

FINANCING SOLUTIONS FOR OUR CLIENTS



Marketing Documentation



BNP PARIBAS
WEALTH MANAGEMENT

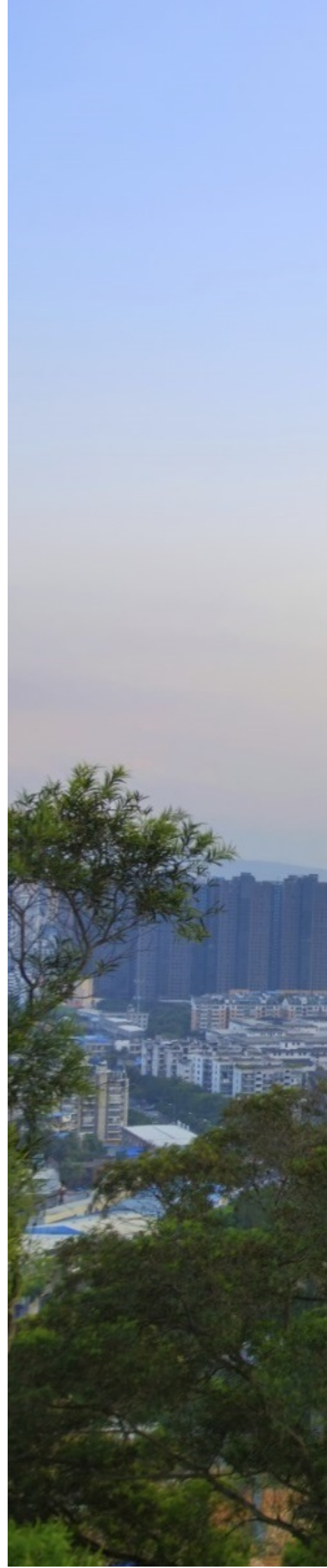
**The bank
for a changing
world**

EDITORIAL

FINANCING YOUR PROJECT **WITH BNP PARIBAS**

Are you looking to increase your financial capacity by using strategic investments?

Our specialised teams are here to help you define and realise your projects. Whatever your needs, our Wealth Management Lending Team, in partnership with the various BNP Paribas business lines, can assist you to structure your loan.



BNP PARIBAS WEALTH MANAGEMENT

YOUR TRUSTED PARTNER

OVERVIEW

For 150 years, BNP Paribas Wealth Management has been committed to protecting your wealth, developing it, and eventually passing it on to your loved ones. We deliver tailor-made experience, through our outstanding attention to detail, expertise, precise local knowledge and the global know-how that we access from the Group. Our goal is to create a new wealth management experience fit for a world where digital interactions have come to enhance human ones.

KEY FIGURES

6,800 professionals

150 years of expertise in Switzerland

CHF 420 billion in assets under management

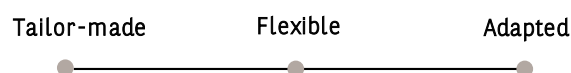
No. 1 private bank in the eurozone

Your wealth has a history. Let's write its future.

OUR LOMBARD LOAN OFFERING

"A tailor-made and flexible financing solution to support you in the overall management of your projects."

BNP Paribas Wealth Management (Suisse) SA has a tailored financing solution to help make your projects reality: **The Lombard loan.**



A Lombard loan is a flexible financing solution in various currencies, at both variable and fixed rates. This type of loan is granted in return for a pledge over financial assets that have a financing value (see the box entitled "Financing value of invested assets").

"LOMBARD CONSUMER"

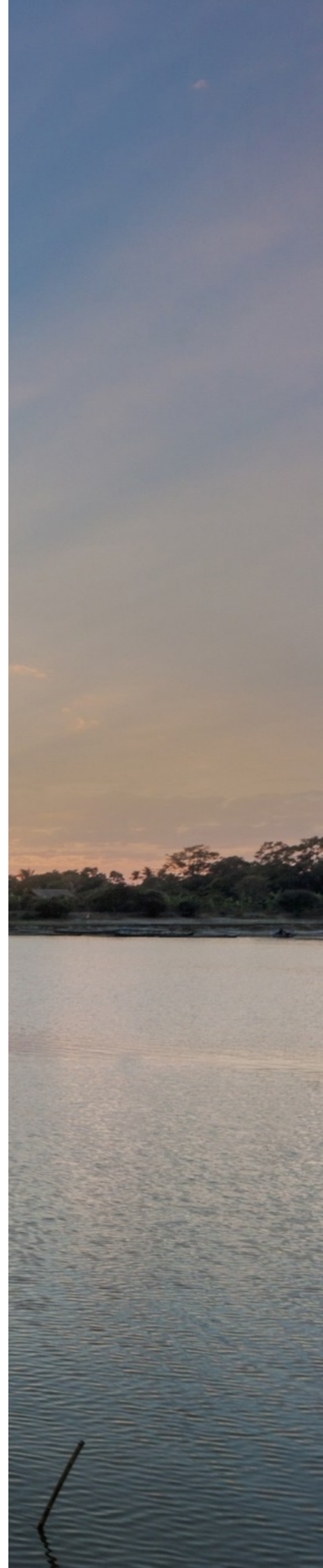
- Financing your projects **without disposing of** your investments in the financial markets.

"LOMBARD LEVERAGE"

- Financing of additional financial assets against a portfolio of owned securities; the financial assets that are already owned and those that are purchased act as collateral, based on their financing value.
- This solution is particularly suitable for **informed investors** and can help you to increase the yield on your investments.

FINANCING VALUE OF INVESTED ASSETS

The amount granted in the form of a Lombard loan depends on the value of your assets that are eligible for a loan. To calculate the financing value, a discount is applied to the market value of each eligible asset in the portfolio. Assets considered to be admissible as collateral include investment funds, equities, bonds or structured products. They may be held in a life-insurance, or in a security account. A diversified portfolio of securities generally allows you to obtain a better financing rate relative to its current market value.



OUR PROPERTY LENDING OFFERING

"Your private banker is here to help you realise your property projects."

Are you looking to acquire a residential or a commercial property? Our teams of experts at BNP Paribas Wealth Management are available to help you with your property projects.

A KEY ELEMENT OF WEALTH

A property project may be motivated by a desire to invest or to diversify assets, or quite simply because you fall in love with a specific property. Whatever the reason, it is an integral part of a wealth management strategy.

TAILOR-MADE SERVICES

Everything starts with you. Your private banker and our teams of experts are available to work with you to determine the best way to realise your projects.

STRUCTURED ASSISTANCE

Your private banker is there to help you at all the crucial stages of your project, enabling your dream to become reality.

Whatever your project involves, whether you are purchasing your main or second home, a rental property to diversify your assets, leveraging a real estate asset you already own, or even a commercial property, our teams can assist you throughout the process. We assist you in a number of European countries such as Switzerland, France, the UK and Germany as well as Monaco, Spain and Italy.



YOUR DEDICATED TEAM

BNP PARIBAS SUISSE SA
Geneva – Basel – Zurich – Lugano

WEALTH MANAGEMENT WEBSITE
wealthmanagement.bnpparibas.ch

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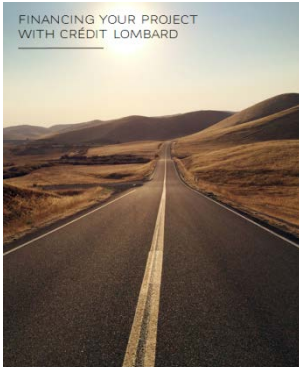


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FOR FURTHER INFORMATION,
PLEASE REFER TO OUR SPECIALIST BROCHURES



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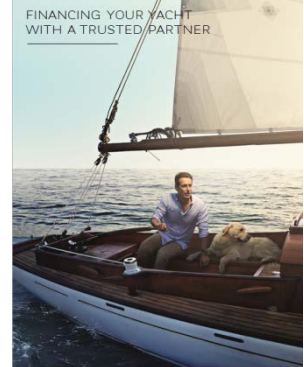


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In view of the fact that the present documents provide a summarized and necessarily abbreviated presentation of a product or range of products and asset management services, each potential investor is advised to refer to and attentively study all of the documentation relating to the product/service he/she is considering and, where necessary, to ask any questions relating to the product/service to an authorized representative of BNP Paribas (Suisse) SA, in order to obtain a complete picture of the characteristics and potential risks of the product or service under consideration. All products/services present a risk, generally in proportion with the anticipated performance or yield: it is the responsibility of the investor to make certain that he/she is able and wishes to bear that risk. Potential investors are, once again, strongly advised, where they have not yet done so, to take cognizance of and to understand the risks inherent in each product or asset management agreement/service in which they are interested. He/she must make certain that he/she has sufficient knowledge, understanding and familiarity with these risks to be able to conduct his/her own detailed analysis of all aspects of the planned transaction or of the service under consideration.

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