

## PrivilEDGE club

### Redefining Private and Affluent Banking

Bank of Cyprus Private & Affluent Banking offers an exclusive and upgraded customer experience in protecting, managing and growing clients' wealth throughout their lifetime journey. It serves and expands the Bank's Private & Affluent Banking through superior customer experience, financial planning and digital solutions. Additionally, it offers personalized, holistic and bespoke approach for all banking and investment needs through a single point of contact, a Dedicated Relationship Officer.

According to a philosophy that focuses on long-term interpersonal relationships based on trust, Bank of Cyprus' PrivilEDGE club is redefining, promoting and reframing Private and Affluent banking.

Its goal is to advise, educate and guide the clients/members toward sound financial planning. Through personalised investment advisory solutions, it aims to fine-tune asset management with simple and flexible solutions.

The PrivilEDGE club provides a holistic service to Private and Affluent clients of Bank of Cyprus by profiling the needs of the clients and their families in the long run. It offers an upgraded, personalised service that fully meets both their simple and complex banking and investment product and service requirements.

#### Client profile

Participation in the PrivilEDGE club is **by invitation only**. The invitation is extended by the client's Dedicated Relationship Officer at Private & Affluent Banking, on condition that at least one advisory investment relationship already exists. Clients who can join the club have the following profile:

- Individuals in possession of investible funds, allowing them to explore a wide range of investment opportunities.
- Individuals with income allowing them to seek investment prospects.
- Emerging Affluent individuals interested in effective savings, who possess a deep understanding of the various investment options and are keen to learn about investment potentials.
- Businesspeople and business owners wanting to expand their assets through strategic investment decisions and solutions.

#### Exclusive privileges, services and benefits

The PrivilEDGE club has everything that Bank of Cyprus clients need, offering a wide range of personalised products and services catering even to their most complex needs. Among others it offers a **Dedicated Relationship Officer** for banking and investment needs, **at any time and location convenient to the client**, as well as **exclusive prices and free transactions**, a **simple pricing structure in an investment advisory portfolio**, plus a **free PrivilEDGE credit card in exclusive partnership with Visa Infinite**. Enhancing the Bank's relationship with its clients, the PrivilEDGE club offers **exclusive lifestyle privileges** at a time when self-service alone is not enough.

- Members of the club get access to their investment portfolio in real-time through the revamped Internet Banking, for a unique online experience.
- No account management fees.
- Free cash withdrawals at any ATM worldwide

- Receive international transfers at no cost (including in euro and other non-euro currencies, and no correspondent bank fees).
- Save on local and international transfers at no cost (including in euro and other non-euro currencies, same-day charges and no correspondent bank fees).
- Enjoy competitive exchange rates with no commission on transactions.
- A loan application process supported by our specialised team, with no loan granting fees or contract drafting charges (applies for new loans in Cyprus only).

Additionally, special discounts on insurance products, such as Medica contracts and Personal Accident insurance cover with **EuroLife**, as well as a special discount on Home and Car insurance with **Genikes** Insurance, they add even greater emphasis on the comprehensive coverage of the client's personal needs. The discounts are completed with the special discount on immovable property which is not already discounted by **REMU**.

Additionally, **3X points in the antamivi card reward Scheme** by using any Bank of Cyprus credit cards only at participating businesses. Also, during client's membership in the club, he may enjoy certain lifestyle exclusive benefits and privileges, including, amongst others, access in high-profile events taking place both worldwide and in Cyprus, as well as exclusive discounts in the Cyprus hospitality industry and cultural scene.

#### **The PrivilEDGE Card offers members:**

- Concierge service: 24/7 premium access to hospitality professionals, seven days a week.
- Lounge Key: direct access to 1,000+ airport lounges; the service is activated through the PrivilEDGE Card.
- Smart Delay: free access to 1,000+ airport lounges in the event of a delayed flight.
- Insurance: premium insurance package.
- GCAS (Global Customer Assistance Services): worldwide customer services.
- Card replacement in case of an emergency (ECR): card holders who are traveling can have their card replaced; the card is usually delivered in one to three working days.
- Emergency Cash Disbursement (ECD): card holders who are traveling can disburse cash instantly in case of an emergency, at 270,000+ locations worldwide.
- Reporting lost/stolen cards: 24/7 assistance provided worldwide, seven days a week, to card holders to block their cards in case of loss, theft, damage or hacking.
- Information service to card holders: 24/7 support, seven days a week, if card holders have any queries about their account.

#### **The PrivilEDGE team packs a punch**

The value of PrivilEDGE lies in its ability to create a real investment advisory relationship with the Bank's clients, a relationship based on immediate and direct interaction. Despite the advancement of tech in leaps and bounds, even extending to Robotics (with the Robo-Advisory) and AI, the complex nature of wealth management combined with the financial and other needs of clients necessitates a personalized approach. This is the added value that the PrivilEDGE club offers - the provision of constant and appropriate customised solutions by a robust team of experienced specialists, fully qualified to engage in investments, wealth management and financial planning.

The Private & Affluent Banking team stands by clients at all times, helping them gain a deep understanding of their unique financial goals. Collaborative planning plays a decisive part in shaping customized investment solutions designed to attain clients' long-term goals. The PriviledGE club team focuses its efforts on continually creating and growing the wealth of each and every client, while at the same time promoting strong and healthy relationships with clients based on trust, technical know-how and a commitment to mutual success.