

Trusted Wealth Partner in Cyprus

WEALTH SERVICES

Bank of Cyprus



Leading Partner of Choice in Cyprus

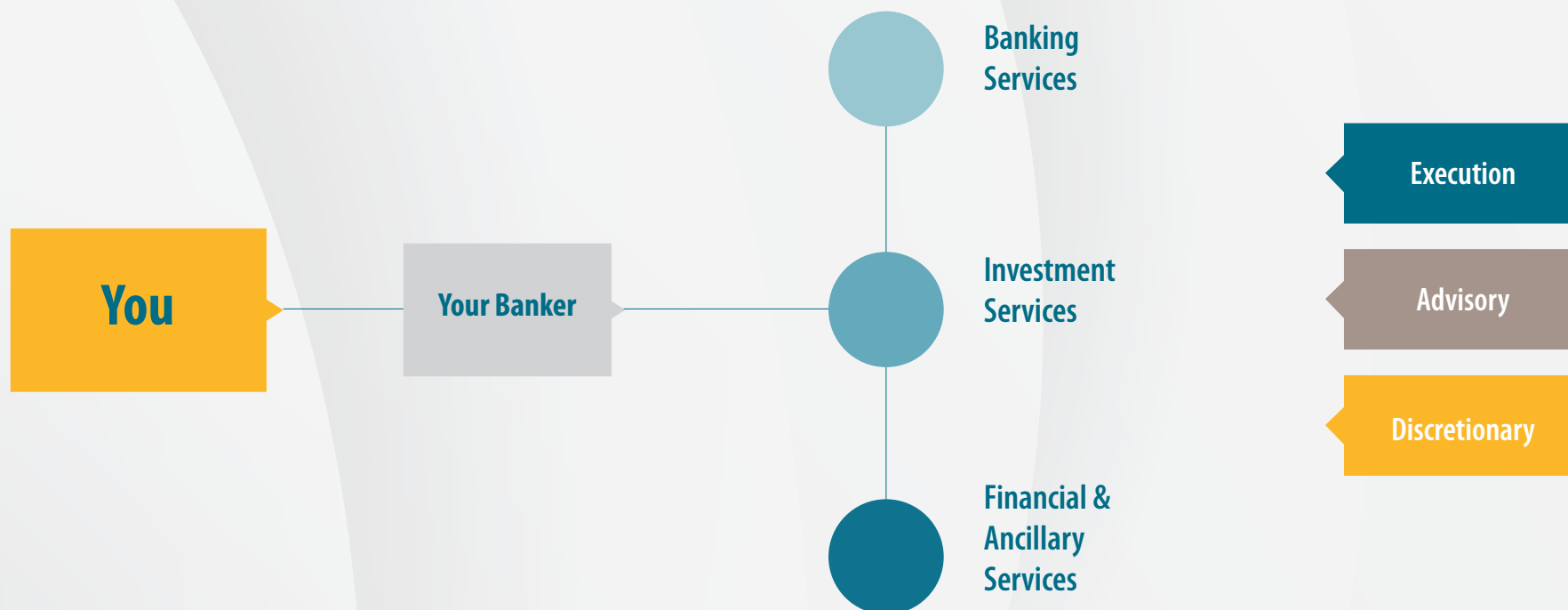
Wealth Management

offers an **exclusive and upgraded customer experience** in Protecting, Managing and Growing your wealth for your entire life journey.

CISCO

is your preferred Brokerage and Asset Manager **creating value for its stakeholders.**

(According to CSE Market shares results 2020-2022)



WEALTH MANAGEMENT

Your Professional and Reliable Associate

Good relationships start with trust, honesty and transparency

Every client is unique, and every case is different

With a history of over 20 years in Private / Institutional Wealth, Global Brokerage, Depositary & Custody Services, Asset Management and Investment Banking, Bank of Cyprus provides an extensive variety of specialized, investment related services, to complement the bank's traditional banking services, making it the ideal and effective one-stop-shop solution for private high net-worth clientele and institutional clients.

Wealth Management, is on the cutting edge of international investment management for high-net-worth individuals (HNWIs), ultra-high-net-worth individuals (UHNWIs) and their families through links with some of the world's major financial institutions and fund houses.

Our strategies are based on our long-term approach to structuring, managing and building your wealth, providing high quality solutions tailored to your investment needs. You can rely on a highly experienced team of experts to construct your investment portfolio and to help you select from a complete set of financial instruments to meet your unique investment profile. **We are always by your side, ready to listen, understand and respond to your concerns, fully appreciating your financial goals and offering you appropriate advice to cater to your individual and unique needs.** A client-centric philosophy combined with the professionalism, experience and quality of our staff and the offer of a full set of banking and wealth management services are our main competitive advantages.

This dynamic and outward-looking model aims to offer investment and banking solutions:

- Execution and Advisory services
- Discretionary Asset management
- Customized Investment solutions
- Investment for immediate delivery and investments through an open platform
- Day-to-day banking solutions
- Wealth Lending services
- Custody and Depositary services
- External Asset Management

PRIVATE / AFFLUENT BANKING

Catering Your Wealth You need more than a Bank

The essence of successful Private / Affluent Banking rests on building long-term relationships and developing investment solutions that are founded on a thorough understanding of each client's unique needs, desires and time horizons.

This deep understanding of client aspirations and objectives allows us to better enable each of our clients to take advantage of opportunities and apply a holistic approach to managing and protecting their wealth.

Banking and investment services for your personal needs

As a client of Bank of Cyprus Private / Affluent Banking:

- You benefit from a unique service, tailored to your individual needs
- You receive the dedicated attention of your own Private Banker backed by an experienced team of investment and wealth management professionals

Banking service with the help of a dedicated Banker

You enjoy all available banking services, such as:

- Accounts in Euro and other currencies
- Cash withdrawals and deposits
- Transfers and Payments
- Cheques
- Credit or Debit cards
- Overdrafts and Loans
- Letters of Guarantee
- Insurance

Apply a holistic approach and offer a comprehensive, tailored and unique set of products and ancillary services to our clients

Move, invest and preserve your wealth

INVESTMENT SERVICES

Execution services on all asset classes

Control your portfolio and transactions without our advice but with the benefit of our execution expertise and market information.

If you wish to trade directly on the financial markets without advice, for execution only, your dedicated Private and Affluent Banker can execute transactions promptly and efficiently on your behalf and according to your instructions.

You retain control of your investments and can trade in a wide range of securities.

Advisory services according to client risk profile through model portfolios or bespoke advisory

We can create a portfolio for you, or you can choose from a wide selection of model or customized portfolios, ranging from conservative to growth, and benefit from the expert professional advice of our investment strategy team; we provide support at every step of the investment cycle.

If you wish to receive advice across markets and asset classes according to your risk profile:

Our investment strategy team selects the appropriate mix of geographic and asset exposure. Final investment decisions are made by you.

Bespoke investment solutions based on an objective assessment of client needs and objectives

We listen to your views about the kind of portfolio you want, and we establish risk parameters and strategic objectives at the outset

Discretionary services through CISCO Asset Management

Take full advantage of our professional expertise: delegate investment decision-making to our asset management team for an actively managed portfolio in line with your investment objectives.

If you wish to delegate the investment decision-making to our professional asset management team:

- This service involves the active asset allocation and management of your portfolio, and is characterized by a medium to long-term approach.
- We manage your portfolio within the limits agreed without the need to contact you on every transaction.





INSTITUTIONAL WEALTH & CUSTODY

Creating Added Value for Our Clients

We offer a tailor-made approach to Institutional clients, having in mind their needs on the custody and execution side with various strategies and value-added solutions, through a robust and wide custodian network for securely safekeeping their investments.

Clients have a variety of strategies to follow such as a multi-manager approach where we can serve them as a central point of execution and custody for various asset managers / advisors serving the client. We also offer bespoke advisory tailored to clients' needs such as short-term treasury management advisory solutions.

Ease of doing business and administration costs saving is offered as BOC withholds local Cyprus tax (Special Defence Contribution and GHS) at source, so that clients can focus on their main business and do not have to worry about local tax payment.

Value added solutions are offered to optimise clients' returns by offering tax relief at source according to the instruments' local market rules, depending on the size of investment and market of investment.

Asset safekeeping in special accounts

All your investments in securities are held by Bank of Cyprus, through international custodians, in special accounts, fully ring-fenced and segregated from the bank's own assets.

*Carefully selected
quality network of
sub-custodians ensuring
efficient safekeeping of
clients' investment
assets*

DEPOSITARY SERVICES TO ALTERNATIVE INVESTMENT FUNDS (AIFs) AND UCITS

The Efficient Safekeeping of Client Investment Assets

AIFs falling within the scope of the AIFMD and UCITS are required to appoint a depositary. We provide a client centric approach to Fund Managers so that they meet the regulatory requirements of funds in respect of a depositary oversight, while analysing the fund's specific processes and profile, in order to provide a seamless service while not interrupting the Manager's strategic operations. Our service is tailor-made and adjusts to the Managers' model of operation and investment strategy and sector. In cooperation with the Manager, we establish mutually agreed procedures suitable to the Fund's operation so that expectations are aligned and agreed.

Cash Monitoring

- Monitor cashflows of the Fund
- Identify and review significant cash flows

Safekeeping

- Safekeeping of financial instrument that are kept under custody
- Record the ownership of assets of the Fund
- Hold records of the investments

Oversight Duties

- Monitor subscriptions and redemptions
- Periodic due diligence and review of key operational processes
- Review process of valuations of assets and limited partnership interests
- Timely settlement of transactions including income distribution



*Offer solutions for
complex financial
business and personal
needs*

WEALTH MANAGEMENT LENDING SERVICES

Flexible and Customized Solutions that Best Fit All Your Personal and Family Needs

We provide flexible and bespoke financing solutions to help you realize all your personal and family requirements, unlock asset value, cover your liquidity needs and grow your wealth in Cyprus and overseas (Greece and UK).

Whatever your needs, we offer the appropriate tailored solutions **for you!**

- **Dedicated service with bespoke solutions**
- **We offer flexible solutions to help you realise your dreams, manage your liquidity and unlock asset value**
- **Wide range of solutions for investments and personal purposes**

Whether you need a standardized personal overdraft, a privileged credit card or a complex loan, **we are here for you!** If you are purchasing or building or renovating your family's dream home, **we are here for you!** If you are investing in real estate or other assets, **we are here for you!** If you are looking for liquidity by utilizing your assets, **we are here for you!**

Our internationally experienced team of Specialized Wealth Lenders, in close collaboration with your dedicated BOC Private and Affluent Banking Relationship Officer, is available to work with you and find the right solution that will satisfy your unique needs.

Property Financing for Greece and UK for Private Individuals and/or Private Property Holding SPVs

A man in a dark suit, white shirt, and dark tie is walking and looking down at a smartphone in his right hand. He is smiling slightly. The background is a modern building with glass and steel structures.

GLOBAL MARKETS EXECUTION

Access to financial markets

Enabling you to seamlessly tap into a diverse world of products and services, making your banking fast, efficient and easier.

Our mission is to exceed clients' expectations in the fields of wealth management and capital markets.

Global Markets offers transactional, hedging and investment solutions that are catered to your individual needs. We facilitate your transactions in Foreign Exchange, Fixed Income, Equity, Funds and Commodity products. Additionally, we can offer tailor-made hedging solutions to manage market risk in Foreign Exchange, Interest Rate, and Commodity exposures as well as yield enhancement strategies and investment solutions catering to your risk appetite.

We offer competitive pricing, consistent liquidity, and efficient execution.

The Global Markets servicing hours are extended to better serve your financial market needs.

Transactional services

Foreign exchange

Bank of Cyprus is the leading provider of Foreign Exchange services in Cyprus which include FX spot transactions in the most important currencies, 24-hour access to the market through client orders, as well as direct access to the Global Markets team.

Fixed income

Our in-house expertise and our extensive network of international investment/banking relationships allow the bank to offer high quality execution capabilities, competitive pricing and ample liquidity for a wide range of Fixed Income products from the primary and the secondary markets.

Equities

We offer global equity and equity related products execution on multiple stock exchanges providing the best execution available to our clients.

Funds

We provide our clients with a wide range of fund investment services from leading investment managers supporting the cross-border distribution needs of all fund transactions such as Mutual Funds, Exchange Traded Funds (ETFs) and Hedge Funds.

Banking and Structured Investment Solutions into a Diverse World

Hedging solutions

Effective Risk Management is key for meeting financial objectives for corporate and wealth clients. We provide customized risk management solutions protecting the value of clients' assets and liabilities against adverse market movements at the lowest possible cost. The wide range of products available enables mitigation of risk based on clients' objectives and risk tolerance. Our solutions cover the following underlying risks:

Foreign exchange risk

Our foreign currency risk management solutions range from simple FX Forward and FX Option contracts to more complex solutions with FX Option hedging strategies. Our hedging solutions are structured based on our clients' cash flows and exposures aiming to make business more predictable by reducing fluctuations in cash flows and profits.

Interest Rate risk

Managing interest rate risk is important for companies exposed to Interest rates that may affect the financial results or even the viability of a project. Our hedging solutions are crafted to suit the client's risk profile taking into account the market situation and company's interest rate exposures.

Commodity Price risk

Our commodity hedging solutions include commodity swaps, options and future contracts that can be used to offset the risk from price fluctuations on commodity exposures which can adversely affect business financial performance. We offer hedging solutions for Soft commodities, Metals and Energy commodities such as oil, gas and coal.

Investment solutions

Structured Investment Products

Our comprehensive offering of structured products covers a wide range of investment solutions manufactured in-house or from other reputable issuers on a broad selection of underlying assets. Our dedicated Derivatives team works with you to design appropriate bespoke solutions for yield enhancement and portfolio diversification according to their investment goals and risk appetite.

Margin trading platform

BOC eTrader

Our electronic trading platform provides direct access to competitive live tradable prices for the execution of leveraged FX transactions and for Futures Contracts in all asset classes. You can use the platform for investment purposes, but it can also be used to hedge your exposures in FX and Commodities as well.

THE CYPRUS INVESTMENT AND SECURITIES CORPORATION LTD

The Leader¹ in Innovative Solutions

The Cyprus Investment and Securities Corporation Limited ("CISCO") is the oldest and one of the leading¹ providers of investment services in Cyprus. It is regulated by the Cyprus Securities and Exchange Commission (CIF License No. (003/03)). CISCO is a wholly owned subsidiary of Bank of Cyprus, one of the largest and oldest banking group in Cyprus.

CISCO is a member of the Cyprus Stock Exchange (CSE) and a remote member of the Securities Market of the Athens Exchange (ATHEX).

Discretionary Asset Management

- Model Portfolios
- Bespoke Discretionary Portfolios
- Full range of Corporate and Individual solutions

Investment Advice

- Investment Advice
- Portfolio Construction
- Open Architecture

Pensions

- Specific Advisor to pension and provident funds
- Outsourced Investment Manager to Multi-employer schemes (including the management of Eurolife's Smart Future)

Brokerage

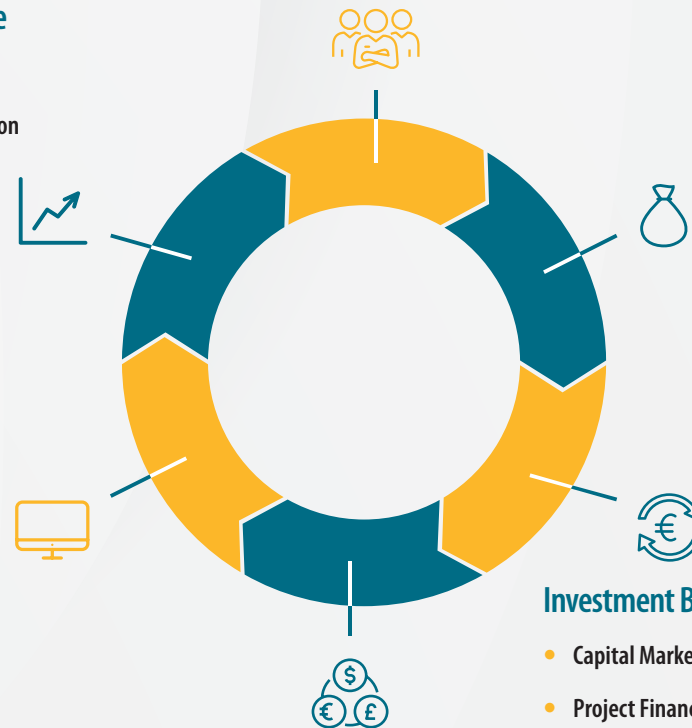
- Margin Accounts
- Global eTrading
- CSE/ATHEX

Investment Banking

- Capital Markets
- Project Finance Advisory
- Strategic Financial Advisory
- Structuring and Licencing of Funds and Asset Management Companies

Fund Management

- Management of AIFs



¹ • Asset Management Company of the Year in Cyprus for 2022 & 2021 by the Global Banking & Finance Review magazine
• Investment Firm of the Year 2021 in Cyprus in Innovation & Excellence Awards 2021 process
• Best International Investment Banking Team in Cyprus for 2022 by the Capital Finance International (cfi.com) journal

BROKERAGE

CSE-ATHEX Common Platform

CISCO provides online trading in both Stock Exchanges. Through the use of a personal bank account with Bank of Cyprus (CISCO Trading Account), you can invest directly and securely in a customer friendly environment in securities listed in both Stock Exchanges. You may take advantage of personal service by a large group of professionals in the sector and a variety of technologically advanced Alternative Channels.

CISCO Global eTrading

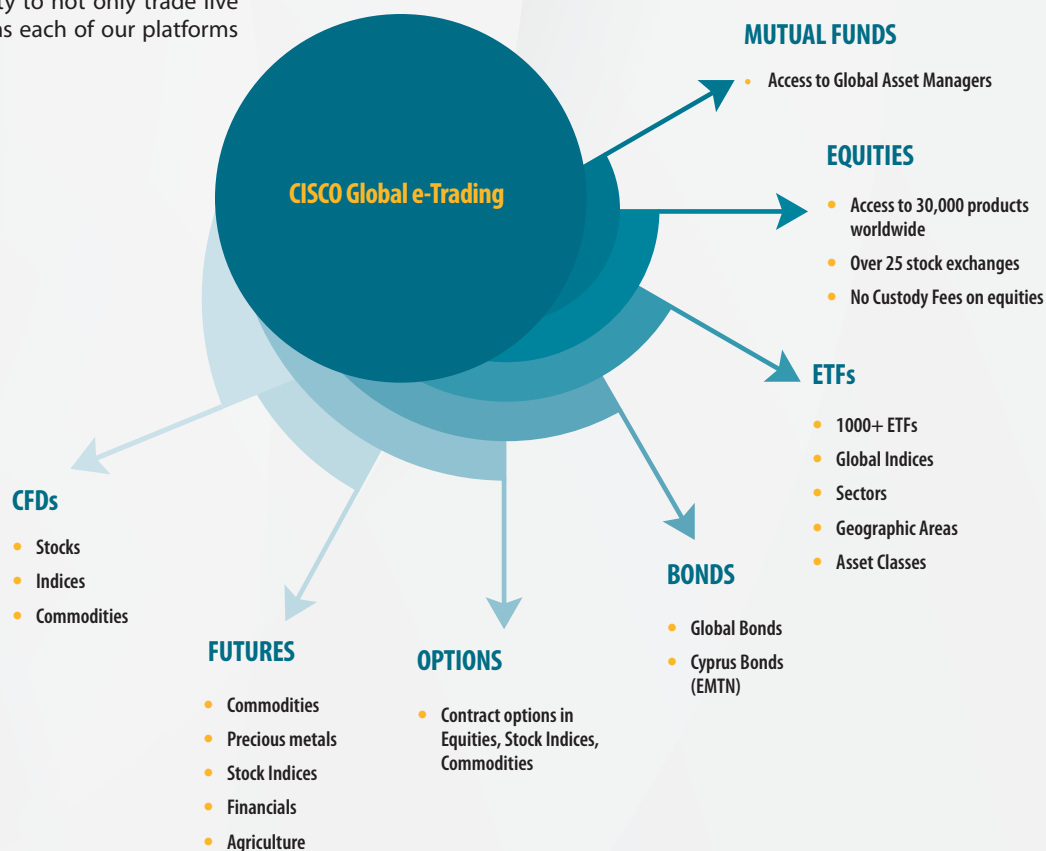
CISCO, through an exclusive cooperation with an international firm, offers you the opportunity to trade in financial instruments in all major International Stock Exchanges. CISCO Global eTrading enables you to trade anywhere, anytime and any way you want through its multi-channel service, through a secure, user friendly and technologically advanced electronic trading platform. Moreover, you have the ability to not only trade live but also to test your trading strategy, as each of our platforms also has a practice service.

CISCO Global e-Trading platform

CISCO Margin Accounts

The CISCO Margin Trading facility for trading on the ATHEX and CSE, is offered to you through a well-structured and regulated product offering. It enables you to buy shares by utilizing the liquidity provided to them (leverage). You indicate the shares that will comprise the portfolio that will be employed by CISCO as collateral ("Security Portfolio") and these shares are subsequently evaluated and weighted by CISCO.

The extra liquidity made available by CISCO may be used whenever you consider that market conditions provide investment opportunities. The level of credit may reach up to 2/3 of the weighted Security Portfolio. The interest to be paid is calculated on the outstanding credit facility balance used and for the period of time that it is used and not on the approved limit.





Enabling you to make bolder decisions in your capital raising and corporate financial needs by leveraging the integrity of CISCO's experience and investor network reputation in the market.

INVESTMENT BANKING

Helping you Innovate and Grow

Strong track record in providing specialist financial advice on structuring corporate transactions including mergers, acquisitions, flotations, de-listings, buyouts, disposals and restructurings for public and private companies.

With fresh ideas and strong distribution capabilities in every major market, the investment Banking works to help you get the most value from each stage of a transaction.

Capital markets

We assist you to list on the regulated market of the Cyprus Stock Exchange (CSE) or other EU stock exchanges through passporting, or to list on the non-regulated market of the CSE by acting as your Nominated Advisor. Through our wide network of investors, we can assist your companies to tap both the equity and debt markets for new capital.

Mergers and Acquisitions

Our clients include public and private companies, private equity investors, government-related entities, private individuals and families. CISCO runs the entire process from start to finish delivering tangible results.

Structuring and Licensing of regulated funds

We provide advisory services for the structuring and licensing of funds such as Undertakings of Collective Investment in Transferable Securities (UCITS) and Alternative Investment Funds (AIFs). Moreover, CISCO can assist in setting up and licensing Alternative Investment Fund Managers (AIFMs) and UCITS management companies.

Strategic financial advisory

We offer advisory services to companies with respect to preparation or review of their business plans, stress-testing their assumptions and making their strategy more robust. Moreover, we provide high quality company valuation services.



International knowhow and a fully comprehensive range of investments under one roof. Offering synergies and diversifying your assets to make the best of your investments and smarter financial decisions.

ASSET MANAGEMENT SERVICES

Covering the Investment Needs of Private and Institutional Clients, through a Spectrum of Investment Products and Services

Whether you're an individual investor looking to grow your wealth, a business seeking to optimize your financial resources, or an institutional client in need of robust portfolio management, our dedicated asset management team will help you unlock the full potential of your assets.

We specialise in offering global equity, fixed income, and multi-asset strategies that are risk adjusted to fit broad risk profiles satisfying your requirements and sustainable investment goals. At CISCO, we embrace your diverse needs and acknowledge your unique investment objectives and stand ready to offer bespoke solutions tailored to align with your unique goals, needs and values.

Discretionary Portfolio Management

Our discretionary service is suitable for investors who desire peace of mind and the time to focus on other priorities. We provide you with access to our diverse range of model portfolios that provide exposure to professionally managed diversified strategies.

Investment Advisory Services

Our investment advisory service is ideal for investors who prefer to make their own decisions. Our specialists provide you with expert advice and tailored investment recommendations and empower you in order to take sound investment decisions.

Provident/Pension Fund Solutions

We assist investment committees and through close co-operation we provide quality services that are tailored to your unique requirements.

Fund Management Services

We are a duly authorized Sub-Threshold Alternative Investment Fund Manager and stand ready to offer our fund management expertise and capabilities to best serve your needs.

WEALTH SERVICES DIVISION

Management Team

Athena Shipilli Tsingi

Director

Christos Kalogeris

General Manager CISCO

Contact Details

Wealth Management

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CISCO

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About Bank of Cyprus

Bank of Cyprus Public Company Limited ("Bank of Cyprus") was incorporated in Cyprus with company registration number HE165. Its registered office is at 51 Stassinou Street, Ayia Paraskevi, Strovolos, P.O. Box. 24884, CY-1398 Nicosia, Cyprus. The telephone number is 800 00 800 / (+357) 2212 8000. The website address is <http://www.bankofcyprus.com>.

Bank of Cyprus is authorised and regulated by the Central Bank of Cyprus to carry on the business of a credit institution. Bank of Cyprus may sub-delegate part of the services offered herein to one or more entities in the Bank of Cyprus group. Bank of Cyprus is committed to providing a high standard of service to all its clients on every occasion. We do recognise, however, that occasionally we may not live up to your expectations or our promises. If you have a complaint about any aspect of our service, then we would like to hear from you.

Information relating to Bank of Cyprus' complaint procedures is available online at

https://www.bankofcyprus.com/en-gb/contact_us/complaints/.

Bank of Cyprus is a member of the Cyprus Investor Compensation Fund for Clients of Banks and is a participant of the Deposit Protection and Resolution of Credit and Other Institutions Scheme. For more information, please visit the website address of the Central Bank of Cyprus at: <http://www.centralbank.gov.cy>.

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The information provided in this document is intended as general information and is not tailored to your personal circumstances. It is not intended, and it should not be taken as, an offer, recommendation, or investment advice in relation to any service or investment. With investments your capital is at risk. The value of your portfolio could go down as well as up; performance is not guaranteed. You may get back less than you invest.

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