

IFB Bank: Your Partner in Offshore Wealth & Legacy

Horizon

Discover how IFB Bank's exclusive private banking services can help high net worth individuals secure, grow, and protect their wealth across generations. Our bespoke offshore solutions offer the perfect balance of privacy, security, and strategic growth for discerning clients seeking exceptional financial management.

by Karl v.u.z. Schönborn

Welcome to Elite Private Banking



Exclusive HNWII Focus

At IFB Bank, we cater exclusively to High Net Worth Individuals with substantial assets requiring sophisticated management. Our dedicated team of private bankers understands the unique challenges and opportunities that come with significant wealth, providing personalised attention that goes beyond traditional banking relationships.



Bespoke Wealth Solutions

We recognise that each client's financial situation and objectives are unique. Our approach involves creating completely customised wealth solutions that address your specific needs, preferences, and long-term aspirations. From wealth preservation to growth strategies, we tailor every aspect of our service to align with your multi-generational financial goals.



Global Reach, Personal Service

With an extensive international network, IFB Bank provides truly global banking capabilities whilst maintaining the personal touch of a boutique institution. Our clients benefit from worldwide financial access combined with the confidentiality and attention to detail that only comes from a dedicated private banking relationship.

Our elite private banking service represents the pinnacle of financial management for discerning clients. We understand that true wealth management extends beyond traditional banking—it encompasses comprehensive strategies for preservation, growth, and intergenerational transfer of assets. With IFB Bank, you'll experience a level of personalised service that addresses both your immediate financial needs and your long-term legacy goals.

Why Choose IFB Bank?



A Legacy of Excellence

For over four decades, IFB Bank has built an impeccable reputation in international private banking. Our longevity in this specialised field speaks to our stability, reliability, and consistent delivery of exceptional financial services to high net worth clients worldwide.

Discretion You Can Trust

In today's transparent financial world, true discretion has become increasingly valuable. IFB Bank maintains the highest standards of client confidentiality whilst operating within all regulatory frameworks. Our solid reputation for maintaining client privacy has made us the trusted partner for those who value discretion in their financial affairs.

Award-Winning Innovation

Our commitment to excellence has been recognised through numerous industry accolades for our client service and innovative financial products. We continuously develop cutting-edge solutions that address the evolving needs of high net worth individuals in an increasingly complex global landscape.

"IFB Bank has consistently demonstrated an exceptional understanding of our complex financial needs across multiple jurisdictions. Their ability to create innovative solutions whilst maintaining absolute discretion sets them apart in the private banking sector." - Valued Client since 1998

The IFB Difference: Customised Wealth Strategies

At IFB Bank, we recognise that exceptional wealth requires exceptional management. Our approach to wealth management is fundamentally different from traditional banking services, offering a level of customisation and strategic insight that addresses the complex needs of high net worth individuals.



Holistic Financial Assessment

We begin with a comprehensive analysis of your current wealth structure, assets, liabilities, and objectives across all jurisdictions. This thorough evaluation forms the foundation for your bespoke financial strategy.



Strategic Planning

Our team of specialists develops tailored solutions that address both institutional and personal wealth management needs, creating a cohesive strategy that optimises your global financial position.

3

Implementation & Management

We execute your customised wealth strategy through sophisticated financial instruments including bonds, certificates of deposit, equities, and derivatives, all structured to achieve your specific objectives.



Continuous Optimisation

Your dedicated Relationship Manager conducts regular reviews to ensure your wealth strategy remains aligned with your evolving needs and adapts to changing market conditions and regulatory environments.

Our wealth engineering approach goes beyond conventional portfolio management to incorporate sophisticated structures that provide optimal tax efficiency, asset protection, and growth potential. By combining various financial instruments and jurisdictional advantages, we create truly bespoke wealth solutions that work harmoniously across borders and generations.

Secure Global Offshore Banking

IFB Bank offers premium offshore banking solutions designed specifically for high net worth individuals seeking security, privacy, and global accessibility. Our offshore accounts provide the foundation for sophisticated wealth management whilst ensuring your assets remain protected and accessible.

Strategic Jurisdictional Selection

We establish offshore accounts in carefully selected jurisdictions known for their robust privacy laws, political stability, and favourable regulatory environments. Our banking presence in key financial centres allows us to offer optimal solutions based on your specific requirements and geographic preferences.

Multi-Currency Capabilities

IFB offshore accounts support multiple currencies, allowing seamless management of international assets and investments. This multi-currency functionality eliminates unnecessary conversion costs and exchange rate risks, whilst providing flexibility for global transactions and investment opportunities.

Our offshore banking solutions are fully compliant with international regulations whilst maximising the legitimate benefits of offshore financial structures. IFB Bank's expertise in navigating the complex landscape of international banking ensures your offshore assets remain secure, private, and optimally positioned for growth.

Advanced Security Infrastructure

Our state-of-the-art digital banking platform employs military-grade encryption, multi-factor authentication, and continuous security monitoring to protect your financial information and transactions. All communications between you and your banking team are conducted through secure, encrypted channels that exceed industry standards.

Personalised Banking Services

Each offshore account comes with dedicated support from a private banker who understands your specific needs and preferences. From complex international wire transfers to everyday banking requirements, your personal banker ensures all transactions are executed efficiently and discreetly.

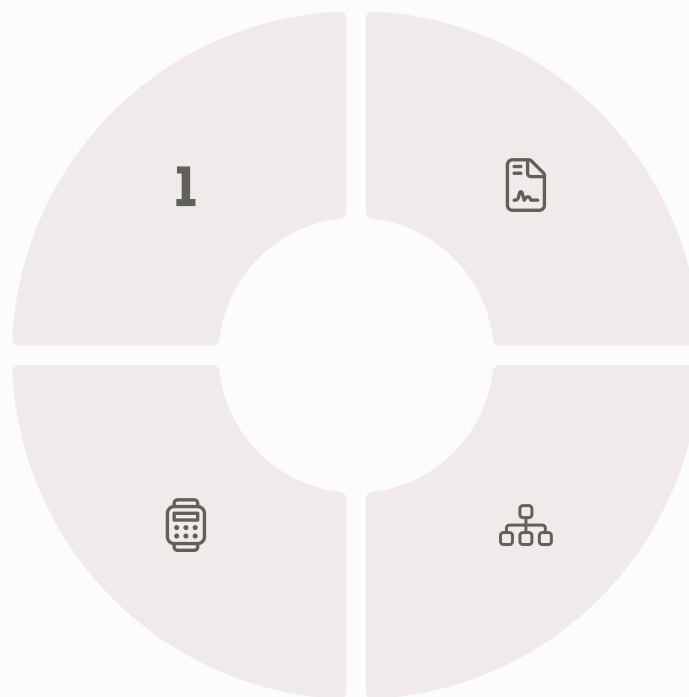
Trust Services: Structuring for Protection and Growth

Asset Protection

Our trust structures create a legal separation between you and your assets, offering protection against potential creditors, litigation, and political instability. This separation provides an essential layer of security for high-value assets.

Tax Efficiency

Our experts design trust structures that optimise tax efficiency across multiple jurisdictions, legally minimising tax exposure whilst ensuring full compliance with all applicable tax laws and reporting requirements.



Legal Compliance

IFB trust services ensure all structures adhere to relevant international regulations whilst maximising legitimate benefits. Our legal experts continuously monitor regulatory changes to maintain compliance across all jurisdictions.

Succession Planning

Trusts provide a structured mechanism for intergenerational wealth transfer according to your specific wishes. Our trust services help avoid probate, maintain privacy, and ensure smooth transition of assets to beneficiaries.

IFB Bank specialises in establishing bespoke trust structures in stable, respected jurisdictions that offer optimal legal frameworks for asset protection and wealth preservation. Our trust services include:

- Discretionary trusts for maximum flexibility in beneficiary distributions
- Fixed interest trusts for predetermined beneficiary allocations
- Purpose trusts for specific charitable or business objectives
- VISTA trusts for holding and managing company shares
- Private trust companies for family-controlled trust administration

As professional trustees, we provide comprehensive administration services including asset management, compliance monitoring, beneficiary communications, and regular reporting. Our trustee services ensure your trust operates exactly as intended, with the highest levels of professionalism and fiduciary responsibility.

Holdings & Corporate Structures: Global Advantage

Strategic Corporate Formation

IFB Bank provides comprehensive services for establishing and managing offshore companies and holding structures in jurisdictions offering optimal regulatory environments. Whether you require a simple offshore company or a complex multi-tiered holding structure, our corporate services team delivers tailored solutions that align perfectly with your strategic objectives.

Enhanced Privacy Options

For clients seeking additional confidentiality, we offer nominee director and shareholder services provided by experienced professionals. These services create a legal layer of privacy whilst maintaining your beneficial control of the structure. All nominee arrangements are governed by robust legal agreements that protect your interests and ensure your continued control over decision-making.



Cross-Border Investment Vehicles

Our corporate structures serve as effective vehicles for international investments, providing access to global opportunities whilst minimising jurisdictional constraints. These structures facilitate efficient capital deployment, investment pooling, and tax-optimised returns across multiple countries and asset classes.

IFB Bank's corporate services include:



Formation & Registration

Complete company incorporation services in leading offshore jurisdictions including the British Virgin Islands, Cayman Islands, Singapore, Switzerland, and Luxembourg.



Administration & Maintenance

Ongoing corporate maintenance including registered office, company secretary, regulatory filings, and corporate record-keeping to ensure full compliance with local requirements.



Banking & Treasury

Establishment of corporate bank accounts and implementation of treasury management systems for efficient global cash flow management and investment coordination.

Our holding structures are designed to accommodate a wide range of assets including real estate portfolios, intellectual property, investment securities, and business interests. Each structure is meticulously crafted to provide optimal asset protection, operational efficiency, and tax advantages within the framework of international compliance standards.

Unmatched Anonymity & Privacy

In today's increasingly transparent financial world, genuine privacy has become both rare and valuable. IFB Bank offers sophisticated privacy solutions that legitimately protect your financial information whilst maintaining full regulatory compliance.

Numbered Account Systems

Our numbered account system restricts access to client identity information to a minimal number of senior banking officials. All transactions and correspondence are conducted using account codes rather than personal identifiers, providing an additional layer of confidentiality in day-to-day banking operations.

Jurisdictional Privacy Advantages

IFB Bank operates in jurisdictions with strong legal traditions of financial privacy and data protection. These jurisdictions maintain robust laws that protect legitimate client confidentiality whilst cooperating appropriately with international authorities on matters of genuine criminal activity.

Internal Security Protocols

Our internal policies include strict confidentiality agreements for all staff, compartmentalised information access, and regular security audits. Client information is maintained on segregated systems with multiple security layers to prevent unauthorised access or data breaches.

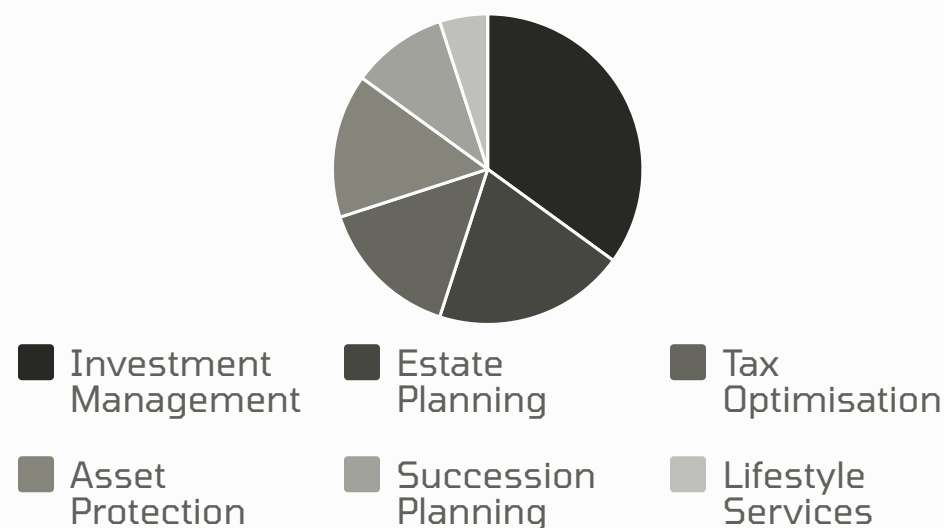
We employ secure communication channels for all client interactions, including encrypted email, secure messaging platforms, and private meeting facilities. Our security measures extend to physical document handling, with secure document destruction protocols and restricted access to sensitive materials.

It's important to note that IFB Bank's privacy services operate entirely within the framework of international law and regulatory requirements. We maintain appropriate Know Your Client (KYC) documentation and comply with all legitimate information requests from authorised regulatory bodies. Our approach to privacy focuses on protecting clients from illegitimate intrusions whilst fulfilling all legal obligations.

Wealth Management & Family Office Solutions

Personal Relationship Management

At the heart of IFB Bank's wealth management approach is the dedicated Relationship Manager assigned to each HNWI client. Your Relationship Manager serves as your single point of contact, coordinating all aspects of your financial affairs and providing continuity across generations. This personalised approach ensures that all financial decisions are made with a comprehensive understanding of your unique circumstances and objectives.



Typical resource allocation in our Family Office services

Integrated Wealth Services

Our wealth management offering integrates all aspects of your financial life into a cohesive strategy. This holistic approach includes:

- Sophisticated investment management across multiple asset classes
- Strategic insurance solutions for risk mitigation
- Comprehensive estate planning with cross-border considerations
- Philanthropy structuring and impact investment opportunities
- Lifestyle services including concierge and exclusive access

Bespoke Family Office Structures

For clients with substantial wealth, IFB Bank offers customised Family Office solutions that provide institutional-grade wealth management with a personalised approach. Our Family Office services can be structured as:

- **Embedded Family Office:** Utilising IFB Bank's infrastructure and expertise whilst maintaining dedicated staff for your family's needs
- **Independent Family Office:** A standalone entity established and supported by IFB Bank but operating exclusively for your family
- **Private Family Foundation:** A foundation structure that combines wealth management with philanthropic objectives and legacy planning

Each Family Office solution is tailored to your specific needs, family dynamics, and long-term objectives, providing a comprehensive framework for managing complex wealth across generations.

Intergenerational Wealth Transfer Expertise

Preserving wealth across generations requires careful planning, sophisticated structures, and a deep understanding of both financial and family dynamics. IFB Bank specialises in creating robust frameworks for intergenerational wealth transfer that protect assets whilst respecting your values and wishes.



Our intergenerational wealth transfer solutions address key challenges including:

- **Tax Efficiency:** Structures designed to minimise inheritance, estate, and gift taxes across multiple jurisdictions
- **Asset Protection:** Legal frameworks that shield family wealth from external threats including creditors, litigation, and political instability
- **Family Harmony:** Governance systems that promote communication, shared values, and equitable treatment whilst respecting the founder's wishes
- **Business Succession:** Coordinated planning for the transition of family businesses, including management succession and ownership structures
- **Philanthropic Legacy:** Establishment of charitable foundations and giving structures that extend family values into perpetuity

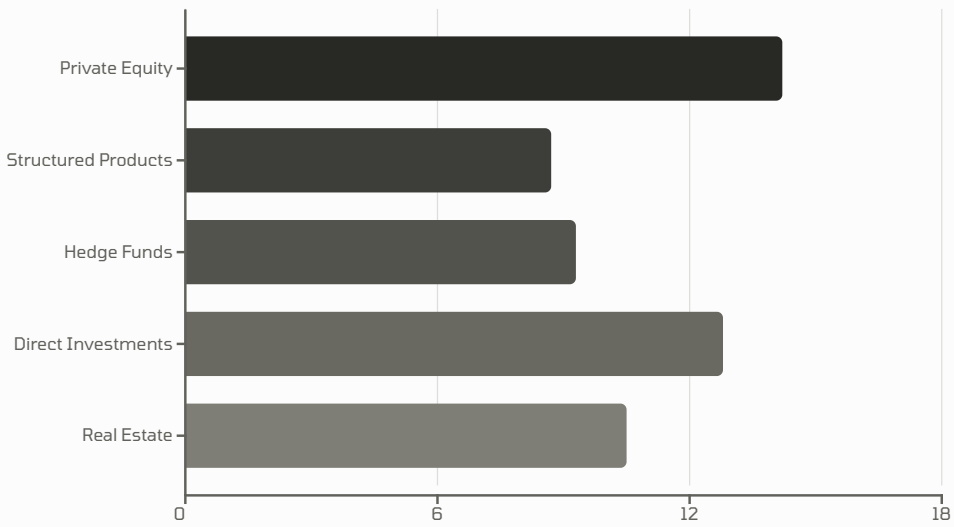
With decades of experience in managing wealth transitions for prominent families worldwide, IFB Bank provides the expertise and sensitivity required to navigate the complex emotional and financial aspects of intergenerational wealth planning.

Exclusive Products & Investment Opportunities

Bespoke Financial Instruments

IFB Bank offers a range of exclusive financial products designed specifically for high net worth clients. These bespoke instruments are tailored to address particular investment objectives, risk profiles, and time horizons:

- **Private Placement Bonds:** Customised fixed-income securities with negotiated terms, rates, and maturities
- **Structured Certificates of Deposit:** Capital-protected investments with enhanced return potential linked to market performance
- **Proprietary Derivatives:** Custom-engineered options, swaps, and forwards designed for specific hedging or investment objectives
- **Alternative Investment Access:** Entry into exclusive hedge funds, private equity, and venture capital opportunities with preferential terms



Representative performance figures based on IFB proprietary indices (in %)

Direct Investment Opportunities

Through our extensive global network, IFB Bank provides access to exclusive direct investment opportunities not available through conventional channels:



Prime Real Estate

Access to pre-market luxury developments, commercial properties, and agricultural land in high-growth regions. Our real estate desk provides comprehensive analysis and due diligence on each opportunity.



Aviation & Marine

Structured ownership opportunities in private aircraft, superyachts, and fleet investments with optimised tax treatment and management services included.



Private Business

Carefully vetted opportunities to invest in established private businesses seeking growth capital or succession solutions, with full financial and operational due diligence provided.

All investment opportunities undergo rigorous assessment by our investment committee to ensure they meet our strict criteria for quality, transparency, and potential return. Our due diligence process includes comprehensive legal and financial analysis, providing you with the confidence to make informed investment decisions.

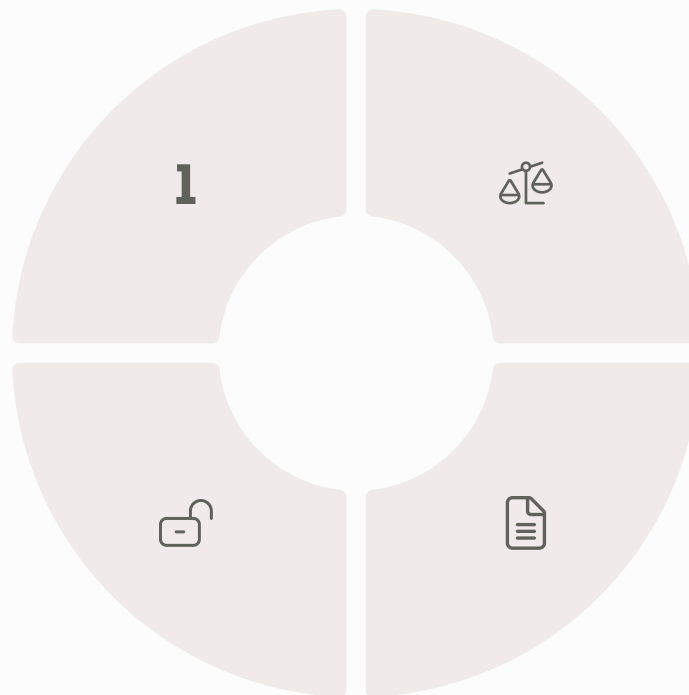
Security, Transparency & Regulatory Compliance

Robust Security

IFB Bank employs military-grade security protocols for all client data and transactions. Our multi-layered approach includes advanced encryption, biometric authentication, and continuous monitoring systems to protect your financial information from unauthorised access.

Privacy Controls

You maintain complete control over who can access your financial information through our proprietary permission system. This allows you to grant specific access rights to family members, advisors, or other authorised parties as needed.



Regulatory Compliance

We maintain strict adherence to all relevant international regulations including FATCA, CRS, AML, and KYC requirements. Our compliance team continuously monitors regulatory developments to ensure our services remain fully compliant across all jurisdictions.

Transparent Reporting

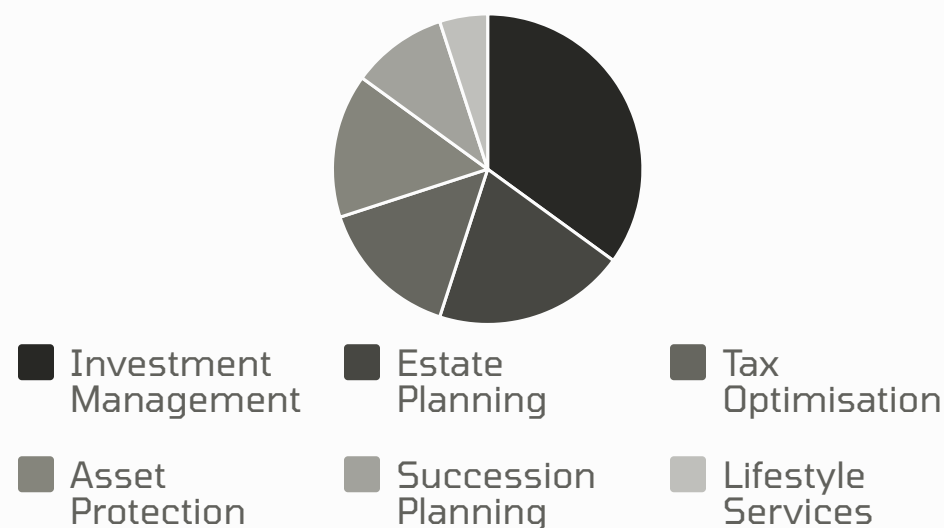
Our customisable reporting system provides clear, comprehensive information on your financial position. Reports can be tailored to your specific requirements and delivered through secure channels with the frequency and detail level you prefer.

At IFB Bank, we recognise that security and compliance are fundamental to

Wealth Management & Family Office Solutions

Personal Relationship Management

At the heart of IFB Bank's wealth management approach is the dedicated Relationship Manager assigned to each HNWI client. Your Relationship Manager serves as your single point of contact, coordinating all aspects of your financial affairs and providing continuity across generations. This personalised approach ensures that all financial decisions are made with a comprehensive understanding of your unique circumstances and objectives.



Typical resource allocation in our Family Office services

Integrated Wealth Services

Our wealth management offering integrates all aspects of your financial life into a cohesive strategy. This holistic approach includes:

- Sophisticated investment management across multiple asset classes
- Strategic insurance solutions for risk mitigation
- Comprehensive estate planning with cross-border considerations
- Philanthropy structuring and impact investment opportunities
- Lifestyle services including concierge and exclusive access

Bespoke Family Office Structures

For clients with substantial wealth, IFB Bank offers customised Family Office solutions that provide institutional-grade wealth management with a personalised approach. Our Family Office services can be structured as:

- **Embedded Family Office:** Utilising IFB Bank's infrastructure and expertise whilst maintaining dedicated staff for your family's needs
- **Independent Family Office:** A standalone entity established and supported by IFB Bank but operating exclusively for your family
- **Private Family Foundation:** A foundation structure that combines wealth management with philanthropic objectives and legacy planning

Each Family Office solution is tailored to your specific needs, family dynamics, and long-term objectives, providing a comprehensive framework for managing complex wealth across generations.

Intergenerational Wealth Transfer Expertise

Preserving wealth across generations requires careful planning, sophisticated structures, and a deep understanding of both financial and family dynamics. IFB Bank specialises in creating robust frameworks for intergenerational wealth transfer that protect assets whilst respecting your values and wishes.



Our intergenerational wealth transfer solutions address key challenges including:

- **Tax Efficiency:** Structures designed to minimise inheritance, estate, and gift taxes across multiple jurisdictions
- **Asset Protection:** Legal frameworks that shield family wealth from external threats including creditors, litigation, and political instability
- **Family Harmony:** Governance systems that promote communication, shared values, and equitable treatment whilst respecting the founder's wishes
- **Business Succession:** Coordinated planning for the transition of family businesses, including management succession and ownership structures
- **Philanthropic Legacy:** Establishment of charitable foundations and giving structures that extend family values into perpetuity

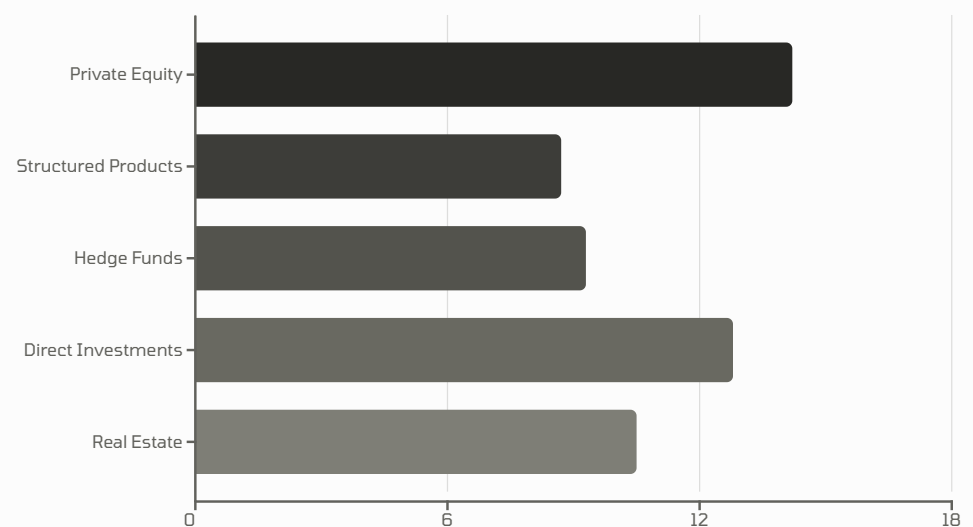
With decades of experience in managing wealth transitions for prominent families worldwide, IFB Bank provides the expertise and sensitivity required to navigate the complex emotional and financial aspects of intergenerational wealth planning.

Exclusive Products & Investment Opportunities

Bespoke Financial Instruments

IFB Bank offers a range of exclusive financial products designed specifically for high net worth clients. These bespoke instruments are tailored to address particular investment objectives, risk profiles, and time horizons:

- **Private Placement Bonds:** Customised fixed-income securities with negotiated terms, rates, and maturities
- **Structured Certificates of Deposit:** Capital-protected investments with enhanced return potential linked to market performance
- **Proprietary Derivatives:** Custom-engineered options, swaps, and forwards designed for specific hedging or investment objectives
- **Alternative Investment Access:** Entry into exclusive hedge funds, private equity, and venture capital opportunities with preferential terms



Representative performance figures based on IFB proprietary indices (in %)

Direct Investment Opportunities

Through our extensive global network, IFB Bank provides access to exclusive direct investment opportunities not available through conventional channels:



Prime Real Estate

Access to pre-market luxury developments, commercial properties, and agricultural land in high-growth regions. Our real estate desk provides comprehensive analysis and due diligence on each opportunity.



Aviation & Marine

Structured ownership opportunities in private aircraft, superyachts, and fleet investments with optimised tax treatment and management services included.



Private Business

Carefully vetted opportunities to invest in established private businesses seeking growth capital or succession solutions, with full financial and operational due diligence provided.

All investment opportunities undergo rigorous assessment by our investment committee to ensure they meet our strict criteria for quality, transparency, and potential return. Our due diligence process includes comprehensive legal and financial analysis, providing you with the confidence to make informed investment decisions.

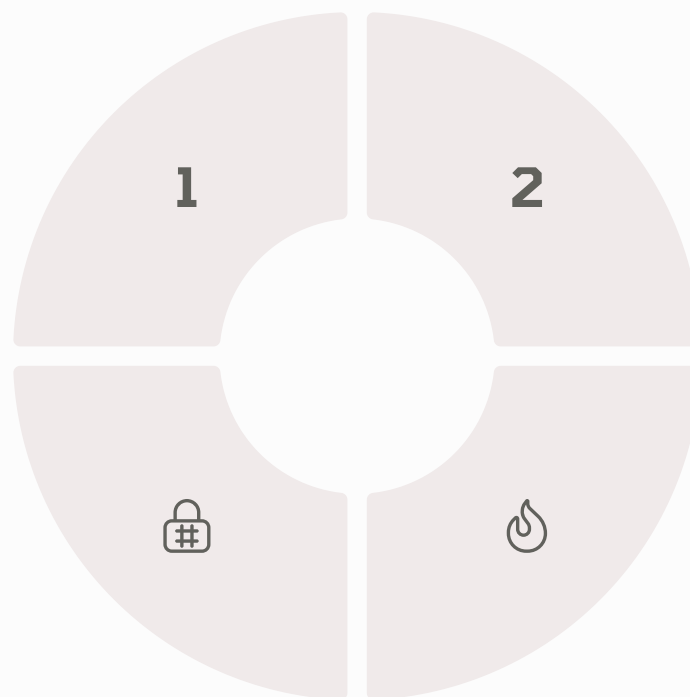
Security, Transparency & Regulatory Compliance

Robust Security

IFB Bank employs military-grade security protocols for all client data and transactions. Our multi-layered approach includes advanced encryption, biometric authentication, and continuous monitoring systems to protect your financial information from unauthorised access.

Privacy Controls

You maintain complete control over who can access your financial information through our proprietary permission system. This allows you to grant specific access rights to family members, advisors, or other authorised parties as needed.



Regulatory Compliance

We maintain strict adherence to all relevant international regulations including FATCA, CRS, AML, and KYC requirements. Our compliance team continuously monitors regulatory developments to ensure our services remain fully compliant across all jurisdictions.

Transparent Reporting

Our customisable reporting system provides clear, comprehensive information on your financial position. Reports can be tailored to your specific requirements and delivered through secure channels with the frequency and detail level you prefer.

At IFB Bank, we recognise that security and compliance are fundamental to preserving and growing wealth. Our approach balances robust security measures with appropriate transparency to provide peace of mind and regulatory certainty.

Secure Digital Infrastructure

Our digital banking platform incorporates multiple security layers including:

- End-to-end encryption for all communications and transactions
- Multi-factor authentication systems with biometric verification
- Segregated data storage with advanced access controls
- 24/7 transaction monitoring with AI-powered anomaly detection
- Regular penetration testing by independent security experts

Compliance Excellence

Our comprehensive compliance framework ensures all client relationships and transactions meet the highest regulatory standards:

- Thorough initial due diligence and ongoing monitoring
- Source of wealth and source of funds verification
- Automated screening against global sanctions and PEP lists
- Systematic transaction monitoring and suspicious activity reporting
- Regular compliance reviews by external auditors

This commitment to security and compliance provides our clients with the confidence that their wealth is managed not only effectively but also responsibly within appropriate regulatory frameworks. We believe that long-term wealth preservation is only possible when built on a foundation of regulatory compliance and robust security.