

Private Banking at Emirates NBD London

Opportunities to Inspire



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You look at every day as an opportunity. **An opportunity to inspire.** To inspire growth. Dream new dreams. Strive for more, even at the peak. To inspire a legacy. One that lives on forever with your family. And their future families too. To inspire new passions. Do things you've never done. And achieve things you never thought you would want. To inspire the next generation. Sharing with them your inspiring journey and leading them to embark on one of their own.

As your partner on this journey, Emirates NBD Private Banking brings you opportunities to inspire.

Emirates NBD Group at a Glance



■ Private Banking Centres

Emirates NBD, a leading banking group in the Middle East, was formed in October 2007 as a result of the merger of Emirates Bank International (EBI) and the National Bank of Dubai (NBD), combining the second and fourth largest banks in the United Arab Emirates (UAE) to form one of the largest institutions in the GCC region, with an ever increasing presence in the UAE. It is the flagship bank of Dubai, with over 150 branches in the UAE, and international branches in the United Kingdom, the Kingdom of Saudi Arabia, Singapore and India.

It is comprised of fully-fledged and diversified offerings across Retail Banking, Wealth Management, Wholesale Banking & Trade Finance, Islamic as well as Investment Banking.

It has an ever increasing presence in the UAE, GCC and globally:

- 157 branches in the UAE, 64 in Egypt as well as branches in the Kingdom of Saudi Arabia, the United Kingdom, Singapore and India
- 3 representative offices in China, Iran and Indonesia

The Bank has superior long-term credit ratings:

- Moody's A3 Stable
- Fitch A+ Stable
- Capital Intelligence A+ Stable

Its financial robustness is reflected in key indicators (2017):

- AED 470.4 Bn Total Assets
- AED 8.35 Bn Net Profit
- AED 59.3 Bn Total Capital
- 19.5% Tier-1 Capital Ratio
- 6.2% NPL and 124.5% Coverage Ratio

Emirates NBD London Branch



London has been the preferred 'home away from home' for GCC residents for over 30 years. We are proud to play our part in creating a welcoming sense of familiarity. From our iconic branch in Knightsbridge, we offer a wide range of banking services that meet the needs of both our personal and corporate clients.

Established in 1986, the London Branch is centrally located, offering clients **Private Banking, Investment Management, Real Estate Advisory and Wholesale Banking Services.**

Private Banking, an integral component of Emirates NBD's Wealth Management Division, serves High Net Worth individuals, families and select institutions.

We are able to provide our clients with a comprehensive suite of wealth management solutions, with a focus on discretionary, advisory and non-advised investment services, real estate advisory solutions, alongside a traditional banking platform. A bespoke approach is taken to ensure solutions meet specific client requirements, in compliance with the Financial Conduct Authority (FCA) & Prudential Regulation Authority (PRA) regulations.

We believe in the realisation of a multi-generational family vision, by empowering our clients, and focusing on the factors that we can control. We deconstruct the noise of financial markets, and focus on simplicity, flexibility and accessibility.

Core Services



Banking
 Provision of a full suite of traditional multi-currency solutions



Investment Management Solutions
 Actively managed portfolios by Emirates NBD London Branch



Real Estate Advisory
 Assisting our clients with their real estate needs in the UK

Our Core Offering



Advisory & Non-Advised Investment Solutions
 Coordination of the execution of a comprehensive range of orders received by clients



Trust & Estate Planning
 Bespoke solutions and ownership structures based on your family's requirements



Credit Solutions
 Lombard lending against cash, investments and tailored lending solutions

 **Banking**

We provide clients with a full suite of traditional multi-currency banking solutions.



**Multi-Currency Accounts
and Debit Cards**



Call Accounts



Fixed-Term Deposits



£, \$, €, AED Foreign Exchange



Investment Management Solutions



We deliver a range of wealth management multi-asset solutions tailored to meet the specific risk and return requirements of our clients.

We offer a disciplined approach, where constructing a core Strategic Asset Allocation to meet the risk appetite requirements of our clients is at the heart of what we do. All portfolios are constructed and managed using risk analysis and portfolio construction tools, and our experienced investment team focuses on the factors that are within their control.

These include a rigorous approach, diversification of the asset classes held to manage risk, transparency and flexibility, and control of costs amongst other things.

London clients benefit from a wide range of specialist investment opportunities and tailor-made investment solutions delivered in full compliance with the FCA & PRA regulations.

Discretionary and Advisory Portfolio Management

We establish our clients' investment return objectives and risk appetite with them, and construct a portfolio based on a tailored and agreed Strategic Asset Allocation. This provides our clients the comfort that their investments are being managed on a daily basis by an experienced team of investment professionals according to the guidelines that have been agreed.



Advisory and Non-Advised Investment Solutions

In addition to our investment management services, we provide our clients advisory and non-advised solutions.

Advisory

Our approach to advising our clients on their investments follows a systematic process that involves a thorough understanding of their needs and objectives, and a proactive methodology where we discuss investment opportunities at that specific point in time.

Non-Advised

Where our clients wish to make use of the comprehensive range of products and securities on our platform, we can arrange for the execution of the orders received by clients through our Dubai-based Execution Desk, so that they can meet their investment objectives.





Credit Solutions



We offer a multitude of financing solutions to individuals, families, investment companies, offshore trust and holding companies, tailored to the individual requirements of our clients.

Under our Lombard lending program, we offer secured lending against investments and deposits. Clients may choose to borrow against an existing portfolio of assets or acquire new assets with their own equity, in addition to leverage provided by the bank.

Furthermore, we are able to offer our clients an array of unregulated mortgage financing options on UK residential and commercial real estate, to facilitate both acquisition and refinancing requirements.



Trust and Estate Planning

Our Trust services aim to provide clients with various ownership options and structures that cater to their specific needs. We understand that every client has different and unique requirements when it comes to their wealth management. Identifying the most appropriate structure is the first crucial step to maximising the most of our clients' assets. We provide in-house trust expertise to help guide clients through various options in multiple jurisdictions, including London, Jersey and the UAE (DIFC).

Our tailored range of Trust and Estate Planning services is provided through Emirates NBD Trust Company (Jersey) Ltd, a wholly owned subsidiary of Emirates NBD PJSC to address the succession planning needs of our clients and enable the transfer of generational wealth. Our highly qualified director-led team of professional trustees establishes and administers the most appropriate structure to protect and enhance the future of our clients' assets. We aim to provide continuity of service and up-to-date relevant expertise which enables us to develop long-term and successful relationships with our clients.





Real Estate Advisory

Residential Real Estate

Our experienced London-based residential search team offers a bespoke and discreet service tailored to individual client requirements and preferences.

We source suitable properties through our extensive network of agents, owners and developers on both an on and off-market basis.

We also assist in every stage of the acquisition and disposal process, from offer to acceptance, valuation surveys, loan arrangement and completion.



Commercial Real Estate

We support our clients in the acquisition, management, disposal and financing of commercial property in key markets in partnership with leading international property advisory firms, using an extensive international network on both an on and off-market basis.

Emirates NBD is also able to offer select joint ventures or co-investment opportunities for the acquisition, development or redevelopment of prime property in core locations alongside leading international asset managers and developers.



Meet the **Private Banking Team**



Raashed Amin, CFA
Chief Executive Officer, UK



Julie Azharian
Head of Private Banking, London



Richard Jablonowski
Chief Investment Officer, London

Global Recognition

Our ability to identify opportunities to inspire our clients further **has consistently won us global recognition.**



Emirates NBD Private Banking

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