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# New range of services from BIL: laying the foundations for the bank of tomorrow

More accessible, more connected, and more specialised, Banque Internationale à Luxembourg (BIL) places clients at the heart of its new range of services in Luxembourg. It strives to better meet client expectations in a rapidly changing sector. This new organisation, which will be phased in from January 2022, puts the emphasis on greater specialisation of staff. To mark this occasion, BIL is launching its new fully remote branch, BIL home.

Development of digital banking services has changed the relationship between a bank and its clients. For everyday life and routine transactions, clients like online services for their simplicity and speed. To bring their projects to fruition (real estate, investment, retirement planning, management of their business, etc.), they want access to experts, whether in a branch or remotely. The new organisation of BIL's services aims to respond to the new practices and expectations of its clients.

"With this new range of services, Banque Internationale à Luxembourg is laying the foundations for the bank of tomorrow. BIL is more accessible, more connected, and more specialised, and is improving the support it offers its clients," says Jeffrey Dentzer, Head of the Luxembourg Market and Corporate and Institutional Banking.

## Specialised account managers for exacting clients

Business services, mortgages, consumer loans, saving and investment, wealth management: banking services have certainly changed significantly. Each requires a specific set of skills. With the digital transformation, clients have also changed a lot: being better informed with many points of comparison available to them, they seek effective advice and expect solutions tailored to them. To improve the quality of its support, BIL has chosen to specialise its staff. This means that, depending on the nature of their plans, clients can rely on the support of an account manager – either face to face or remotely – who has mastered their subject area and can offer solutions that perfectly meet the needs specified.

### BIL home, the new entirely remote branch

In addition to its branches throughout Luxembourg, BIL is launching BIL home, its fully remote branch. With 15 specialised account managers, BIL home will be able to meet all its clients' needs. Account managers will be available by appointment, by phone or video conference, Monday to Friday from 8am to 7pm or via the secure messaging system of the BILnet app, meaning you don't have to leave the comfort of your own home. Whether for a real estate project, a financial investment or a consumer loan, clients can rest assured that they will have access to a specialist from the bank.



Of course, all the bank's clients can manage their accounts with BILnet, its simple and secure online service platform. Here you can check your account balance and carry out transactions in real time, make instant transfers, manage your investments, activate/block your cards, change your withdrawal and payment limits, sign documents electronically, and much more.

#### **BIL** branches, centres of expertise

BIL is constantly investing to improve and adapt the way its branches are organised in order to better meet clients' expectations. Today, advice and support are a core service. BIL has chosen to bring together its specialists in financing, investment and business services so that its branches are true local centres of expertise.

The new branch formats, Office, Shop and House, introduced in 2020, reflect these changes. Opening hours for appointments have been extended to run from 8am to 7pm to improve accessibility. In addition, this also allows for better control of branch flows, which is essential now that the COVID-19 pandemic has completely changed our way of life.

#### About Banque Internationale à Luxembourg (BIL)

Founded in 1856, Banque Internationale à Luxembourg (BIL) is the oldest multi-business bank in the Grand Duchy. It has always played an active role in the main stages of the development of the Luxembourg economy. It currently operates in retail, private and corporate banking, as well as on capital markets. With more than 2,000 employees, the bank has branches in Luxembourg, Switzerland and China.

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