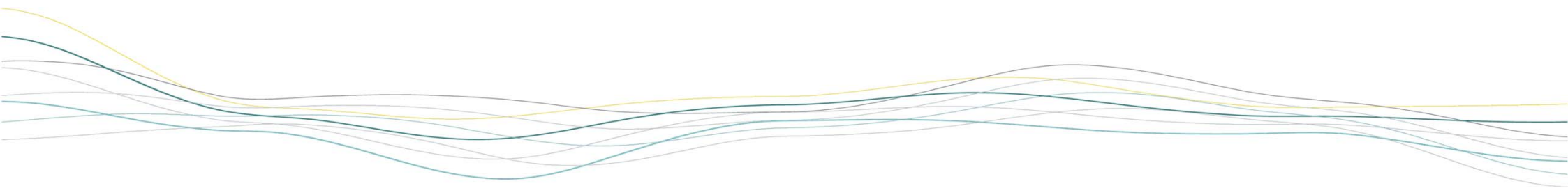




DEDICATED SERVICES TO
FINANCIAL INTERMEDIARIES (FIM) OUT OF LUXEMBOURG



FIND OUT WHAT QUINTET CAN DO FOR YOU



We are grateful for the opportunity to earn your trust.

01. Meet Quintet

02. Our offering

03. At Your service

MEET QUINTET



MEET QUINTET

MEET QUINTET

LUXEMBOURG – A DYNAMIC FINANCIAL CENTRE IN THE MIDDLE OF EUROPE



- First wealth management centre in the Eurozone
- World's second largest fund distribution centre
- Leader in the pan-European life insurance
- 153 banks from 28 countries
- AAA sovereign rating
- Global top 20: overall competitiveness, infrastructure & innovation
- Political and financial stability, agile and pragmatic government
- Highly multicultural and multilingual environment ; 3 official languages and more than 170 different nationalities
- Two supervisory authorities: Commissariat aux Assurances (CAA) and Commission de Surveillance du Secteur Financier (CSSF)



MEET QUINTET

QUINTET IN LUXEMBOURG



Small enough to be truly personal yet large enough to offer access to the world.

1949

founding year of
Kredietbank Luxembourg

30+

target markets served

300

employees

35

client advisors



Quintet Private Bank

MEET QUINTET

QUINTET IN LUXEMBOURG



Small enough to be truly personal yet large enough to offer access to the world.

Our expertise lies in our people

Located in one of the world's leading financial centres, we have access to and attract the top talents in banking.

We think beyond boundaries and borders

Since our establishment in 1949, we have evolved from a local private bank to a competent centre for cross border business that serves clients from +30 countries around the world.



“Quintet’s Luxembourg’s 300 professional staff – working in partnership with our 2,000 Quintet colleagues across Europe – share a singular focus: Doing the right thing for each client we serve.”

MICHAEL SAVENAY

Chief Executive Officer
Luxembourg

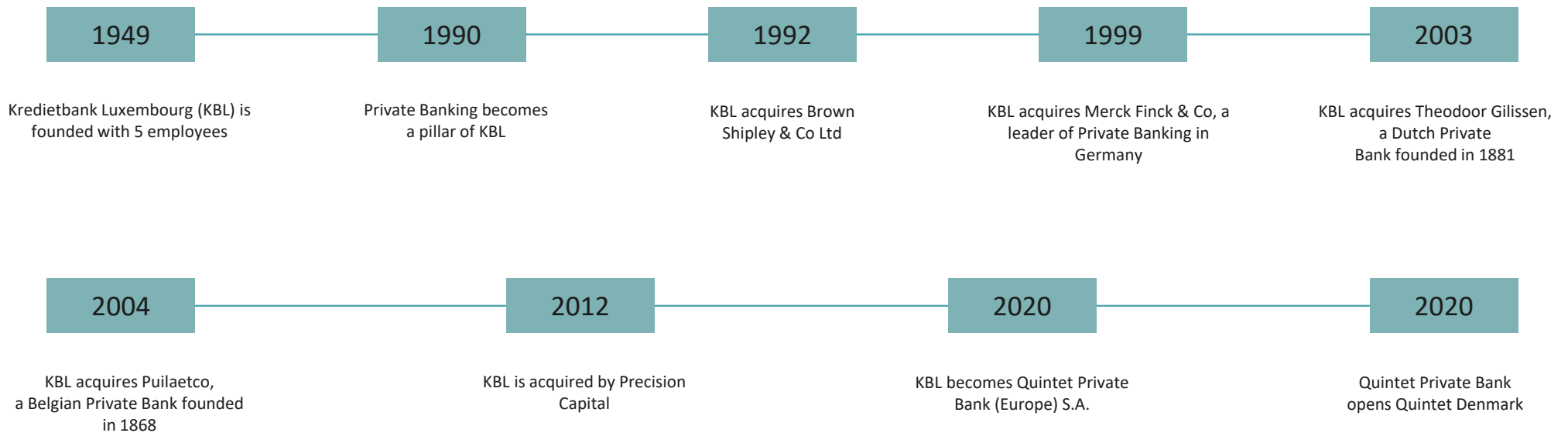


MEET QUINTET

A RICH HERITAGE



A successful track record of helping our clients achieve their goals.



MEET QUINTET

OUR KEY NUMBERS



A strategic and solid partner, to help you achieve your investment objectives.

19.6%

common equity tier one ratio

43.4%

loan-to-deposit ratio

23.6%

solvency ratio

513m

2020
revenues

85bn

assets under
management and custody

Source: Quintet Group Annual Report – 2020 - EUR

MEET QUINTET

LOCALLY ROOTED



We are always there for you, no matter where you are.

2,000

employees

400

client advisers

80

investment specialists



privately owned

45

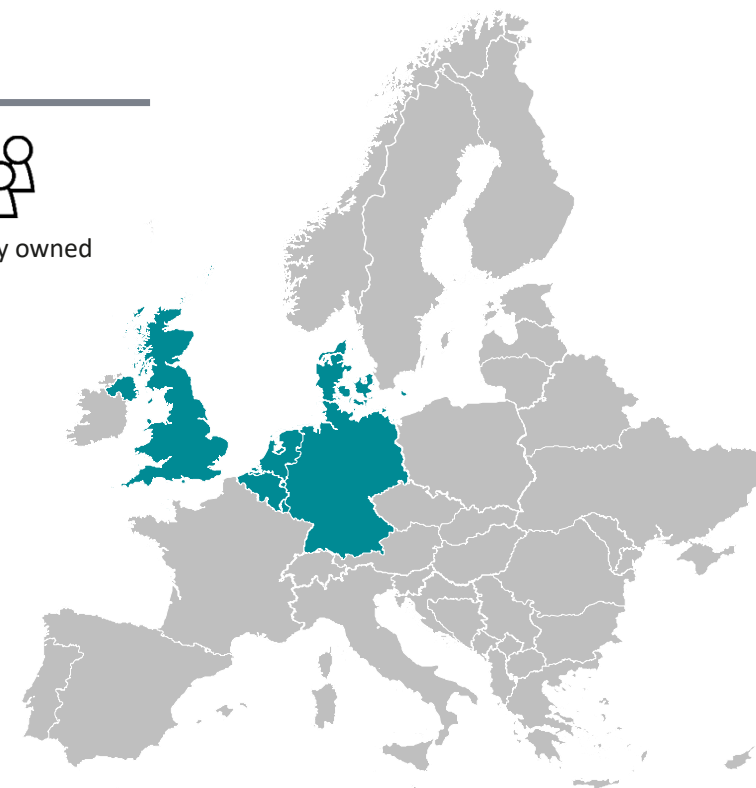
wealth planning experts

6

European countries

50

cities in Europe



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DEDICATED SERVICES TO FINANCIAL INTERMEDIARIES



OUR OFFERING

QUINTET – CUSTODIAN BANK AND ITS MISSION



Our ambition is to be your trusted partner; to ensure that you, as a financial intermediary, have nothing else to do but manage your clients' assets.



The custodian bank will only contact the end client directly for any outbound payment and if necessary, for another service which might require direct contact for regulatory purpose, for example, mortgage facility



The financial intermediary will be contacted systematically when extra information on their client is required



LENDING SOLUTIONS

PRIVATE END CLIENTS AND LIFE-INSURANCE WRAPPERS MANAGED BY A FIM

MINIMUM CREDIT AMOUNT

LOMBARD LOAN

EUR 500,000 for clients holding a minimum AUM of EUR 1,000,000

MORTGAGE / MIXED LOAN

EUR 1,000,000

MAXIMUM DURATION

BULLET / IN FINE

10 years maximum

AMORTISING

15 years maximum

CREDIT AMOUNT / LTV

LTV MORTGAGE / MIXED LOAN

For Residential property : LTV from 50 % (Market Value > EUR 15 mn) to 80 % (Market Value < EUR 1 mn)

For Commercial property : LTV = 60% max (with partial amortization of capital)

LTV ASSET CLASSES

(haircut to be applied in case of mismatch between loan currency and securities currency)

Asset class	LTV percentage	Listed Bonds	LTV percentage
Cash	Max 100%	AAA to AA- Rating	Max 95%
Listed Stocks	Max 75%	A+ to A- Rating	Max 90%
Listed Bonds (BB- to AAA)	Max 95%	BBB+ to BBB- Rating	Max 85%
Fixed Income (Investment Grade) UCITS	Max 85%	BB+ to BB- Rating	Max 50%
Equity UCITS	Max 70%		
Fixed Income (High Yield) UCITS	Max 65%		
Structured products	Max 80%		
Gold	Max 70%		

FUNDAMENTALS

ELIGIBLE LOCATIONS

Luxembourg, UK, Belgium, France, Spain for properties with a pledge value of max. EUR 10,000,000

London, Paris and prime zones of the French Riviera (Monaco, Saint-Jean-Cap-Ferrat, Cap d'Antibes, Cannes, Saint-Tropez) with a pledge value > EUR 10,000,000

COLLATERALS

Pledge on financial assets to be deposited within Quintet account with LTV linked to assets classes

Personal guarantee of the final UBO if loan granted to a company

Assignment of claim over life insurance policy
Secured by a first rank mortgage on properties

TO KNOW

Possibility of fixed rates or variable rates (if undrawn credit lines, a commitment fee is charged)

Registration costs, valuation costs, legal and other fees are charged to the client

No (real estate) development risk within credit operations ("Promotion immobilière")

"MCD" Obligation to carry out a creditworthiness assessment before granting a credit in case of a mortgage loan (2 sources of repayment for capital and 2 Sources of repayment for interest charges)

DIGITAL SOLUTIONS

OUR OFFERING – DIGITAL SOLUTIONS

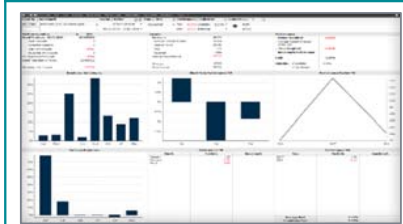
MYQUINTETPRO–THE PLATFORM TAILORED TO YOUR NEEDS



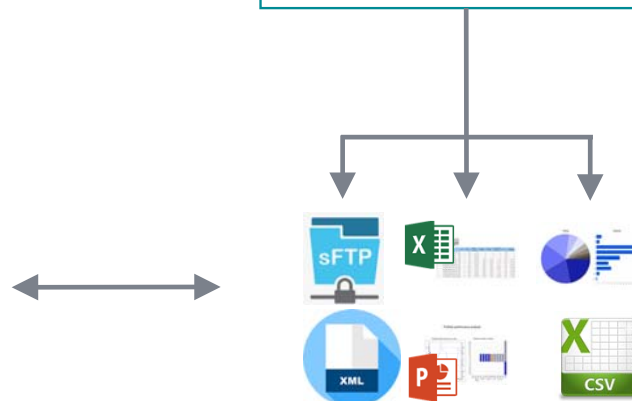
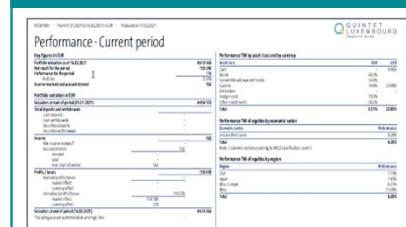
CONSOLIDATED VIEW OF A GROUP OF PORTFOLIOS



PORTFOLIO MANAGEMENT ANALYSIS & MONITORING



REPORTS



SECURITIES PORTFOLIO'S VIEW

CONSOLIDATED VIEW OF ASSETS

FINANCIAL REPORTING IN XML –
CSV – XLS FORMATS

SECURITIES TRANSACTIONS
IN REAL TIME

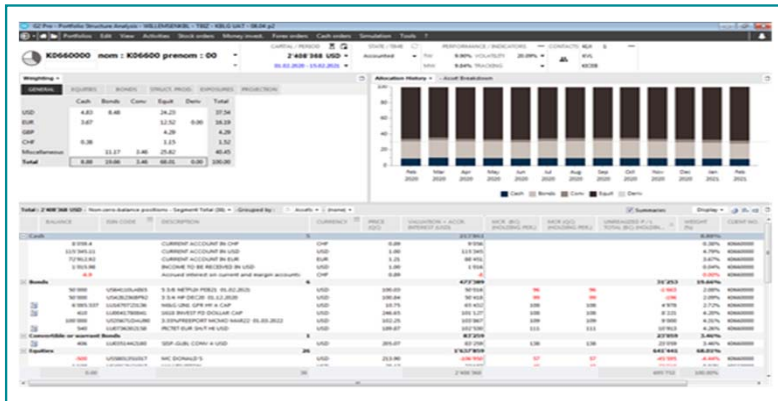
VIEW AND DOWNLOAD OF
SECURITIES ACCOUNT STATEMENTS

ACCESS TO MY POSITIONS'
DETAILED INFORMATION

OUR OFFERING – DIGITAL SOLUTIONS

MYQUINTETPRO–THE PLATFORM TAILORED TO YOUR NEEDS

What does MyQuintetPRO allow you to do?



Compare a selected portfolio with another or with a benchmark portfolio

Display your portfolio by type of order: simulated, transmitted, booked or invoiced

Display the structure of your portfolio by asset class and currency (details of the positions held within each asset class)

Graphically display the breakdown of your portfolio positions

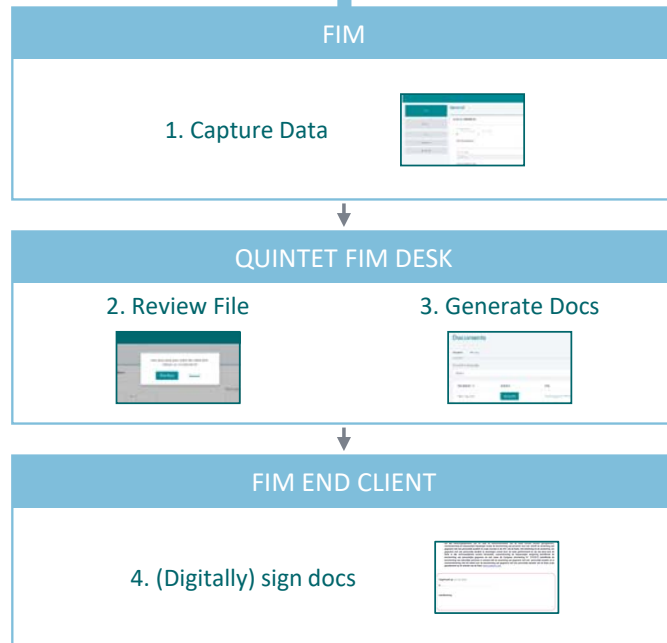
Display details of the positions held in each asset class

Display allocation history, performance/weight reviews, volatility history

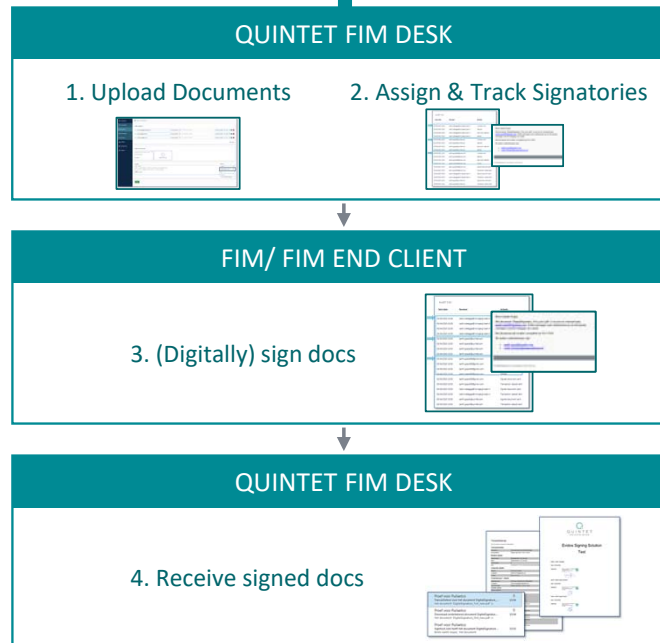
QUINTET DIGITAL ONBOARDING SOLUTION



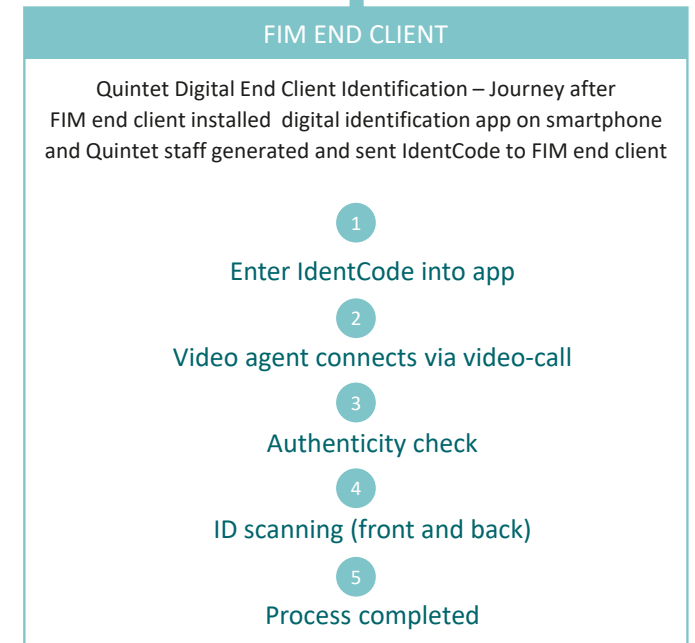
DIGITAL DOCUMENT GENERATOR



DIGITAL SIGNATURE



DIGITAL IDENTIFICATION





FULL COVERAGE OF EXECUTION SERVICES

A BROAD RANGE OF SERVICES TO MEET YOUR CLIENT'S NEEDS



Fund Execution

Easy access to investment funds worldwide
Trailer-free services – connections with more than 200 Investment Fund companies

Recognised expertise in handling alternative funds



Fixed Income

Best Execution through our worldwide network
Even in illiquid bonds at competitive prices



Money Markets and FX

Dealing in all major, emerging and exotic currencies

All kinds of money-market instruments with maturities ranging from 24 hours to 1 year



Equity Brokerage

Best Execution in accordance with MiFID II rules
Direct and broker access to all major equity markets

Experienced dealers to advise on execution



Bullion and precious metals

Recognised expertise in precious metals business
Direct trading, physical deposit and delivery as well as precious metals accounts



Structured Products

Team of specialists for our Group of Quintet private banks

Tailor-made products

Clear pricing structure

THIRD PARTY FUNDS EXECUTION

FULL COVERAGE

Funds on offer not limited to a pre-approved list

Our mission is to deal in any funds whenever possible

KNOW - HOW

Large experience in execution and settlement

Recognised expertise in complex hedge & private assets (PE, RE, ...) fund orders and settlement

USER FRIENDLINESS

Multiple connectivities

Fix, SWIFT, Bloomberg, telephone, E-mail, fax and myQuintetPro

FLEXIBLE SET- UP

For an account opened within Quintet, the client can benefit from:

Either his own distribution agreements or those of Quintet

WHY PARTNER WITH US

WHY QUINTET?

Luxembourg decision centre

Experienced & stable
BD & CRM teams



Swiftness in account opening & Fund Execution full coverage

Life-insurance account opened within a day - Around 40,000 funds opened
Funds on offer not limited to a pre-approved list

Tax Reclaim

Withholding schemes – reclaim and reduction at source

Trailer Fees

Easy access to investment funds worldwide – trailer fee service connection with more than 200 investment fund houses

Hedge Funds & Private Equity expertise

Recognised expertise in handling alternative funds & direct PE

Precious Metal safe custody services

Physical safekeeping and issue of certificates

Cash/Term Deposit

From O/N to term deposits in all major currencies and exotics

Credit facilities

Lombard and mortgage lending solutions

Other services

Investment fund set-up
Market Research

Quintet Private Bank

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AT YOUR SERVICE

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AT YOUR SERVICE

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AT YOUR SERVICE

SIX REASONS TO PARTNER WITH US



01.

A dedicated team

With Quintet, you have a dedicated team of experts at your disposal who can tap into the resources and know-how offered by our pan-European network.

02.

Centred around you

We organise our business with a clear focus on FIMs and value this segment as a strategic pillar. Your needs and the evolving nature of the FIM business are part of the strategic direction of the Group.

03.

Global and local

We are able to serve global clients - be it in terms of mindset or geography- and combine this with the intimacy and reachability that only a local partner can guarantee.

04.

Pan-European booking capabilities

Thanks to our distinct set-up across our European markets under Quintet Europe and our booking centre in the United Kingdom, we pass full flexibility on to you and offer multi-shoring so that you can deliver the best results for your clients.

05.

Knowledge sharing

We provide you with access to industry experts and specialists across our Group to help you navigate the increasingly complex regulatory and business environment. Beyond these topics, we can also support on other important subjects, from art consulting to wealth planning, to add value for your clients.

06.

Convenience at your fingertips

With our digital solutions, you and your end clients benefit from state-of-the-art tools that make completing documents, onboarding and identification as easy as possible. This frees up the time and resources that you can focus on and optimally serve your clients.

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If applicable:

- The key investor information document, the prospectus, the annual reports and other information relating to the investment funds are available through <http://www2.kbl.lu/NV-AMPIRN/faces/choiceCountry.jsp>.
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