Your Assets Deserve the Best.

NLB **Private Banking**

NLB

Time is gold and trust is invaluable. In a world where time slips through our fingers and quality relationships are a rare virtue, private banking is true wealth.

More than twenty years ago, NLB began offering private banking services – **providing exclusive and comprehensive support in managing financial assets for the wealthiest individuals**, families, and their companies. Over the years, we've gathered experience, built, and trained a team of experts from various financial fields, culminating in an above-standard service tailored to individual needs. This is why more and more customers trust us, with international awards testifying to our expertise.
In addition to our regular banking services, NLB Private Banking clients enjoy exclusive products and services designed specifically for them. Each client receives a personalized financial portfolio proposal from their private banker, tailored to their specific time frame. The management of clients' financial assets is entrusted to top financial experts.

And in the end, it's not the years in your life that count. It's the life in your years.

(Abraham Lincoln)

Discretion, Confidentiality, and Availability

NLB Private Banking prioritizes adaptability to our clients' busy lifestyles and a personal approach. We understand that time is invaluable and that meeting in person can often be difficult. Therefore, a private banker is always ready to meet at the client's chosen location and is available 24/7 by phone.

A positive and trustworthy relationship with a banker is the foundation of client satisfaction. We strive to ensure a personal approach based on discretion, confidentiality, and availability. Over more than twenty years, NLB's private banking has shown that clients value these characteristics the most.

While digitalization is currently at the forefront of usability, responsiveness and preparedness at any moment are what truly matters. Clients can perform online transactions at any time, but when it comes to making significant business decisions, only a professional banker can provide credible suggestions or answers.

The NLB team of private bankers not only addresses clients' financial and tax needs but also, in collaboration with experts from the bank's backend, provides financial solutions for all important life situations. They are guided by values such as expert excellence, integrity, and confidentiality.

Experienced Private Banker (24/7)

Above-standard Service

NLB Private Banking is an exclusive service tailored to individual needs and wishes.

In addition to the regular NLB offerings, Private Banking customers can take advantage of exclusive products available only to them:

- **NLB Private Package** with top features.
- Investment options **in various types of alternative investment funds** from our contractual partners, such as ALFI RE and NLB Skladi.
- Purchase of **investment gold from a top gold mint** and free-of-charge safe deposit box lease.
- Life insurance investment with active asset management – **NLB Vita Private**.
- Special service of **discretionary mandate with a team of investment experts**, available also for companies.

We offer a wide **array of simple and complex financial investments**, including **tax consultancy** for both individuals and legal entities.

A special benefit that enhances exclusivity are our non-financial services, included in our NLB Lifestyle offer:

- **Free entry to airport lounges through** the LoungeKey program, where you can wait for your flight in a pleasant and peaceful area.
- **Mastercard Concierge – a personal assistant** who can perform various tasks, organize exclusive trips, purchase sold-out tickets or gifts for family and friends, etc. This feature is increasingly popular among NLB Private Banking clients.

From Standard to Exclusive Services

First Contact with a Private Banker

At the first meeting, our private bankers will present private banking as a top-level service provided by NLB. The banking consultant will guide the client through the complex offerings step-by-step, ensuring they are not overwhelmed with new information and financial options.

Clients enter Private Banking by signing a contract. Through a detailed interview, we determine their wishes, financial situation, and investment profile – what type of investor they are, their risk tolerance, and whether they prefer risky or safer investments. Based on this, **we prepare an individual investment strategy**, present the options, and determine the timeframe to achieve the desired objectives together.

The proposed strategy serves only as a guideline, as the final decision is entirely up to the client. The private banker provides information about the most suitable steps and services for them.

A private banker monitors changes in the client's financial assets and prepares consolidated asset reports, allowing the client to control and monitor the growth of their assets.

The Private Banking sector regularly monitors and informs clients about trends in the financial markets. In cooperation with specialists from various fields and based on international financial information systems, we compile all relevant information in one place: weekly reports and updates on trends and innovations in financial and non-financial markets, changes in legislation at home and abroad, the issuance of new securities, etc.

Financial Solutions Tailored to Your Needs

Comprehensive asset management is based on a precise understanding of the client – their financial needs and capabilities, risk tolerance, and financial goals. It includes:

Allow us to get to know you better and help you increase your assets.

Call us at **01 476 23 66** and we will answer your questions.

For whatever may come.