

Further Information and Contacts

With a significant international presence, we cover all major client centres and we are dedicated to servicing you wherever you are located.

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Private Banking

From Wealth Creation to Wealth Preservation



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Bank of Cyprus



Private Banking



Bank of Cyprus Private Banking

Our knowledge, stability, global reach and banking integrity means you can trust us to guide you safely in all your financial decisions providing you with long-term peace of mind.

An Integrated Banking Choice

Bank of Cyprus is Cyprus' largest bank. Private Banking is a fully fledged wealth management division offering high quality wealth management services to High Net Worth Individuals. We provide execution, advisory and discretionary management services to our clients and access to numerous investment products and services of the highest quality in all regions of operations of the Bank of Cyprus Group.

For private banking clients, this integrated approach means that we can offer a personal approach to investment expertise, financial know-how and wealth solutions across a full range of asset classes and global markets.

A Holistic Approach

We surround our clients with a team of professionals, each one specializing in his field, whilst our Private Bankers maintain the key client contact. At the same time we have created an integrated cross-asset platform dedicated to servicing the needs of our clients.

Our goal is one of building long-term relationships with our clients by constantly updating and re-evaluating each client's changing circumstances and market conditions so as to be able to offer a bespoke level of service. Our open architecture approach and our ever expanding strategic partnerships enable us to have a truly global offering in our endeavor to service our clientele.

Our Global Presence

Bank of Cyprus is a growing, maturing and expanding financial institution that aims to offer quality banking operations and service to customers whether in Moscow, Athens, Nicosia, Guernsey, Kiev, Bucharest, London or Melbourne.

A Global Network

With over one hundred and ten years of history, we operate 570 branches, employing more than 12,000 people, in eight countries around the world including Cyprus, Greece, United Kingdom, Guernsey, Australia, Romania, Russia and Ukraine offering full banking operations. We also run Representative Offices in South Africa, Canada, Russia & Ukraine.

Recognised for Excellence

Our efforts to provide the highest quality of service and pioneering technological innovations for our international clients are proven through the major distinctions and awards we have won from international financial bodies and the international financial press:

- Award for the best Bank in Cyprus 2007-2008 *Global Finance* magazine.
- Award for the best Commercial Internet Bank 2007-2008 *Global Finance* magazine.

- Award for the best Bank in Cyprus in the Foreign Exchange field for 2008 and 2009 *Global Finance* magazine.
- Award for the best Bank in Cyprus 2008 *Global Finance* magazine.
- Award for Bank of the Year 2009 *The Banker* magazine and *Financial Times* newspaper.

Innovation at the Roots of our History

Bank of Cyprus has a long tradition of understanding private banking clients and managing their wealth. Wisdom and stability gained from over a century of banking experience is embedded at the core of our offering.

A Strong Heritage

Bank of Cyprus has been associated with pioneering ideas in banking for more than 110 years.

The company was started shortly before the end of the 19th century by a small group of businessmen and financial figures who created the "Nicosia Savings Bank". Its first branch commenced operations in 1899 in the heart of the capital of Cyprus.

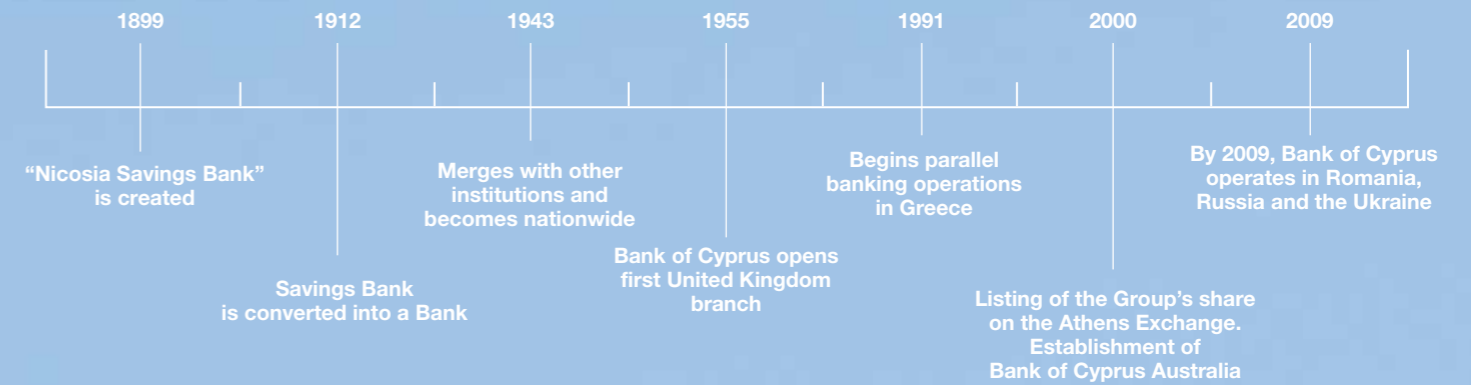
This pioneering move changed everything in a country where no modern financial institutions had until then existed. New opportunities opened up for trade as well as for the whole community.

Timeless Principles

Bank of Cyprus has faithfully applied the same principles to banking that we developed at our inception: striving to serve our customers whatever their location, their needs and their particular business. Our relationships with our clients surpass those of a routine banking transaction - they are always treated as lifelong partnerships, striving to anticipate their needs and sharing their aspirations.

New Ideas Built on a Solid Foundation

In an uncertain global environment, Bank of Cyprus Private Banking provides innovative products and services designed around our clients' financial needs and ever changing market environment.



Our Wealth Management Philosophy

Personal Service

We have a long tradition and history in banking underpinned by a strong vision and set of values, which are deeply embedded in our organisation's roots. Through global coverage built in conjunction with our strategic partnerships, our open architecture of best-in-class products and services aims to fulfil all our clients' needs ensuring they are at the centre of all we do.

Through Private Banking, Bank of Cyprus has created a gateway to an expanded range of products and services across the broader financial spectrum in order to cater for High Networth Individuals and their families.

We believe in building long term partnerships which is why each client has their own private banker, who appreciates their immediate and long-term needs. Through our holistic relationship management we are able to assess our clients' risk profile and assist them in reaching the appropriate decisions concerning their wealth.

A Disciplined Approach

As every client's needs are different, we strive to create bespoke solutions for each and every investment objective and unique circumstances. By choosing an investment mix which will provide the optimal risk/ return combination based on our clients' reference currency, risk category and investment objectives, we ensure that our clients' portfolio is constructed to fit their specific requirements.

Our in-house investment strategy professionals enable us to constantly monitor market developments so as to tactically position our clients with a view to protect their wealth.

Even though we do not provide inheritance and tax planning, through our strategic partnerships we are able to implement appropriate legal and tax-efficient investment solutions for the generations to come.

Simplified Investment

Becoming a Bank of Cyprus Private Banking client means simplifying the task of managing your financial paperwork and administration. You will receive clear and detailed statements printed in an easy to understand format, which will provide you with information on your transaction activities, the value of your assets and the income generated from them.

We understand that your life's creations are your most treasured possessions. Our aim is to grow, protect and help you transfer your wealth to the next generations, achieving the right balance between risk and return through a wide spectrum of investments.





Diversity & Choice

By creating and maintaining a holistic relationship with our clients, we appreciate each client's diverse needs and circumstances. With our broad range of services and open architecture approach, wealth can be managed with confidence.

Balancing Your Financial Needs

Our private banking services and product offerings are designed for high net worth individuals and their families. Inspired by our values, our goal is to provide clarity to our clients in often complex choices. Our aim is to help our clients in making optimum choices in a manner consistent with their unique circumstances, financial personality and investment objectives.

A Wide Spectrum of Choice

Our holistic approach is designed to give our clients peace of mind through a global offering that ranges from day-to-day banking, investment and specialist services.

Our *Investment Services* are designed to suit every client's unique circumstances and market engagement, ranging from *Execution*, *Advisory* and *Discretionary* services that provide access to an extended range of asset classes (equities, bonds, commodities, alternative investments) across different geographic and currency markets.

Our *Banking Services* are structured to service the life-style of today's global Private Banking client by providing the latest in banking innovations, ranging from Bank accounts, credit cards, personal loans and bank assurance, through a tailor-made offering.

Inspired to Perform

We have structured our portfolio selection process with the inspiration to perform. Our open architecture approach coupled with our in-house investment strategy enables us to offer diversified investment solutions across a wide range of financial instruments and investment managers with the view of providing optimal investment solutions.