



Elevate Your Wealth, Empower Your Legacy

Welcome to International Finance Bank, where exceptional wealth management meets unparalleled service. This brochure outlines our comprehensive suite of services designed exclusively for High Net Worth and Ultra High Net Worth Individuals seeking discretion, expertise, and bespoke financial solutions on a global scale. Discover how our tailored approach to private banking can safeguard your assets, optimise your portfolio, and secure your legacy for generations to come.

Tailored Wealth Management Solutions

At International Finance Bank, we recognise that your financial requirements are as unique as your journey to success. Our wealth management approach is never one-size-fits-all, but rather a carefully orchestrated strategy aligned with your specific goals, risk tolerance, and timeframe.



Dedicated Relationship Managers

Your personal financial architect who coordinates all aspects of your banking experience and maintains a deep understanding of your evolving needs.



Comprehensive Portfolio Services

Sophisticated investment strategies spanning traditional and alternative asset classes, with customised allocation models based on your wealth objectives.



Exclusive Market Access

Privileged entry to investment opportunities normally reserved for institutional investors, including pre-IPO placements and exclusive private equity funds.

Our investment philosophy combines prudent risk management with opportunistic growth strategies, ensuring your portfolio remains resilient through market cycles while capturing emerging opportunities across global markets. Your dedicated team continuously monitors market conditions, making tactical adjustments to preserve and enhance your wealth.

Where Your Financial Vision Comes to Life

At International Finance Bank, we understand that exceptional wealth requires exceptional management. For decades, we have served as trusted advisors to the world's most discerning clients, providing tailored financial strategies that address the unique complexities of substantial wealth. Our approach combines sophisticated global expertise with deeply personalised service, ensuring that every aspect of your financial life is optimised to reflect your values, goals and legacy aspirations.

What distinguishes IFB is our unwavering commitment to exclusivity and excellence. Unlike traditional banks that serve a broad clientele, our entire operational framework is designed specifically for high and ultra-high net worth individuals. This focused approach allows us to deliver an unparalleled depth of expertise, access to exceptional investment opportunities, and a level of personalised attention that truly sets us apart in the financial landscape.

Our global network of financial specialists works in concert to create integrated wealth strategies that transcend conventional banking. We recognise that your wealth represents not merely assets, but the culmination of your life's work and the foundation for your family's future. This understanding informs every recommendation we make and every solution we design.



IFB's planned headquarters: Where exceptional wealth meets exceptional service

1

Exclusive Wealth Management

Bespoke financial strategies crafted specifically for HNWI and UHNWI clients, addressing the unique complexities that accompany substantial wealth.

2

Global Expertise, Personal Touch

Combining world-class financial acumen with deeply personalised service to ensure your wealth strategy reflects your individual aspirations and values.

3

Legacy-Focused Approach

Beyond wealth preservation and growth, we help structure your assets to create meaningful, multi-generational impact aligned with your vision.

Holistic Wealth Stewardship

At the core of IFB's approach is a fundamental understanding that true wealth transcends mere financial metrics. Your wealth represents achievement, opportunity, security, and most importantly, the power to shape your legacy according to your deepest values. This perspective informs our holistic philosophy of wealth stewardship—a comprehensive framework that addresses every dimension of your financial life whilst honouring the personal significance behind each number.

Unlike traditional wealth management that often treats financial elements in isolation, our integrated approach ensures seamless coordination across all aspects of your financial landscape. Your dedicated IntFIBA team functions essentially as your personal chief financial officer, bringing clarity to complexity and aligning every decision with your overarching objectives. This cohesive methodology eliminates the fragmentation and inefficiency that typically occurs when working with multiple disconnected advisors.

Beyond Conventional Banking

We recognise that extraordinary wealth presents both exceptional opportunities and unique challenges. Tax implications become increasingly complex, estate planning requires sophisticated structures, and investment strategies must balance growth with preservation across multiple jurisdictions. Our team possesses the specialised expertise to navigate these intricacies, implementing solutions that other financial institutions simply cannot provide.

Simplifying Complexity

Despite the sophisticated nature of our services, we believe in making wealth management straightforward and accessible. Your IntFIBA team excels at distilling complex financial concepts into clear, actionable insights. We handle the intricate details while keeping you informed and empowered through transparent communication and regular strategic reviews calibrated to your preferred level of involvement.

"Wealth is not about having a lot of money; it's about having a lot of options. At IntFIBA, we expand those options through strategic foresight and personalised planning that considers both immediate needs and long-term legacy."

Bespoke Investment Strategies with Global Reach

IntFIBA’s investment philosophy centres on creating bespoke portfolios that align precisely with your financial objectives, risk tolerance, time horizon, and personal values. Unlike retail banking institutions that offer standardised products, we craft individualised investment strategies that draw upon the full spectrum of global opportunities—many of which remain inaccessible to typical investors.

Our investment specialists leverage IFB’s extensive global network to identify exceptional opportunities across traditional and alternative asset classes. This includes privileged access to exclusive private equity ventures, pre-IPO investments, bespoke structured products, and selective real estate developments with compelling risk-adjusted return profiles. Each opportunity undergoes rigorous evaluation before being presented as a potential component of your portfolio.

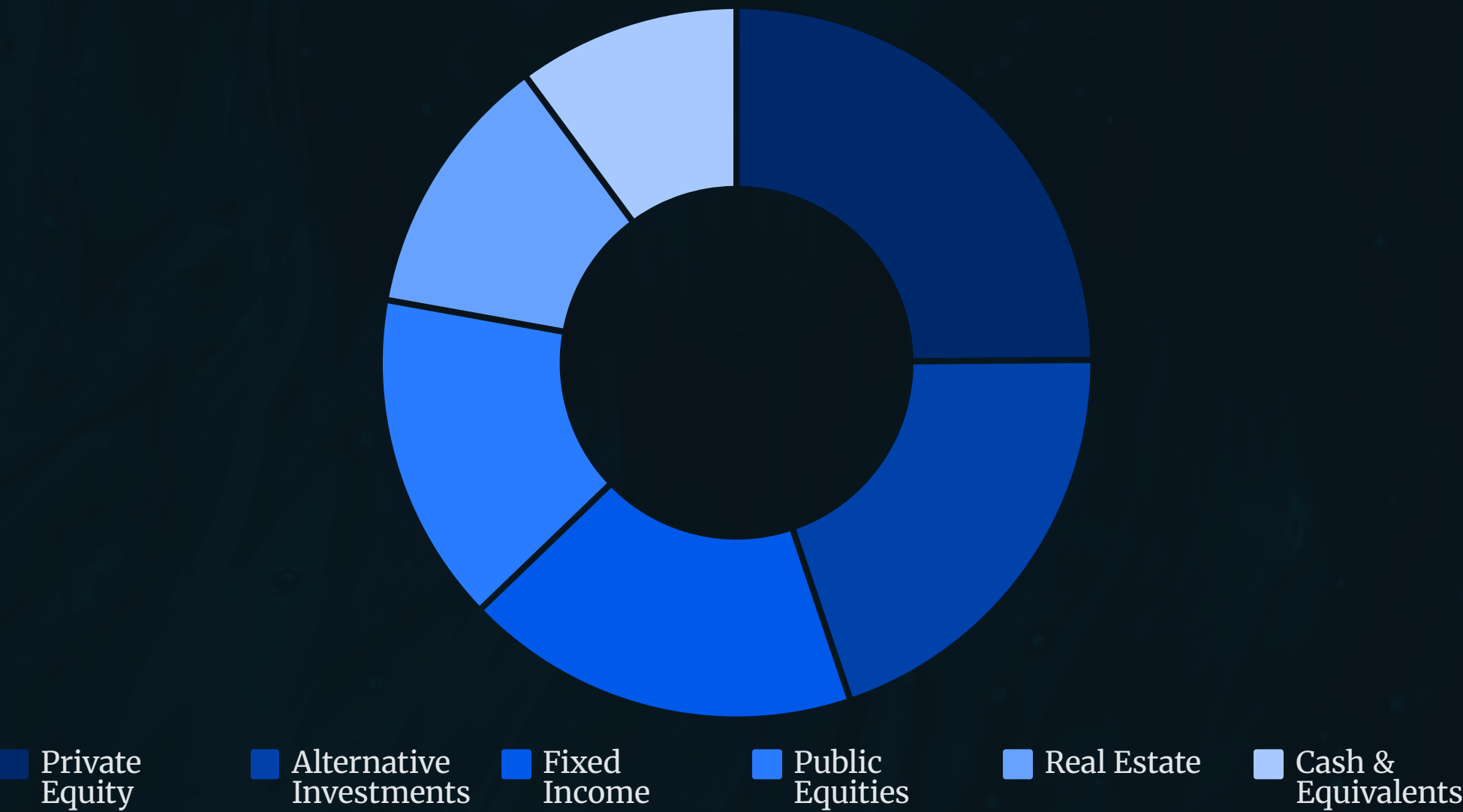
Risk-Managed Approach to Wealth Preservation and Growth

For our HNWI and UHNWI clients, wealth preservation often takes precedence over aggressive growth. Our sophisticated risk management framework employs advanced scenario analysis and stress testing to ensure your portfolio remains resilient against market volatility and economic uncertainty. This balanced approach provides peace of mind whilst still capitalising on strategic growth opportunities across global markets.



Global Investment Capabilities

- Exclusive alternative investments with low correlation to public markets
- Private banking solutions across multiple jurisdictions
- Currency diversification and hedging strategies
- Sustainable and impact investment opportunities
- Tailored fixed income and structured products



Sample asset allocation for preservation-focused UHNWI portfolio

Our proprietary market intelligence platform provides real-time insights and analytics, enabling nimble adjustments to your portfolio as global conditions evolve. This technology-enhanced approach, combined with the seasoned judgment of our investment committee, ensures your wealth benefits from both quantitative precision and qualitative expertise—a powerful combination in today’s complex financial landscape.

Global Reach, Local Expertise



In today's interconnected world, true wealth management demands both global perspective and nuanced local knowledge. International Finance Bank excels in both dimensions, offering you seamless access to worldwide opportunities while navigating the complexities of regional markets.

Our Global Advantage

- Strategic presence in key financial hubs across Europe, Asia, the Middle East, and the Americas
- Robust international network of banking partners, legal experts, and tax advisors
- Cross-border investment strategies optimised for currency diversification and geopolitical stability
- Coordinated multi-jurisdictional planning for clients with international lifestyles and business interests



Our global network ensures your wealth works efficiently across borders while adhering to evolving regulatory requirements.

Through our international expertise, we help you capitalise on global trends while protecting your assets from regional volatility. Your dedicated team coordinates seamlessly across time zones, ensuring responsive service wherever your financial interests or travels take you.

Why Choose IFB? The Distinctive Advantage

In a landscape of financial institutions claiming to serve high and ultra-high net worth individuals, IFB stands apart through genuine specialisation, unwavering client focus, and distinctive capabilities that address the true complexities of substantial wealth. Our exclusive advantages create meaningful differentiation that directly translates to superior outcomes for our discerning clientele.

Uncompromising Privacy & Confidentiality

Beyond standard confidentiality practices, IFB employs enhanced security protocols, restricted information access, and sophisticated digital safeguards to protect your financial information and personal privacy. Our client relationships remain strictly confidential, with discretion embedded in every aspect of our service culture.

Exclusive Investment Access

Through our extensive global network and institutional relationships, we provide privileged access to investment opportunities typically unavailable through conventional channels. This includes pre-IPO placements, exclusive private equity ventures, direct real estate investments, and bespoke structured products tailored to specific wealth objectives.

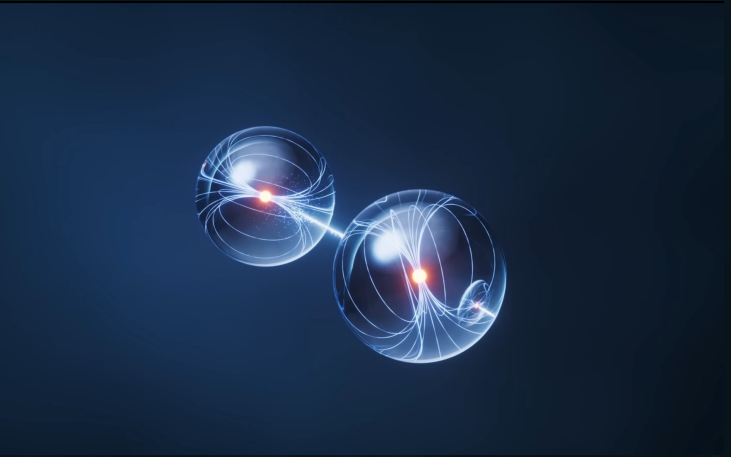
Technology-Enhanced Intelligence

Our proprietary financial technology platform combines advanced analytics, artificial intelligence, and human expertise to deliver insights that inform superior decision-making. This sophisticated system continuously monitors global markets, identifies emerging opportunities, and provides early warning of potential risks to your portfolio.



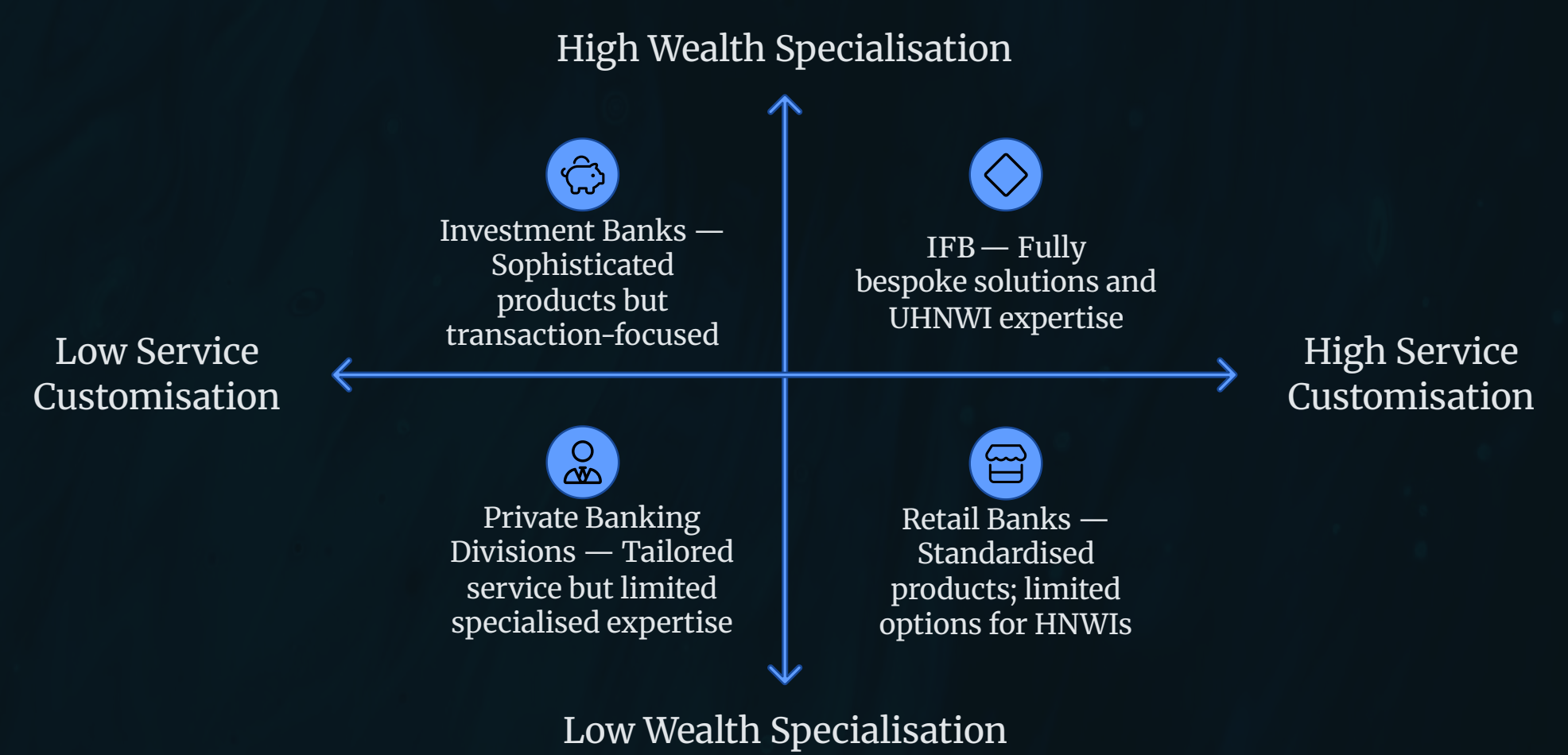
The Boutique Advantage: Focus & Flexibility

Unlike large financial conglomerates with competing priorities, IFB's boutique structure allows us to focus exclusively on serving HNWI and UHNWI clients. This specialisation eliminates the conflicts of interest and bureaucratic constraints that often hamper traditional banking relationships. Our agile approach enables rapid decision-making and customised solutions that precisely address your unique financial situation.



Cross-Border Expertise

For clients with international interests, our multi-jurisdictional expertise provides seamless wealth management across borders. Our specialists navigate the complexities of international tax treaties, regulatory requirements, and currency considerations to optimise your global financial position. This international capability proves particularly valuable for families with members residing in different countries or businesses operating across multiple jurisdictions.



Our commitment to client-centricity manifests in tangible ways—from exceptionally favourable client-to-advisor ratios that ensure personalised attention, to a compensation structure that rewards long-term client satisfaction rather than short-term transactions. This alignment of interests creates a genuine partnership focused on sustainable wealth enhancement and preservation across generations.

Join an Exclusive Circle of Visionaries

Becoming an IntFIBA client means joining a distinguished community of accomplished individuals who share your commitment to exceptional standards and sophisticated wealth management. Our selective client acceptance process ensures that we maintain the intimate, high-touch service model that distinguishes our institution, whilst fostering meaningful connections among like-minded wealth holders who can benefit from shared perspectives and opportunities.

The IFB Private Client Community

Beyond individual wealth management, IntFIBA facilitates valuable connections through curated events and networking opportunities exclusively for our client community. These carefully orchestrated gatherings range from intimate thought leadership dinners with renowned experts to investment showcases highlighting exceptional opportunities. Many clients find that these connections lead to valuable personal relationships, business partnerships, and shared philanthropic initiatives with fellow members of the IntFIBA family.



"IFB's approach transcends traditional banking. They've become trusted advisors across every aspect of our family's financial life, whilst connecting us with a remarkable community of peers who share our perspectives on wealth, legacy, and impact."

—European Entrepreneurial Family, IFB Clients Since 2008

Lifestyle & Concierge Services

Recognising that your time is perhaps your most precious asset, IntFIBA offers a suite of bespoke concierge services designed to simplify your life and enhance your experiences beyond purely financial matters. From securing exclusive access to cultural and sporting events to facilitating introductions to top specialists across various fields, our concierge team extends the IntFIBA commitment to excellence into every aspect of your lifestyle.



Exclusive Access

Priority reservations at premier restaurants, VIP event access, and entrée to members-only clubs worldwide.



Travel Expertise

Bespoke itinerary planning, private aviation arrangements, and personalised experiences in any destination.



Acquisition Services

Expert guidance for fine art, rare collectibles, luxury properties, and other significant acquisitions.

Client Testimonials: Transformational Wealth Journeys

"After building and selling my technology company, IntFIBA helped me transition from entrepreneur to investor with sophisticated strategies that preserved my wealth whilst generating sustainable growth. Their insight has been invaluable in navigating this significant life change."

—Technology Entrepreneur, London

"Working with multiple residences and business interests across three continents created enormous complexity. IntFIBA's international expertise streamlined our financial architecture whilst optimising our global tax position in a fully compliant manner."

—Multi-National Family Office, Dubai/Singapore

"The IFB team helped us structure a succession plan that not only addressed the technical aspects of wealth transfer but preserved family harmony and prepared the next generation for responsible stewardship. Their holistic approach made all the difference."

—Third-Generation Family Business, Manchester

Discretion and Security: Our Cornerstones

At International Finance Bank, we understand that privacy and security are paramount concerns for our distinguished clientele. Our comprehensive protection framework combines centuries-old Swiss banking traditions with cutting-edge technology to safeguard both your assets and your confidentiality.



Multi-Layered Security

Advanced encryption, biometric verification, and 24/7 monitoring systems protect all transactions and communications.



Absolute Privacy

Rigorous confidentiality protocols and need-to-know information access ensure your financial affairs remain strictly private.



Physical Asset Protection

State-of-the-art secure storage facilities for precious metals, documents, and valuables with Swiss-standard security measures.

i Our Commitment to Privacy: Every aspect of our operations is designed with client confidentiality as a foremost priority. From discrete private banking suites to secure digital channels, we ensure your relationship with IFB Bank remains confidential.

Our security measures extend beyond technological solutions to include rigorous staff vetting, regular security audits, and proactive threat assessment. You can trust that your relationship with International Finance Bank remains protected by the industry's most stringent safeguards.

Bespoke Lending and Credit Facilities

Access to sophisticated credit solutions forms an essential component of comprehensive wealth management. At International Finance Bank, we offer exclusive lending facilities tailored to the unique needs of high-net-worth individuals who require flexibility, speed, and discretion.

Our lending philosophy centres on understanding the complexities of your wealth structure and providing creative financing solutions that complement your overall financial strategy. Whether you're seizing time-sensitive investment opportunities, expanding your luxury asset portfolio, or optimising cash flow, our lending specialists craft solutions aligned with your objectives.



Lombard Lending

Leverage your investment portfolio to access liquidity without disrupting your long-term strategy. Our competitive rates and flexible terms allow you to capitalise on opportunities whilst your investments continue to grow.

Real Estate Financing

Specialised mortgage solutions for primary residences, vacation properties, and investment real estate across global markets, with structures tailored to your international lifestyle.

Luxury Asset Financing

Bespoke credit arrangements for aircraft, yachts, fine art, and other premium assets, designed with an understanding of both their financial and emotional value.

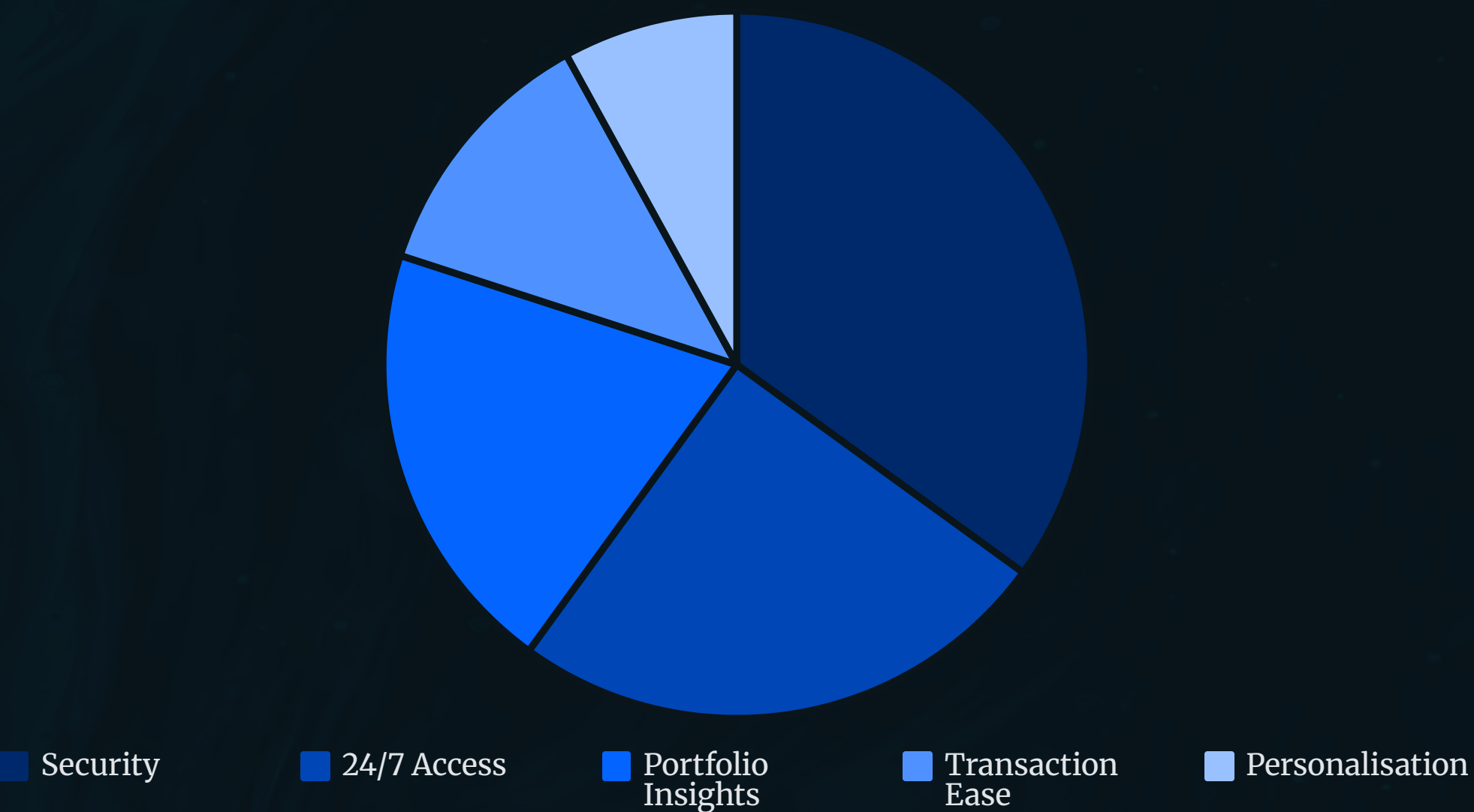
Tailored Credit Lines

Flexible credit facilities that adapt to your evolving needs, providing immediate access to capital when opportunities arise or unexpected expenses emerge.

Our credit specialists work closely with your relationship manager to ensure all lending solutions integrate seamlessly with your broader wealth management strategy, optimising both short-term liquidity and long-term growth.

Seamless Digital Experience

International Finance Bank seamlessly blends traditional private banking with cutting-edge technology, offering you sophisticated digital tools that enhance service delivery while maintaining the highest standards of security and discretion.



Based on our proprietary research with HNWI and UHNWI clients, the chart above shows key priorities in digital banking experiences. Our platform has been engineered to excel in all these dimensions.

Comprehensive Portfolio View

Access real-time insights into your complete financial position across asset classes, geographies, and currencies, with sophisticated analytics and customisable reporting.

Secure Communication

Exchange confidential messages and documents with your banking team through our encrypted platform, eliminating email security concerns while maintaining an immutable audit trail.

Biometric Authentication

Multi-factor security protocols with state-of-the-art biometric verification ensure that only you can access your accounts, even if your devices are compromised.

Join International Finance Bank Today

Becoming a client of International Finance Bank opens the door to a world of financial sophistication, personalised service, and exclusive opportunities typically available only to the world's most successful individuals and families.



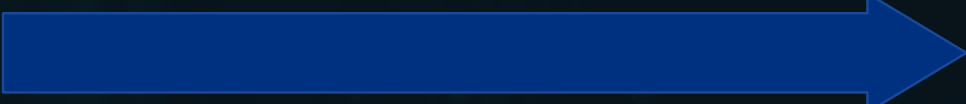
Initial Consultation

Meet with one of our senior private bankers for a confidential discussion about your current financial position, goals, and how our services might align with your needs.



Tailored Proposal

Receive a bespoke proposal outlining recommended services, investment strategies, and wealth planning considerations specific to your circumstances.



Relationship Establishment

Complete our streamlined onboarding process with the assistance of your dedicated relationship manager, who will coordinate all aspects of account setup.



Strategy Implementation

Begin executing your customised wealth strategy with the support of our specialist teams across investment management, lending, planning, and more.

"Our relationship begins with understanding - not just of your finances, but of your aspirations, concerns, and the legacy you wish to create. We invite you to experience the difference that truly personalised banking can make."

— Alexandra Harrington, Head of Private Banking

❏ **Contact Us:** To arrange a confidential consultation with one of our senior private bankers, please email private@intfiba.com.

Frequently Asked Questions

We understand that selecting a private banking partner is a significant decision. Below, we address some common questions about International Finance Bank's services and approach.

1

What minimum assets are required to become a client?

International Finance Bank typically serves clients with investable assets of £5 million or more. However, we evaluate each relationship individually, considering factors beyond just asset level, including growth potential and complexity of needs.

2

How does IFB Bank ensure security and confidentiality?

We employ multiple layers of protection, including advanced encryption, biometric verification, strict access controls, and regular security audits. Our privacy protocols exceed regulatory requirements in all jurisdictions where we operate.

3

What distinguishes IFB Bank from other private banks?

Our distinction lies in our truly bespoke approach, favourable client-to-advisor ratios, and seamless integration of traditional banking expertise with innovative solutions. Unlike many competitors, we remain independently owned, allowing us to focus exclusively on client interests.

4

How do you approach investment management?

We employ a disciplined, research-driven process that balances wealth preservation with opportunistic growth. Each portfolio is custom-built based on your goals, time horizon, and risk tolerance, drawing on both proprietary strategies and carefully vetted external managers.

For additional questions or to learn more about becoming a client of International Finance Bank, we invite you to contact us for a confidential conversation with one of our senior private bankers.