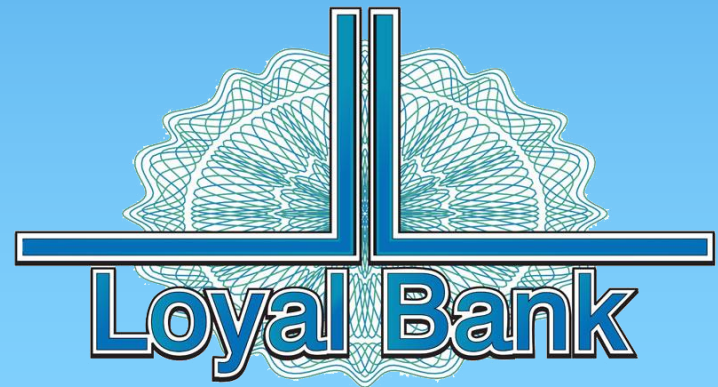


# Introducing Loyal Bank

Global Reach, Personal touch



[www.loyalbank.com](http://www.loyalbank.com)



## ABOUT US

### Loyal Bank Limited

- International Internet – Based Private Bank
- Located in St. Vincent and the Grenadines, West Indies, where it is regulated and audited
- The **largest** and the **longest** established private bank in its jurisdiction
- Comprehensive Anti-Money Laundering (AML) policies
- International and industry standard Know Your Customer (KYC) procedures



Global Reach, *Personal touch*



# HEAD OFFICE IN ST. VINCENT & THE GRENADINES

## St. Vincent and the Grenadines :

- **A stable** and fully **independent** nation
- **Is White Listed** by OECD and the FATF and also FATCA compliant
- Has legislation based on English Common Law , ensuring preservation of confidential information, and is English - speaking

## Is a Member of:

- The Commonwealth of Nations
- The United Nations
- The Organization of American States
- CARICOM
- The Organization of Eastern Caribbean States



Global Reach, *Personal touch*



# REPRESENTATIVE OFFICE IN THE EUROPEAN UNION

## Head office in St. Vincent and the Grenadines

- Account openings
- Due diligence and Compliance
- Daily transfers and banking operations

## Representative office in the European Union (Budapest, Hungary)

- Sales and Marketing

## 100% Owned Subsidiary – PROFIS (Budapest, Hungary)

- Back Office and IT functions
- Multilingual Customer Service team available 24/7



Global Reach, *Personal touch*



# OUR INTERNATIONAL PARTNERS

## GLOBAL PARTNERS



## REGULATOR



## EXTERNAL AUDITOR



Global Reach, *Personal touch*



## CORE PILLARS OF LOYAL BANK

- \* Bank Accounts
- \* Card and Payroll services
- \* Investment Banking
- \* Asset Protection services



Global Reach, *Personal touch*



# ACCOUNTS FOR PRIVATE AND CORPORATE BANKING

- **Personal** and **Corporate** bank accounts
- Main currencies are **USD** and **EUR**
- Multi-Currency accounts in **USD, GBP, EUR, CHF, CAD**
- Wire funds via the secure **SWIFT network** worldwide
- **Internet banking** and **SMS notifications**
- **24 hour** multilingual customer service center
- Secure global online banking with the **DIGIPASS**



Global Reach, *Personal touch*



# INTERNATIONAL BANK CARDS

- Standard bankcards are engraved and our premium Platinum card is embossed
- No credit limit: spending limit is determined by the balance in the account
- Use your card for purchases or withdraw money anywhere in the world
- Accepted at millions of locations where the MasterCard logo is displayed
- A new Chip and PayPass card is in the final stage before launching



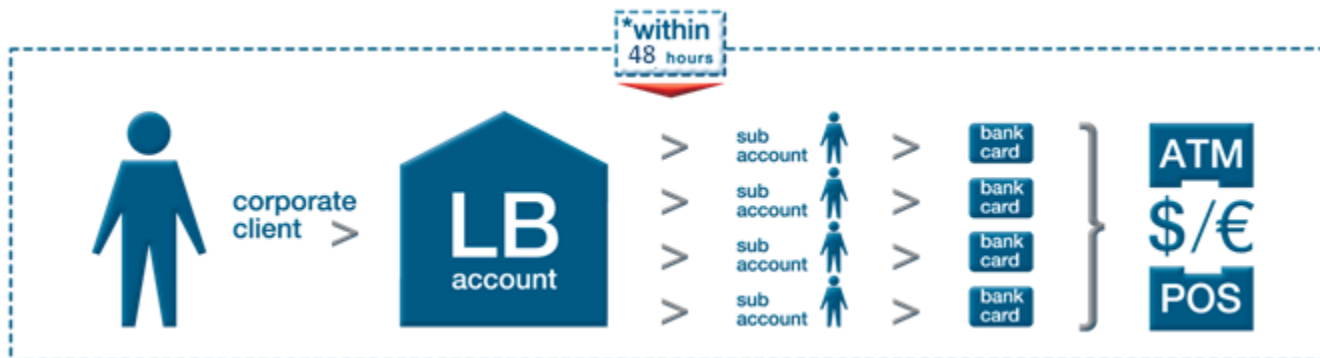
Global Reach, *Personal touch*





# TIME AND COST EFFECTIVE PAYROLL SOLUTION (CPS & IPS)

1. Program management with separate accounts and NetBank operations
2. Sub-accounts with NetBank access and MasterCard or Cirrus Maestro debit cards for USD and EUR
3. Banking package includes Internet Access Code for each sub-account holder to maintain individual privacy whilst allowing access to personal account data
4. Real time transfer from Program Account to sub-accounts and with a mass transfer facility
5. Access to funds via ATM and POS anywhere MasterCard is accepted



Global Reach, *Personal touch*



# IPS BANKCARDS

- \* Cards are reloadable prepaid cards (only employer can fund the cards)
- \* Can be personalized with IPS Program name
- \* Cards can be also personalized with the name of the company
- \* Can be issued traditionally \* or instantly \*
- \* Each IPS Card applicant must also provide due diligence before activating the IPS Card



\* Instant Issuing means that IPS cards are issued in advance personalized with the IPS program name and handed over to IPS cardholders (applicants) at time of application. Traditional Issuing happens when the cards are issued and taken over by the cardholder after applications have already been approved

Global Reach, *Personal touch*



## CONDITIONS

- \* Simplified DD for card-account holders
- \* Tailor-made fee offers for CPS/IPS programs
- \* Competitive prices
- \* Co-branded solutions on request
- \* Customized (white-labelled) NetBank



Global Reach, *Personal touch*



## CO-BRANDED BANKCARDS

- \* Special card design and logo of the partner approved by the MasterCard International
- \* For strengthening the corporate identity
- \* Available through companies registered in SVG
- \* 3 - 6 months implementation period
- \* Program size minimum 5,000 cards



Global Reach, *Personal touch*



# BENEFITS OF CARD PROGRAMS

## Company benefits

- Tailor Made for each company
- Secure and Paperless
- No Wire Transfers needed
- No cheques or paper payments
- Key Account Manager
- Real Time



## Employee benefits

- Card Based
- Internet Based
- Use at 2.1 Million ATMs
- Use at 32 Million POS
- 24/7 support team
- 9 languages

Global Reach, *Personal touch*



## CONTACT INFORMATION

**ST. VINCENT  
LOYAL BANK  
Head Office**

Cedar Hill Crest  
P.O. Box 1825, Villa

VC0100 Kingstown  
St. Vincent and the Grenadines,  
West Indies  
Telephone: +1 784 485 6705  
[loyalbank@loyalbank.com](mailto:loyalbank@loyalbank.com)

**EUROPE**

**LOYAL BANK  
Representative Office**

Rippl Rónai Street No. 1.  
1068 Budapest  
Hungary

Telephone: +36 1 273 3700  
Fax: +36 1 221 5745  
[customerservice@loyalbank.com](mailto:customerservice@loyalbank.com)

# Thank You!



[www.loyalbank.com](http://www.loyalbank.com)