BIL provides you with solutions that are tailored to your situation and plans all in compliance with the constantly changing regulations.

## Wealth structuring

Wealth structuring helps you to **analyse, organise and, if necessary, pass down** all of your property and other assets, whether private or professional, national or international.

## Wealth preservation and growth

We offer you a broad range of solutions to **protect and build your wealth**:

- **A complete range of financial investment mandates**, from autonomous management with direct access to our trading room to tailor-made discretionary management mandates.
- **Standardised and tailored** credit solutions in Luxembourg and many other European countries.
- **Assistance with your real-estate transactions** both in Luxembourg and abroad.
- **Life insurance solutions** best suited to your needs thanks to BIL's insurance broker status, or through our professional network.

## Wealth planning

Wealth planning allows you to **maximise your wealth** throughout your life, helping you to realise your ambitions.



Our experts work with you in complete transparency and offer market products best suited to your needs, thanks to our philosophy of open architecture.

Focus your attention on other ambitions, by entrusting your assets to our fiduciary partners and our Belair House family office. This exclusive service is especially developed to correspond to your needs, your expectations and your personal interests, offering large families an even more personalised support.



# Building a relationship of trust and confidence for today and tomorrow

To help you manage your wealth, BIL Private Banking provides a dedicated Relationship manager that understands your culture and speaks your language. As your personal point of contact, he or she will make every effort to understand your unique situation, your ambitions and possible constraints. Relationship managers are available throughout our Private Banking Centres in Luxembourg and our international subsidiaries.

As a reliable contact person, your Relationship manager liaises with a multidisciplinary team of internal and external experts, specialised in the complementary fields of wealth management, wealth planning, taxes and financial markets.

With BIL Private Banking, you benefit from our support for all of your projects through solutions implemented with and for you.

Our focus on personalisation and precision is also reflected in our clear and open communication. This allows us to build a shared vision and long-term relationship with you for the benefit of future generations.



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