



# The Bank for Business in Luxembourg

Experts dedicated to your success



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**BGL  
BNP PARIBAS**

The bank for a changing world

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At BGL BNP Paribas we are dedicated to effective support for business. And we aim to give you the full benefit of our financial strength and global presence, backed up by the most comprehensive range of products and services on the market.

In recent years, we have consolidated our service capabilities by developing Business Centres in Luxembourg and neighbouring regions to offer services attuned to the increasingly specialized needs of businesses at home and abroad.

These Centres combine commitment to close client relationships with the specialized financial expertise of our global teams, through dedicated advisers focusing on the longer term.

You deal with a single relationship manager who is familiar with your business or association and its past and present links to BGL BNP Paribas – a committed expert who ensures that the advice you receive and the solutions proposed genuinely match your needs.

Sharing your dedication to the highest standards of performance, BGL BNP Paribas makes innovation to enhance competencies and service a constant priority, underpinning our place as the bank for a changing world.

Your Business Centre Manager



# BGL BNP Paribas driving business performance

- > The only bank in Luxembourg combining:
  - longstanding ties to industry
  - a comprehensive product offering
  - access to an extended global network.
- > The only Luxembourg bank offering international cash management through a pooling account in Luxembourg with provision for automatic placements.
- > A full range of solutions adapted to your import/export business, with the benefits of a local follow-up in Luxembourg.
- > The ability to offer a full range of factoring solutions in close cooperation with BNP Paribas Factor.
- > Expertise in M&A (Mergers & Acquisitions), LBO's (Leveraged Buy-Out) and other structured transactions.
- > Extensive experience with reinsurance captives, backed by an innovative range of dedicated products.
- > Outstanding expertise in escrow services.
- > A member of the Luxembourg Stock Exchange and a leading provider of listing agent services for bond issuance.
- > A geographical network covering the entire Grande Région (Luxembourg and surrounding areas).



## Your personal relationship manager

A dedicated relationship manager provides you with personalized service, drawing on the specialized expertise of global teams to ensure your success over the long term.



## Your relationship manager – a dedicated adviser

Constant attention to your needs and willingness to listen enable your personal relationship manager to offer solutions that genuinely match your individual requirements. Your manager is your interface with expert teams in every area of business.

As a focal point for all of your relationships with BGL BNP Paribas, he or she is kept up to date on your day-to-day banking operations through our Client Service teams. This ensures the consistent quality of service that is an essential component of our commitment to client satisfaction and lasting ties.

## Solutions for business success

Your Business Centre is entirely committed to offering you the best possible advice and immediate responses to your needs, giving you the full benefit of expertise available through the BNP Paribas group for optimal service.

Business Centre managers and their team make it their mission to provide you with personal attention and effective support at all times.

## A unique line-up of expertise serving business efficiency

Our experts in banking and finance share your relationship manager's commitment to the success of your business.

Whether your needs concern cash management, trade finance, treasury and placement, interest-rate or currency-rate products, a merger or acquisition, operational or investment financing, private banking services, real estate or other issues, they work together to provide timely, effective responses.

# Regional expert advice for all your projects

Your relationship manager is there to listen and offer you the advice and solutions you need, drawing on a comprehensive range of products and services.

## Backing growth

As a Business Centre client, you benefit from personalized support for all your investment and acquisition plans. BGL BNP Paribas puts its expert teams to work to make a success of each stage in your development:

- > Financing to match your needs: personalized loan packages, financial leasing, serviced equipment rentals (light vehicle fleets, computer hardware, etc.) and more. In all cases, variable interest rates can be hedged.
- > Mergers and acquisitions: our Corporate Finance department and acquisition experts analyze your project to deliver the best advice and to structure financing to the best effect. You can also call on our specialists in bond issuance and securitization to diversify your resources.
- > Personal assets: our Wealth Management advisers can provide effective help to preserve your assets (securities portfolios, business assets, equity interests, real estate, etc.) and use them to your best advantage.

### WEALTH MANAGEMENT

BNP Paribas Wealth Management offers tailor-made products and services that reflect a commitment to personalized service and advice.

The number-one private bank in the eurozone by client assets under management, BNP Paribas is also a world leader in the field. Our group is present in all the main centres for private investment in Europe and Asia, and manages financial assets totalling EUR 120 billion for clients around the world.

## Real estate solutions

Whatever your line of business, real estate will sooner or later be on your agenda. And when it is, BGL BNP Paribas can help with a comprehensive range of solutions.

Whether you need room to expand or have excess space, pay too much rent or want to sell, we provide effective responses with services that also cover property valuation, advice on personal assets, rental management, and more.

## Financing for a secure business cycle

From receivables management to treasury, BGL BNP Paribas has the expertise and reach to offer customized solutions for your operations in Luxembourg and around the world.

Secure financing for trade receivables is critical to daily treasury balances. In this area, BGL BNP Paribas conducts a detailed review of your individual position to offer the right short-term financing solutions.

### BNP PARIBAS FACTOR

BNP Paribas Factor, a subsidiary specializing in receivables management, offers products and services covering a full range of needs, including business intelligence, review of receivables portfolios, credit insurance, debt collection, reminders and factoring.



Whether you want to place cash surpluses for short periods or invest with a longer-term horizon, BGL BNP Paribas can offer an extensive range of financial products to match the amounts and durations you have in mind.

If you are aiming to expand your import or export business, BGL BNP Paribas can help with customized solutions covering all aspects of international trade – short, long and medium-term financing, documentary credit, bonds, backup for business prospection and development worldwide, and financial engineering services.

You benefit from the unique expertise of our Global Trade Services team. Our experts build close relationships to offer solutions that exactly match your requirements, whatever your financial constraints and strategic goals.

Optimizing business operations naturally requires not only access to a full range of solutions, but also cover for the risks you incur along the way. In this area, your relationship manager can draw on the support of teams at the BGL BNP Paribas trading room to offer an extensive range of products relating to placement and hedging for interest rates and exchange rates.

## Optimizing cash management

A recognized name for cash management in Luxembourg and beyond, BGL BNP Paribas offers a comprehensive range of products and services to deal effectively with cash and business flows, bank reporting and treasury management.

We provide reliable, speedy solutions to streamline and secure your payments, enabling you to deal with business wherever you are and benefit from high-quality reporting. Importantly, too, these can be adapted to your changing needs.

Our cash management specialists work closely with you to optimize your cash management at home and abroad, facilitating administration and monitoring of flows for both centralized and decentralized businesses.



# Ongoing support

Our Client Service Team is on hand at all times to ensure efficient management of your accounts, contracts and daily transactions, responding to requests by phone, fax or e-mail to track transactions, order documents, stop payments or provide information on our services.

## Scope

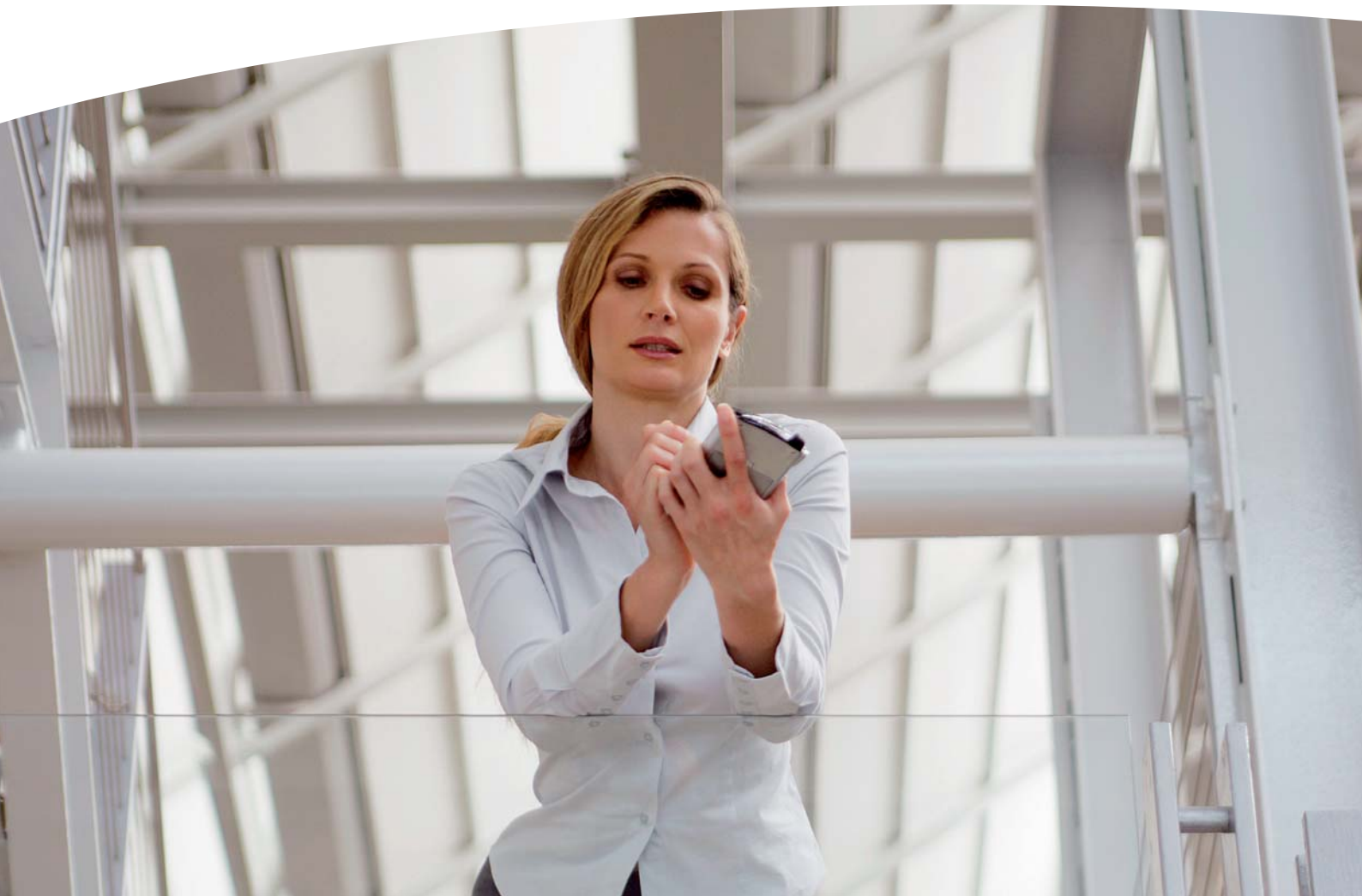
The Client Service Team is the interface for all of your staff members who are in regular contact with BGL BNP Paribas, responding to all enquires and requests concerning day-to-day banking operations:

- > Information and searches concerning your accounts, entries and expected entries: accounting statements, entry dates, value dates, terms and fees.
- > Operation of your accounts: stop payment orders, requests for advice notices, chequebooks, etc.
- > Information on BGL BNP Paribas Business Centres in Luxembourg, neighbouring countries and around the world: contact and organization details.
- > Messages for your relationship manager and arrangement of appointments.
- > Financial market information: exchange rates and money-market interest rates.
- > Information on BGL BNP Paribas products and services.
- > Comments, observations and complaints concerning our products and services.

## A team of BGL BNP Paribas professionals in daily touch with your financial staff

The Client Service Team receiving a message or call from your business, processes it, tracks follow-up, and checks that the necessary action has been taken, taking personal responsibility for the outcome. The team applies effective tools and procedures to back up their versatile skills, enabling them to keep track of all your requests, which are kept on file and accessible in real time.

All your enquiries regarding products and services, the messages you send in, and the information you supply are reported to your relationship manager.



**Contact Center: (+352) 42 42-2000**

For more information, please contact one of our advisers from Monday to Friday.

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