

Welcome to  
Bank CIC  
Introducing your  
flexible bank

# A bank with an entrepreneurial spirit

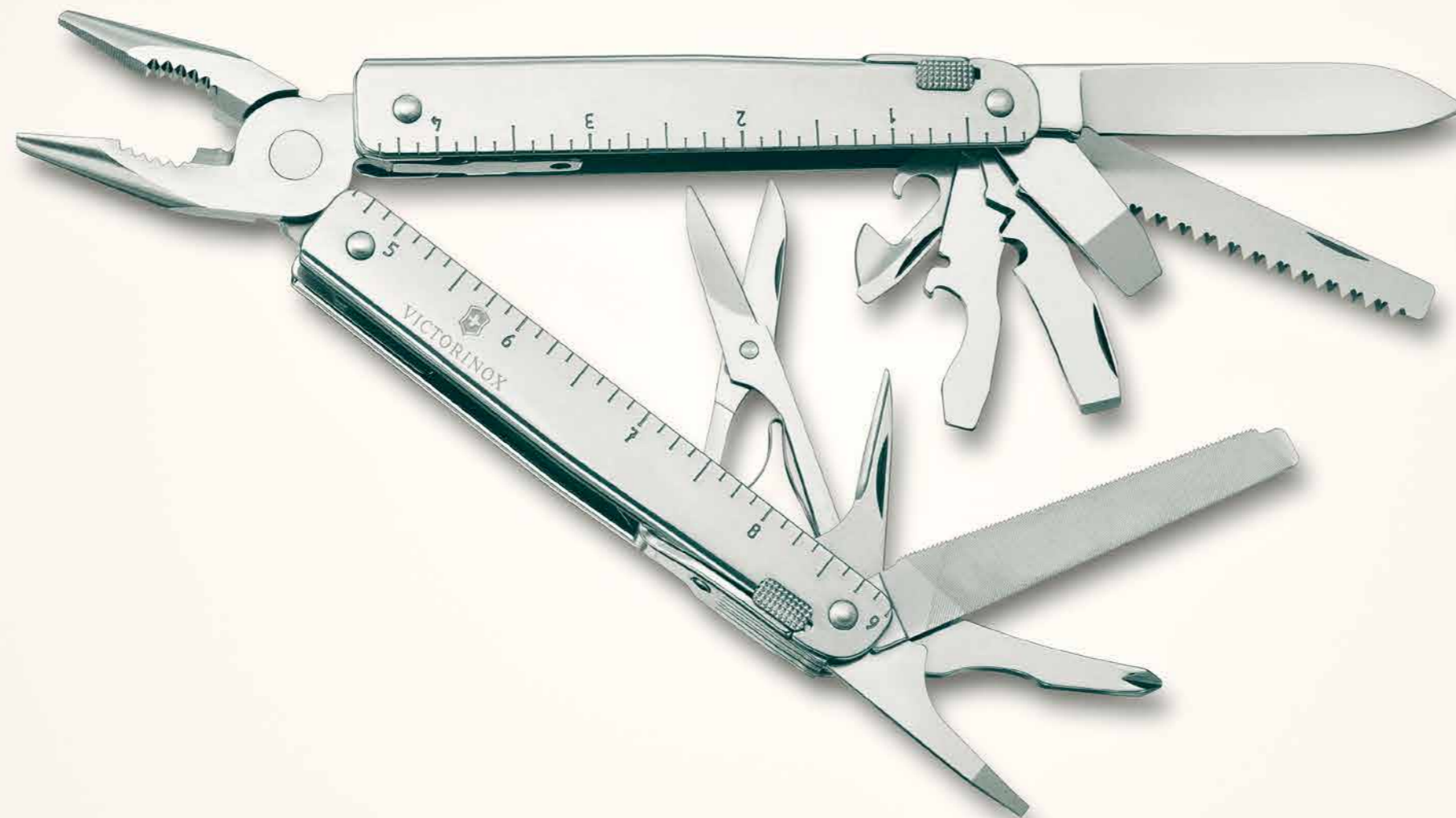
*Anyone with an entrepreneurial mind needs a flexible banking partner who can provide the right solution quickly and easily. At Bank CIC, entrepreneurial thinking is the premise for our actions on behalf of our customers.*

*Thanks to our short decision-making processes and advisory, which are characterised by a holistic network approach, we place customised solutions at your disposal for the optimisation of your finances. We wish to maintain a long-term partnership with you. This way, we can offer you the benefits you deserve: a comprehensive analysis of your financial situation, covering your needs, goals and plans, as well as proactive advisory supporting your interests.*

*As a company, entrepreneur or private individual with complex financial requirements, Bank CIC offers you a unique combination of flexibility and solidity: We are part of the Crédit Mutuel Group, one of Europe's most strongly capitalised banks. At the same time, we adhere to typical Swiss values and speak – in the truest sense of the word – your language: we have been anchored in Switzerland for over 100 years and currently have nine locations. This is where we think and act entrepreneurially and flexibly, according to the motto: act locally, maintain a national presence and benefit from international problem-solving expertise.*

**Welcome to Bank CIC, your flexible bank.**

Our strength:  
anticipating changes.



## The perfect level of flexibility

For companies, markets and competition are changing faster and faster. Even as a private individual, you are constantly exposed to changing market conditions and changes in your life situation.

Whether you want to be at the vanguard, generate sustainable growth for your assets or your business, or plan the ideal moment to enter the market, your requirements in terms of flexibility are high and are constantly changing.

This requires a partner who can react flexibly to new circumstances and any arising new requirements and is able to respond appropriately and swiftly to implement plans. Bank CIC can offer you the required flexibility.

## You think and act entrepreneurially – and so do we

Entrepreneurial thinking and action requires emotional commitment. Those who do not identify with their actions and intentions are usually not very concerned with their success. Your personal relationship manager at Bank CIC will tackle your issues on your behalf from an entrepreneurial viewpoint. Whether you are an entrepreneur or a private individual with complex financial requirements: your success is our goal. That's why we place your needs and goals at the centre of our actions.

### Swift decisions

At Bank CIC we operate with flat hierarchies. The transparent and streamlined organisational structure provides for short decision paths. Your personal relationship manager has decision-making authority and can deploy experts whenever required. Customer requests can be implemented swiftly and easily, products and services can be promptly adapted to your needs for immediate results. You can address changes and challenges in a timely manner with targeted solutions.

## A long-term partnership

Long-term partnerships with you are important to us. We want to get to know you in all phases of your life, or across the entire corporate life cycle – to the extent that we not only secure your needs, but also your long-term goals and plans. Thus, we strive to plan and act with foresight on your behalf. In our opinion, the transparent communication of opportunities and risks is a key to success. An active, mutual exchange with you is therefore a matter of course for us.

Your personal relationship manager is your competent contact partner for any kind of financial topic. Even in such a dynamic market and in all possible situations. The quality of the advice is ensured based on the continuous development and training of our client relationship managers. Our client relationship managers are SAQ\* certified.

# Our uncompromising goal: your success.



\* SAQ is the nationally recognised certification standard for bank client relationship managers pursuant to the ISO standard 17024.

# Customised – each measure is designed to fit.

## Solutions – customised to your needs

Whether a company, entrepreneur or private person: our advisory and personal contact with you form the core of our activity. We focus on a holistic, networked approach to situations, goals and needs. To ensure that your financial solutions complement each other, we apply a four-stage advisory approach (analysis, advisory, implementation, review), which is the basis for a long-term and successful partnership.

### Careful analysis

We take our time and listen to you to assess your current circumstances and environment and understand your needs. Together, we outline your goals and strategies.

### Comprehensive advisory

Considering all assets and financial obligations, all financial topics are interlinked, and solutions are jointly discussed. Therefore, we ensure that your needs of liquidity are met, and the long-term continuity of your assets is ensured. Additionally, we present to you solutions for long-term asset accumulation and income optimisation. Possible personal risks, as well as market risks, are identified and hedging options are discussed. Our relationship managers are trained to present solutions to complex financial topics in a transparent and understandable manner and are reliable sparring partners for strategic decisions.



### Implementation with added value

When implementing financial solutions, personal preferences are considered and coordinated with one another, and measures are taken to mitigate risks. Thanks to the short decision-making processes, customer requests can be considered in a flexible manner and product and service performance can be customised to your needs.

### Constant, periodic reviews

Decisions, once taken, are by no means sacrosanct but can be flexibly adapted, subject to a reassessment of the situation. We periodically review the achieved results and constantly monitor your business, personal and financial status. Thus, we ensure that the adapted financial solutions are also customised to your needs and future changes on a long-term basis.

The constant challenge is to synchronise your personal and/or business circumstances with the current environment. At the same time, we maintain focus on the big picture, as well as on the minor details. We consciously raise the standards: we assess ourselves based on the benefit we provided to you.

# A broad range of services and products for all of your needs

The needs and expectations of companies, entrepreneurs and individuals are diverse and highly individual. Thanks to our wide range of products and services, we can respond flexibly and generate added value for you by way of optimal coordination.



## Payment transactions

Making payments 24/7 is a routine procedure, thanks to our online banking solution. For companies, we offer a wide range of reporting options and interfaces to accounting programmes. Thanks to the international network of our parent company, the French financial group Crédit Mutuel, we are proud to be able to support our clients at an international level in around 40 countries.



## Investing

To help you invest successfully, we will develop an investment concept customised to your needs. We will jointly create your personal investor profile, which, in addition to your financial status and expected income, also considers your security requirements when planning investments. This will form the basis for your investment strategy.

Depending on your investment strategy, you can choose between several investment solutions with different advisory and monitoring services – according to your personal preferences. Your relationship manager supports you as a partner and ensures that your investment solutions are always aligned with your requirements.



## Real-estate financing

Our aim is to provide you with the highest possible level of flexibility in terms of mortgages. The entire range of mortgage products is available to you for the financing of your own home or corporate property – during the term, we offer you the possibility of optimally adjusting your product selection to market conditions. Bank CIC also specialises in the financing of investment properties.



## Business, corporate and trade financing

We are experts in all aspects of financing. Whether you are planning to pre-finance your current assets, have an investment requirement or want to finance complex purchase transactions, we offer you a wide range of financing options. We offer financing for your (international) trading transactions or provide you with options for risk hedging. You can fully rely on our factoring services to hedge bad debt losses and optimise your liquidity.



## Corporate Finance

Whether in the case of a purchase, sale or succession planning, we accompany and support you throughout the entire transaction process: from the preparation of the dossier to the determination of a potential partner, from the moment the first contact is established, via due diligence and negotiation to conclusion. Our comprehensive expertise provides you with sound arguments for achieving an adequate price for each transaction.

We grant entrepreneurs and investors access to our network of financial partners (private equity funds or family offices), as well as to investment opportunities in Switzerland and abroad.



## Retirement provision

Personal provision is becoming increasingly important in securing your standard of living following retirement. We offer attractive and flexible solutions to support asset accumulation and preservation for entrepreneurs and private individuals. For corporate retirement funds and self-employed individuals, we recommend our PF-specific asset management mandate. This mandate is also offered in partnership with renowned and independent collective foundations.

Our origin:  
guarantor for quality  
and reliability.



*The REX Mod. Int. 11002 peeler is a traditional Swiss kitchen utensil that symbolises many years of Swiss quality.*

## Typically Swiss: a bank with a history

The predecessor of Bank CIC, the Banque d'Alsace et de Lorraine (BAL) was founded in 1871 by entrepreneurs from Basel for the financial needs of other entrepreneurs. In 1909, Bank BAL opened its first counters in Basel. Bank CIC is thus founded on the same pillars which have shaped Swiss banking for centuries: reliability, competency and commitment.

Our entrepreneurial spirit has been at the core of our business since these early beginnings. It continues to shape our way of thinking and acting, even after more than 100 years.

Bank CIC is present at nine locations throughout Switzerland. Our Swiss management and our local employees ensure our solid insertion in the Swiss banking landscape.

### **Financial stability based on strong roots**

Bank CIC is a wholly-owned subsidiary of Crédit Mutuel-CIC. The French financial group Crédit Mutuel is one of the world's best-capitalised banks, with 7.7 million co-operative members. Approximately 80,000 employees support more than 30 million customers worldwide.

We build the financial future of our customers based on the stable foundation of our parent company. At the same time, this affiliation assures our customers access to an international network. The sound shareholder base and the clear ownership status ensure security, continuity and reliability.

We are at your disposal throughout Switzerland.



LOCATIONS

**Head office Basel**  
 Bank CIC (Switzerland) Ltd.  
 Marktplatz 13  
 P. O. Box  
 4001 Basel  
 T +41 61 264 12 00  
 F +41 61 264 12 01

**Fribourg**  
 Bank CIC (Switzerland) Ltd.  
 Avenue de la Gare 1  
 P. O. Box  
 1701 Fribourg  
 T +41 26 350 80 00  
 F +41 26 350 80 99

**Neuchâtel**  
 Bank CIC (Switzerland) Ltd.  
 Faubourg du Lac 2  
 P. O. Box  
 2001 Neuchâtel  
 T +41 32 723 58 00  
 F +41 32 723 58 01

**St. Gallen**  
 Bank CIC (Switzerland) Ltd.  
 Poststrasse 17  
 P. O. Box  
 9001 St. Gallen  
 T +41 71 560 39 00  
 F +41 71 560 39 10

**Geneva**  
 Bank CIC (Switzerland) Ltd.  
 Avenue de Champel 29  
 P. O. Box  
 1211 Geneva 12  
 T +41 22 839 35 00  
 F +41 22 839 35 35

**Sion**  
 Bank CIC (Switzerland) Ltd.  
 Place du Midi 21  
 P. O. Box  
 1951 Sion  
 T +41 27 329 47 50  
 F +41 27 329 47 51

**Zurich**  
 Bank CIC (Switzerland) Ltd.  
 Schützengasse 30  
 P. O. Box  
 8021 Zurich  
 T +41 44 225 22 11  
 F +41 44 225 22 21

**Lausanne**  
 Bank CIC (Switzerland) Ltd.  
 Rue du Petit-Chêne 26  
 P. O. Box  
 1001 Lausanne  
 T +41 21 614 03 60  
 F +41 21 614 03 65

**Lugano**  
 Bank CIC (Switzerland) Ltd.  
 Via Serafino Balestra 5  
 P. O. Box  
 6901 Lugano  
 T +41 91 911 63 63  
 F +41 91 911 63 53

–  
 (From 1 September 2018  
 Avenue de Rhodanie 58  
 1007 Lausanne)





**Bank CIC (Switzerland) Ltd.**

Marktplatz 13

4001 Basel

T +41 61 264 12 00

[cic.ch](http://cic.ch)