

## VIDEO TRANSCRIPT

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# Interview Experts\_ HSBC Private Bank Luxembourg : Unlocking Liquidity, Amplifying Opportunity

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### Introduction

At HSBC Private Banking Luxembourg, we understand that managing wealth isn't just about preservation, it's about creating opportunities. In today's fast-moving financial landscape, the ability to access liquidity at the right moment is a strategic advantage.

That's where our tailored credit solutions come in.

### A Changing Landscape: The Power of Strategic Credit

Ultra-high-net-worth clients are rethinking traditional lending. Instead of borrowing against liquid portfolios, they are unlocking capital from illiquid or trophy assets.

Why?

- Markets have changed. Interest rates are higher, and the cost of capital has increased.
- But credit remains one of the most powerful tools in wealth management when used strategically

It's no longer just about borrowing; It's about enhancing financial agility.

### Why Luxembourg? A Financial Hub at the Heart of Europe

Luxembourg is more than just a financial center. It is HSBC Private Banking's European hub ecosystem for ultra-high-net-worth clients. It's a stable, investor-friendly regulatory environment, a sophisticated financial ecosystem with world-class expertise, and a strategic access to European and global markets.

Managing and borrowing against your wealth from Luxembourg means efficiency, flexibility, and access to HSBC's global network built to support your ambitions.

### A Holistic Approach to Wealth Management

At HSBC Private Banking, credit isn't an isolated service. It's an essential pillar of your broader wealth strategy.

- With Investment Management, liquidity gives you the freedom to seize market opportunities.
- With Wealth Structuring, tailored credit solutions optimize estate and succession planning.



- With Private Markets, lending unlocks investment potential in private equity, structured solutions, and direct investments.

## A Tailored and Comprehensive Lending Offer

At HSBC Private Banking Luxembourg, we provide a full suite of credit solutions tailored to meet the sophisticated needs of our clients:

- Lombard Credit providing Instant Liquidity with Maximum Flexibility. It is available in most major currencies, with best-in-class Loan-to-Value ratios. Lombard lending offers a seamless way to access liquidity while keeping your portfolio intact, allowing you to capture investment opportunities or manage unexpected financial needs, without selling assets at the wrong time.
- Real Estate Financing has a unique place in your asset allocation. Our mortgage solutions allow you to optimize cash flows and diversify your asset allocation, without tying up excess capital. We offer mortgage financing across multiple jurisdictions, such as the EU, the UK, or Monaco, whether you're looking to acquire a primary residence, a second home, or an investment property.
- Bespoke Private Market Financing, many ultra-high-net-worth investors are deeply involved in private markets. Whether funding new commitments in private equity, leveraging hedge fund positions, or financing trophy assets such as yachts, aircraft and fine art, our bespoke solutions provide tailored financing that aligns with your broader investment strategy.

Our solutions help you to bridge liquidity gaps such as between distributions and capital calls, to scale your investments with enhanced flexibility, or to diversify across asset classes without excessive cash holdings.

## A Legacy of Financing the Future

Credit is part of HSBC's DNA. For over 150 years, we have been at the forefront of global finance funding trade, supporting entrepreneurs, and facilitating cross-border investment.

Today, we bring that same expertise to private banking.

Our deep understanding of asset valuation and lending enables us to offer highly customized financing solutions, giving our clients the liquidity they need without compromising their long-term vision.

## Conclusion

At HSBC Private Banking Luxembourg, we don't just provide loans—we create strategic solutions that empower your wealth.

Thank you.



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Moreover, under current regulations, individuals domiciled in France for tax purposes must declare, in their income tax returns, certain details regarding capitalization contracts and similar investments, particularly life insurance contracts, taken out with entities established outside France, including any income generated upon full or partial surrender. Additionally, these individuals must pay the required social security contributions related to their contracts. Finally, the surrender value of redeemable insurance contracts and capitalization bonds or contracts must be declared for real estate wealth tax purposes if the portion of their value represented by real estate assets is taxable and if the account holders are liable for this tax.

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