



The BIL Wealth Management Luxembourg Charter sets out our commitment to establishing a relationship of trust and offering you personalised opportunities at every stage in life.

BIL Wealth Management Luxembourg's commitments

Trust

A trust-based relationship with a dedicated private banker who has an extensive knowledge of your financial situation. By understanding your individual needs and goals, we will support you in complete transparency to help make your projects a reality.

Expertise

Following a complete analysis of your assets done in collaboration with your private banker, our in-house experts will propose personalised solutions, including investment, financing, taxation, estate planning, and wealth engineering.

Close relationship

Since 1856, we have supported our clients in Luxembourg and sought to meet their and their family's long-term needs. We'll work with you as you pursue your goals, for yourself and future generations.

Tailor-made

Make the most of a broad range of solutions to meet your everyday needs, any business needs, and for managing your wealth. The agility of our service, combining flexibility and proactivity, guarantees a solution that is specifically adapted to your personal goals.

ESG

We are convinced that responsible investment is the only path to follow if we are to make the world more resilient without sacrificing financial returns.

Helping you with all your needs

Personalised wealth management solutions

Based on your initial situation, we independently analyse the different ways for you to achieve your goals and meet your future needs.

Supported by your private banker and our teams of experts, you can have confidence in our bespoke services for financial, tax and estate planning, the relocation of individuals or business, and philanthropic projects.

We arrange these solutions and monitor them over time to ensure that they are constantly adapting to each stage of your life, taking into account your individual circumstances and plans.

Finance your projects, surrounded by experts

We can provide you with a wide range of lending solutions. Based on an in-depth analysis of your wealth, your private banker gathers together loan structuring experts to finance your projects, whether you're considering a mortgage in Luxembourg or abroad, or a Lombard loan.

Investment solutions that include the support you need

Whether you're seeking our expertise to guide your investment decisions or you want us to manage your portfolio, we tailor our services to your needs. To that end, we offer a wide array of solutions.

Advisory service

Do you have a good understanding of the financial markets and want the proactive support of an expert whilst also being able to make the investment decisions yourself? Consider our advisory services.

Get professional, proactive advice from financial experts, and make your own investment decisions.

The bank's expert internal financial committee offers a diverse range of proposals to suggest an individual portfolio which takes into account your risk profile and your preferences.

Discretionary management

Do you want to delegate the management of your assets to specialists with complete peace of mind? Take advantage of agile, robust and proactive discretionary management solutions.

Choose your investment strategy with your private banker, whose analysis takes into account your financial position, your risk tolerance, and investment experience, knowledge and objectives. Entrust us with the management of your portfolio to aim for the best return on your investments and focus on what matters to you most.

These services are charged separately. There are different packages that we will adjust to your needs, objectives, and profile. Your private banker will go through the details of the costs and fees attached to our investment services.

Access broad investment prospects

BIL Wealth Management works with open architecture to connect you with the best opportunities the market has to offer. Based on your financial situation and budget, your investment objectives and horizon, your financial knowledge and risk appetite, your private banker will help you access a wide range of asset classes and funds selected for their performance.

Upside potential is greater, as your portfolio is more diversified. This opens up new investment possibilities, especially in alternative fields, and new business sectors and regions.

Depending on the strategy followed, some or all of your financial investments may be handled by other asset managers that have partnered with BIL. These are selected carefully by BIL experts on the basis of past performance, robustness, dedication and overall strategy.



Managing your day-to-day needs

Our commitment to supporting you includes management of your day-today affairs. By choosing to enter the world of BIL Wealth Management, you get access to the best services.

In particular, we offer the most exclusive Visa credit card (annual fees of €420/year waived): BIL Visa Infinite offers a range of carefully chosen travel benefits, premium cover and custom services. Our exclusive BIL Visa Infinite credit card gives you 24/7 access to the highest level of personalised service: concierge service - access to airport lounges - travel insurance and assistance - purchase protection. For more information, visit: bil.com/visainfinite

Innovative tools

Enjoy all the benefits of an innovative online bank. With BILnet, you have an accessible yet secure space that includes a broad spectrum of features, allowing you to:

Check your account balances and transactions in real time

Manage all of your routine transactions at the touch of a button

Trade in real time on more than 12 stock exchanges worldwide

Access your shares, bonds, funds and structured products

Get exclusive content

Whatever the level of information you are seeking, we'll provide an answer.

As well as a regular asset report, you have access to detailed information on investment opportunities and special research from our financial experts.

We also provide varied financial content. For example, we cover the latest global financial news on our bilinvestmentinsights.com website. Many of the bank's experts, including those from the Group Investment Office, contribute to it, sharing their analyses and putting forward BIL recommendations.

Enter the world of BIL Wealth Management Luxembourg

A flat-rate fee of EUR 75 (+ Luxemburgish VAT if applicable) is charged each month for the BIL Wealth Management Luxembourg service. Clients who have signed up for an advisory or discretionary management service are exempt from this flat-rate fee.

This allows you to enjoy high-quality personalised services and close contact with your private banker. You can rely on their availability and expertise for solutions tailored to your needs and objectives.

This non-contractual document constitutes additional information, along with the extract from the tariff overview for our products and services.



Inis document is provided for information purposes only, does not constitute any advice (whether investment advice, legal, accounting, tax or other), and is only valid at the time it is given. This information is not a substitute for the knowledge and competencies of their user. This document is not exhaustive and is subject to BIL's General Terms and Conditions.

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