

## Deutsche Bank in Jersey Financial Intermediaries at a Glance

Deutsche Bank first established a presence in the Channel Islands in 1972 when the offices of Morgan Grenfell were opened.

The Channel Islands Financial Intermediaries (FIM) team maintains its focus on key intermediary clients offering tailored private banking style solutions.

We build a partnership with you based on a business model that supports you in delivering excellent service to your underlying clients.

With our FIM team you can be confident that you have selected a partner with the industry knowledge and international business acumen that helps you meet your company's objectives.

Our partnership benefits from a stable, professional and highly motivated FIM team.

We add value to your service proposition by acting as an extension of your team. The fact that we are part of one of the largest and most respected financial institutions in the world means that we do so in an all-embracing and cost efficient manner.

### : Deutsche Bank<sup>1</sup>

- Tier 1 Capital Ratio 11.9%
- Active in 71 countries with 2,656 branches globally
- Total assets of EUR 1,591 billion
- More than 99,700 staff globally

### Key Benefits

- Streamlined account opening procedures with standard risk accounts operational within three days of receipt of Client Due Diligence (CDD)
- Collaborative approach to non-standard risk cases
- Call and Fixed Deposit Accounts available in a wide variety of currencies
- Escrow Bank Accounts to support commercial activity
- E-banking system Presto *On-Line* available to your company and your clients
- SWIFT, BACS and CHAPS framework in place for payments and Internal Transfers

### Custody Solutions

- Streamlined account opening procedures in place with standard risk accounts operational within three days of receipt of CDD
- Collaborative approach to non-standard risk cases
- The full suite of services from execution to settlement and safekeeping, income collection and corporate actions
- Sub-custodian relationships in 43 countries with access to a further 62
- Able to trade and custody physical and allocated bullion
- Qualified Intermediary for US withholding tax rules
- Reporting available in a variety of methods including SWIFT and online platforms, Private Port and Presto *On-Line*
- ISAE3402 Accredited

<sup>1</sup> Company data as at 31 December 2016



### Investment Solutions

- Through your FIM Client Advisor you have access to the suite of Deutsche Bank's Investment Solutions
- A number of shelf and bespoke solutions including Absolute Return, Balanced, Asset Class and Unconstrained Portfolios
- Our investment teams identify, recommend and implement a specific strategy for each client based on a client's desire for return, safety and liquidity
- Through Deutsche Bank's global portfolio or a range of respected, carefully vetted third-party providers best-in-class investment solutions are available across different asset classes and currencies

### Lending & Credit Solutions

- We take an open, flexible approach to new business and evaluate each request. Pricing is agreed on a case-by-case basis
- Appetite to bid for your existing lending business, with flexibility to undercut pricing where possible
- Prompt and competitive service with credit decisions and pricing negotiations taking place locally, leading to quick in-principle decisions and short turnaround on documentation (depending on complexity)

### Types of facility

- Short-term overdrafts
- Term loans in all major currencies
- Guarantees and Letters of Credit
- Specialised structured credit products

### Secured by

- Diversified or concentrated securities positions custodied with Deutsche Bank in Jersey
- Cash (same or different currency)
- Incoming guarantee or Letters of Credit
- Residential or commercial real estate
- Potential to introduce clients to specialist mortgage, yacht or aircraft finance providers in case Deutsche Bank is unable to assist

### How lending can benefit the partnership

- Financing short-term FX, deposit or settlement mismatches without the need for pre-funding
- Leveraging, re-financing or funding other activity
- Lending avoids sale of AuM to finance ex-portfolio activities e.g. house purchase
- Current low interest rate environment means financing costs relatively low against potential upside for portfolio performance

### Treasury Solutions

- We draw on our global reach and acknowledged expertise to enable us to be highly competitive in our pricing
- Local and dedicated treasury desk in Jersey
- Access to Deutsche Bank's global FX capability
- FX expertise and research readily available by phone
- The team can provide guidance on how to manage currency risk and exploit multi-currency opportunities to enhance yield

If you would like further details about these services please contact

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