



Banque Cantonale de Genève je connais mon banquier

Protecting and securing a return on your assets

Banque Cantonale de Genève je connais mon banquier

Personalised financial advice from
your banker

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Origins of the Pyramid Model

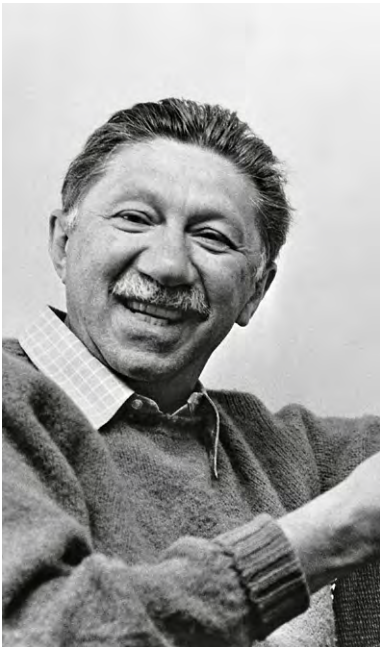
Many scientific researchers have made use of the pyramid form as a model to illustrate their theories. For instance, Abraham Maslow (1908-1970) selected it to display in graphical form his theory on the hierarchy of human needs. At the base of the pyramid, we have essential needs for life. As we go up the pyramid towards the apex, the needs become more complex. Each need must be met before the individual will have the motivation and drive to fulfil the need on the next tier up.

More recently, dietitians have also taken up this model to designate foodstuffs which the human body needs in quantity as staples, shown at lower levels, before rising up the pyramid with increasing selectivity towards the peak. Various examples of this pyramid have been presented throughout this brochure, as this model provides an excellent way to represent the hierarchy of needs.

BCGE has also adopted this geometrical shape to convey, concisely and clearly, its philosophy for wealth management. The BCGE pyramid ranges up from cash and liquid assets held in a current account to financial investments at the peak, but only after care has been taken to fulfil needs for savings and providential planning for the future. The purpose of this brochure is to explain the bank's wealth management philosophy comprehensively and to enable you to prepare your financial health-check with your BCGE adviser.



Introduction



Abraham Maslow (1908-1970)

Born in Brooklyn, New York, Abraham Maslow was the eldest son of Jewish immigrants from Russia who settled in the USA. He studied at the University of Wisconsin where he was awarded a PhD in Psychology in 1934. Maslow was a highly reputed psychologist regarded as one of the leading lights of the humanistic approach and best known for his explanations of human motivation via the hierarchy of needs attributed to him.

So we can advise and assist you in making major decisions about finance during your life-time, Banque Cantonale de Genève has formulated a wealth management philosophy enabling everyone to achieve the requisite balance in their economic circumstances in keeping with their financial capabilities. Individuals' likes and dislikes, the stage they are at in their lives and their own personal plans and projects are all taken into account.

The main aim is to help you construct, safeguard and secure returns from your assets, whilst making allowance for all those factors influencing the decision-making. The approach is both very innovative and practical, allowing you to distinguish effectively between your day-to-day money needs, your longer-term financial security and management of your disposable assets.

This brochure outlines, succinctly, the groundwork and decisions that you will need to make to achieve the necessary financial equilibrium, assisted by expert advice and input from your banker.

Financial Check-up Pyramid, base-level 1: fluids – plenty to drink throughout the day. Foodstuffs at lower levels of the pyramid are consumed copiously whereas those on the upper levels are, conversely, eaten sparingly.



The Swiss Food Pyramid

This illustrates recommendations for a healthy food intake and is targeted at healthy, fit adults. The pyramid shows in a simple and understandable way what foods the body needs and in what quantities. A diet according to the food pyramid guarantees that you will consume enough to meet your energy needs as well as being provided with all the nutrients and protective substances a healthy body needs. It fosters good health and well-being, and helps to ward off illnesses.



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Taking stock of your assets and liabilities

When filling out a tax return, everyone is, in reality, making an annual inventory of their financial assets.

That return, which more often than not is likely to be checked by a tax accountant, serves as an ideal starting-point for the stock-taking process we are referring to. But we need to go beyond just tax considerations. It is necessary to establish a forward-looking overview of your financial situation.

It has to be forward-looking so your goals in life can be best tailored to suit your likely material circumstances. Obviously, this process takes a little time, realistic and clear answers need to be provided to several general questions:

- What are my family circumstances and how might these change?
- What is my life-plan for the future?
- Have I factored in succession planning?

As well as more specific matters depending on the individual:

- How will my salary change?
- What sort of return can I expect in future from my business interests?
- Will my total pension income be sufficient when I retire?

Organising and structuring your assets

Finance shares a lot in common with diet and nutrition. There are no hard and fast answers to the really big questions, like what the ideal diet is.

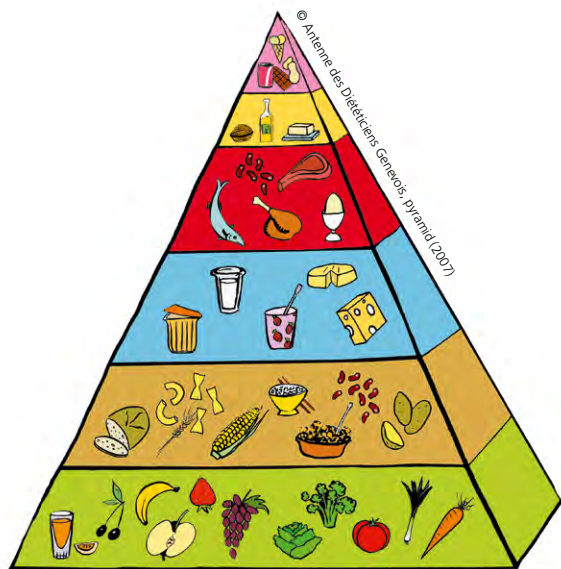
The repercussions of excess (alcoholism, obesity, anorexia, etc.) are fairly easy to spot. What is not so straightforward is advising individuals in the middle, hovering around the average and doing things with greater 'moderation'. Schools of thought about diet¹ spring up regularly. But they tend to come and go, as sooner or later, they are challenged by new research.

Finance, just like medical science, is constantly making progress. Building on solid foundations, it constructs a framework of hypotheses and a practice.

Likewise, organising your assets can be done using schematic grids and algorithms. Like dieticians and nutritionists, we have devised a 'financial pyramid', similar to the food pyramid, which can serve as a guide for many families around the world² by offering some simple recommendations.

¹ As a case in point, take the low-calorie diet praised for its benefits, but also criticised for its rigid absolutist approach and consequences for some people. On this topic, see "Caloric restriction and aging", Richard Weindruch, in "Eating to live", Scientific American reports, Vol. 16, 2006

² The food pyramid has given 'food for thought' and fuelled much heated debate among scientists, especially in the USA. Although it is constantly evolving and being refined, the fundamental principles have survived many revisions and rewrites. See also "Rebuilding the food pyramid", W.C. Willett and M.J. Stampfer, in "Eating to live", Scientific American reports, Vol. 16, 2006

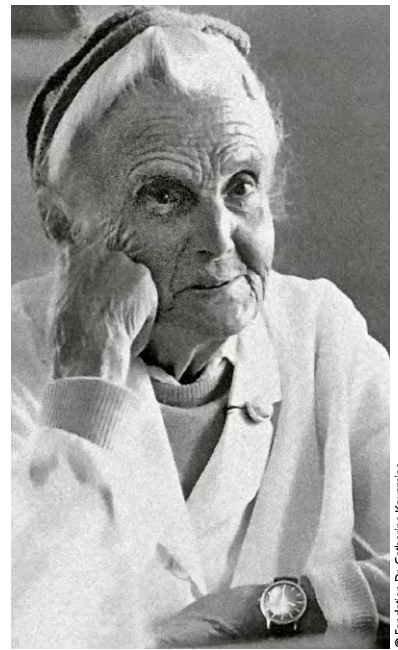


The ADiGe Pyramid

The "Antenne des Diététicien(ne)s Genevois" (ADiGe), founded in 1994 thanks to the creative drive from the "Carrefour Prévention" organisation, became a non-profit-making association in March 1995. The main purpose of its pyramid is to promote a balanced diet and regular physical exercise to achieve a better quality of life among those living in Geneva.

Financial Check-up Pyramid, level 2: vegetables – five portions a day, of different types.





© Fondation Dr. Catherine Kousmine

Dr. C. Kousmine (1904-1992)

Catherine Kousmine was born in Hvalynsky in Russia and died in Lutry, Switzerland. She was a doctor and one of the founders of orthomolecular medicine. Throughout her life, she worked to demonstrate a close link between the individual's state of health and their diet. She was also interested in the following diseases of the body: cancer, multiple sclerosis and chronic polyarthritis.



Food pyramid: daily recommendations

The appeal of the food pyramid lies in the fact it provides a template for healthy eating. It helps to visualise the various categories of foods, showing preferred proportions for each of them: those foodstuffs at the base are depicted in greater quantities, with volumes diminishing the higher up the pyramid you go. Any imbalance, especially if it occurs at the lowest levels, will jeopardise the integrity of the whole structure.

This pyramid is not a rigid model, but a guide to enable individuals to choose a healthy food diet, adapted to age and level of physical activity. It encourages people to consume a wide variety of foods in a balanced way so as to obtain all the nutrients needed for good health.

Financial pyramid: annual recommendations

By analogy, in order to achieve good financial health, it is recommended to optimise one's assets by allocating to each level of the pyramid the necessary reserves in francs to achieve this financial balance.

Just as with the food pyramid, any imbalance, especially at the base, will undermine the entire structure and destabilise your financial equilibrium.

To avoid this, you should aim towards adhering to the following key principles:

- Have sufficient **cash** at all times;
- Build up a good **savings** balance to quickly mobilise additional cash (unbudgeted for spending and investments);
- Build up a comfortable and tax-efficient **pension reserve** (financial independence in your retirement or if you are unable to earn income);
- Devote the remaining financial resources to a secure investment strategy tailored to your investment profile. These extra savings can be regularly invested in a pre-planned way (investment-fund savings scheme) or on a one-off basis (mandate) in a tailor-made investment solution depending on the capital accumulated.

Lastly, allowance can also be made in this process of optimisation via the pyramid for those who wish to build up their assets through mortgage-backed or securitised (Lombard loans) **financing arrangements**. We have not dealt specifically with this aspect of taking on personal debt in this brochure, but your bank adviser will be happy to discuss this in detail with you.

We will briefly summarise each of the objectives above by highlighting choices according to BCGE's financial philosophy. The resulting financial model is the suggested blueprint for our clients to achieve every objective in the pyramid.



Readily available liquid assets

A private account³ lets you deposit and withdraw money safely and securely – and as much or as little as required. It can be viewed and managed online via the Internet or mobile phone/tablet, and account charges are low.

The private account will provide you with a small pool of funds providing great flexibility to make payments. But the total funds should not exceed more than two months' worth of salary or pension income, as rates of return on it are very low. The accumulated surplus would be better deposited in some form of savings.

Savings

The term 'savings' has lost some of its prestige, rivalled by concepts linked to pension planning and investments that have been powerfully pushed by product-driven marketing campaigns. Consumers can be left baffled by confusing terminology and financial instruments where it is hard to work out what really lies at the bottom of them.

Savings in their purest form must be one of the cornerstones of the asset allocation pyramid. The purpose of savings is to keep liquid assets that are:

- Readily available;
- With zero investment risk;
- Delivering a more attractive return than can be achieved from a current account;
- Held in the currency in which the future funds will be required.

Savings amounting to three or four months' worth of salary (or pension income) would be an average level that individuals can adjust depending on their own personal plans.

Through the Avantage service loyalty programme, you can obtain additional interest at attractive conditions.

Pension planning

At this level of the pyramid, sights are shifted towards a longer-term horizon. With your cash, liquid assets and savings, you are putting to one side funds that, generally speaking, are used in everyday life, whereas financial planning for the future involves building up funds for retirement, for what has now become commonly known as the second active life. It is vital that, even when you have reached retirement age, you will have substantial enough income to keep up your previous standard of living.

This brochure does not deal in detail with this key aspect of maintaining overall healthy financial circumstances. This is a complex area, and it is advisable to seek specialist assistance with your personalised pension planning. A whole host of factors (personal goals, income levels, existing assets, risk profile, tax considerations, inheritance expectations, etc.) have to be carefully identified and clarified with the aid of check-lists and, in many cases, simulation software. You need to know the level of income available under the 1st pillar (AVS) and 2nd pillar (occupational pension scheme) to gauge what can and must be added to achieve ideal cover via pension planning. The variety of options available to effectively cover any shortfalls in retirement is to set up a 3rd pillar pension fund savings plan as early as possible.

Investments

Investing your disposable assets sits right at the top of the pyramid. Once the staple needs at the base and lower tiers (cash, savings and pension planning) have been dealt with and optimised, the remaining assets can be invested according to the investor's profile.

But before deciding on a strategy, it is necessary to go back to your plan for life and ask yourself what the capital is to be used for, if and when it will be used, whether it will be transferred, how it will be consumed, and the degree of risk you are prepared to shoulder.

It is an iterative process that should lead to the definition of the best investment strategy. It is essential that this strategy corresponds to the particular criteria of each person. A focused interview with your bank adviser, which will be scrupulously documented, will enable us to determine what your goals are and what steps need to be taken, and to decide on the choice of strategy most efficiently without wasting time.

For this purpose, BCGE has devised a highly sophisticated investment philosophy, the guiding principles of which are outlined later. Each asset management client should be informed of these principles and, if necessary, adhere to them. Shared opinions between us about what can and must be expected from stock markets will result in a long-term relationship between the client and his bank.



The Okinawa Diet Food Pyramid

The Okinawa Diet Food Pyramid offers advice based on scientific research on a healthy diet. It is based on the dietary habits of people living on the island of Okinawa in Japan where the islanders' life expectancy is particularly long. The cornerstone principle of the Okinawa Diet lies in caloric density, encouraging individuals to eat low-calorie foods.

Financial Check-up Pyramid, level 2: fruit – five portions a day of different types.



When is it the right time to invest?

The bank has adopted very clear guidelines on this subject. Working on the premise that markets are utterly unpredictable, it is ultimately pointless trying to find the right answer to this question.

Nonetheless, various methods must be considered when assessing the relationship between timing and investments, particularly with regard to those assets available to be invested. Once essential needs (cash, savings, pension planning) are taken care of and extra capital set aside, you can contemplate making further investments:

- Through a Best of management mandate (from CHF 50,000 upwards). The bank is committed to pursuing a convictions-based wealth management approach own investment philosophy outlined later in this brochure;
- By acquiring units in investment funds (sums of less than CHF 100,000). You can select investment categories or markets that are hard to gain access to in other circumstances, whilst benefiting from broader diversification of risks than feasible with direct individual investments.

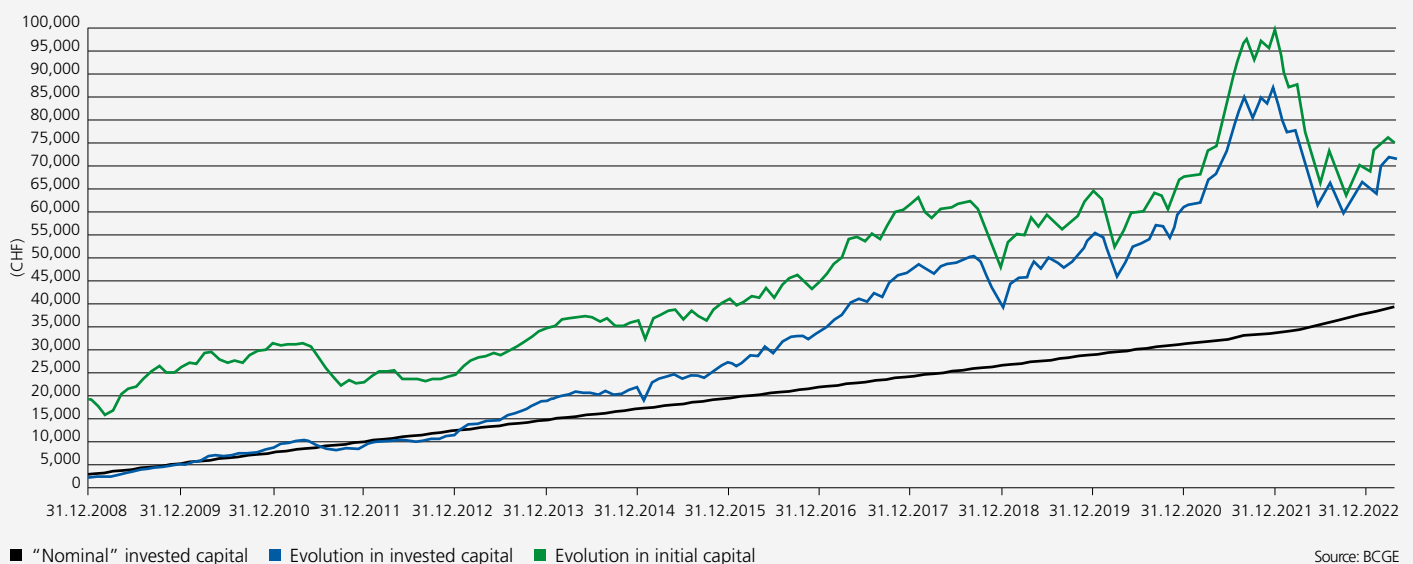
Investing for the long term and benefiting from the cost-average effect

If you do not yet have enough capital to invest, but your basic needs have been covered, the extra savings can be invested regularly and in a planned way through an investment fund savings plan.

The sum, agreed on in advance, is invested monthly with the fund savings plan. The diverse range of funds managed by the bank means the expectations of every investor can be met.

Making money by buying low and selling high is a pipe-dream, chiefly because markets behave unpredictably over the short term. Investing regularly, each month, helps smooth out the price of acquisitions over both rising and falling markets. It allows you, over time, to benefit from the cost-average effect, as can be seen from the chart below.

Growth in assets with a monthly investment of CHF 200 in the Synchrony SMALL & MID CAPS CH A⁴



⁴ This graph is provided for information purposes only. The information does not constitute an invitation or an offer to buy or sell securities or financial instruments. Past performance is no guarantee of future returns. Prior to any investment decision, investors must ensure that they are not violating the requirements applicable within their jurisdiction and must be familiar with the documents specific to the products concerned. If the currency of a financial instrument or service is different from your reference currency, foreign exchange fluctuations may result in lower or higher returns



Investment philosophy

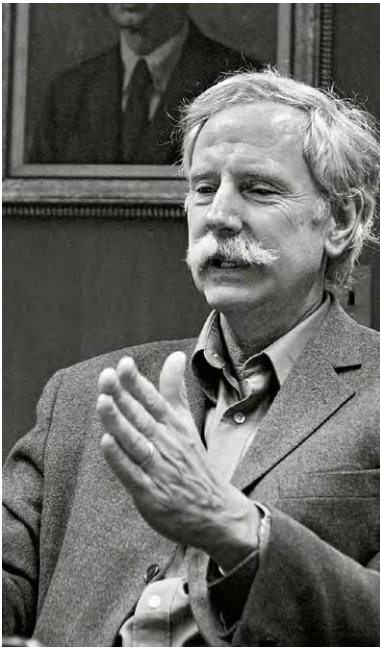
Banque Cantonale de Genève has made a clear-cut and individually distinctive choice when it comes to investment. This style inspires all management activities for clients and for the bank itself.

Paradoxically, its method, combining a classical approach with prudence and discipline, is a strategy that is both innovative and distinctive in today's world of asset management.

Events and upheavals on financial markets over the last few years have enabled us to test our blueprint. Its outstanding resilience and the fact that many investment clients have signed up to it have confirmed our choice. Its transparency and simplicity have even convinced the most demanding and sophisticated of investors tired with the trade-off of complex products delivering disappointing performance.

The components, independence and open architecture of BCGE's philosophy cement its credibility. Its roots in the real economy and not in virtual finance also demonstrate that this is also a strong and natural choice for a universal bank that lives in harmony with the actors of the real economy. Its performance is up to scratch, so do not hesitate to consult and ask us about its returns.

If you want to know more, please read through our brochure: "BCGE Group investment philosophy – a conceptual choice: at the core of efficient and disciplined asset management". This document can be downloaded from the internet.



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Walter Willett, Professor of Epidemiology and Nutrition

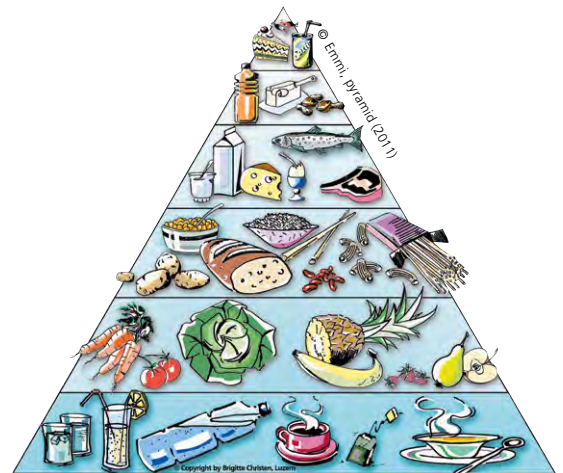
His research work has focused mainly on investigating dietary factors in the causes and prevention of cardiovascular diseases, cancer and other disorders. Devising methods to measure the level of dietary consumption in large populations has been of paramount importance.

Financial Check-up Pyramid, level 3: cereals, potatoes and pulses – at each main meal. All foods have their places in a balanced diet. It is important to enjoy as wide a choice as possible at each stage of the pyramid according to their seasonal availability.





Financial Check-up Pyramid, level 4: dairy products, meat, fish, eggs and tofu – adequate intake every day. A healthy diet should also, of course, be a source of pleasure and enjoyment.



The Emmi Pyramid

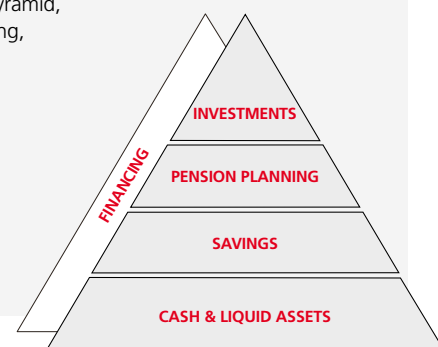
Switzerland's leading dairy products group is focused on developing, producing, marketing and processing a comprehensive range of fresh dairy produce. Emmi has also constructed a diet pyramid, accompanied by advice on diet and nutrition.

Personalised financial advice

Check-up grid for personalised financial advice

	Cash, liquid assets and savings	Pension planning	Investment philosophy	Financing/borrowing
Concept Based on the bank's values and a number of cornerstone principles	Keeping a good level of cash/liquid assets and minimising financial risks by holding reserves in a private account and in savings	Forging personal financial independence by the age of retirement and protecting your family and loved ones	Opting for an investment philosophy of which the key guidelines are: <ul style="list-style-type: none"> ▪ Broad diversification of the portfolio; ▪ Fully open architecture; ▪ Choice of better investments worldwide made with complete impartiality; ▪ Safeguarding of capital (optimal risk/reward trade-off). 	Raising finance for personal projects without overextending borrowing potential by opting for a simple financing package tailored to match financial capabilities
Model Ideal position as a result of applying the concept	Having a minimum level of liquid assets to maintain a comfortable standard of living: <ul style="list-style-type: none"> ▪ 1-2 months' salary in the private account; ▪ 3-4 months' salary in the savings account. 	Enjoying, from retirement age, a level of income corresponding to 80% of the final pay level thanks to a 3rd pillar (A pension plan) <ul style="list-style-type: none"> ▪ Assessing the potential for 2nd pillar purchases 	Investing any surplus assets in investment solutions based on rigorous and impartial selection of the world's best investment vehicles according to the investor's profile	<ul style="list-style-type: none"> ▪ Financing a property project thanks to a mortgage loan whilst respecting cost/income and loan-to-value ratios, and optimising the tax position; ▪ Covering needs for temporary cash thanks to credit facilities offered at an attractive rate, underpinned by the management agreement; ▪ Making careful use of a personal project loan to finance personal plans depending on the time of life.

Method Putting the concept into practice	<p>BCGE applies its rules for its concept of personalised financial advice through its prioritisation pyramid, involving reviewing the client's overall circumstances, i.e. cash holdings, savings, pension planning, investments and loans (mortgage or Lombard loans, if applicable).</p> <p>The Check-up algorithm takes the following factors into account:</p> <ul style="list-style-type: none"> ▪ Client's personal situation (marital status, age and dependent children); ▪ Annual income and prospects; ▪ Net assets overall; ▪ Tax considerations; ▪ Client's preferences, plans, projects and attitude to risk; ▪ Savings capacity; ▪ Expected cash inflows and outflows.
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Supervising and monitoring

Once the inventory of your financial assets has been compiled and categorised as outlined above, the evolution of this allocation should be monitored at least once a year. The fiscal year should be used to monitor and assess the financial situation and to check the solidity of the pyramid structure.

To do this, each assumption made for each sub-fund must be reviewed and adjusted to make allowance for any changes that have occurred.

Some questions to consider:

- Have I adapted the amount of savings and liquid assets to my new situation?
- Have I optimised my tax deductions, particularly those linked to the 3rd pillar?
- Does the risk profile of my management mandate (investment) still correspond to my needs?

The pension certificate will be used to check whether the financial objectives are being met and whether the portfolio managed by the bank is in line with the original mandate. In general it is necessary to check the fees, even if only superficially, and the banker's advice on how to monitor adherence to the pyramid structure on a regular basis is essential.

Protecting your assets and lowering your risks

When it comes to cash/liquid assets and savings, the quality of the custodian bank and the wisdom of the choice of currency compared to the end-use for the funds should be double-checked. Too much cash, serving no useful purpose and earning a low return, should be avoided.

You should also make sure all security safeguards are in place:

- Sensible management and use of credit card(s);
- Passwords/codes kept separately;
- Only secure online and electronic payment methods are used.

As for pension planning it is important to check:

- The quality and solidity of your pension provider responsible for paying annuities or capital sums;
- Whether your pension and insurance objectives (death, disability) correspond to the arrangements actually in place (in particular with the help of the pension fund's annual certificate and the advice of a specialist banker).

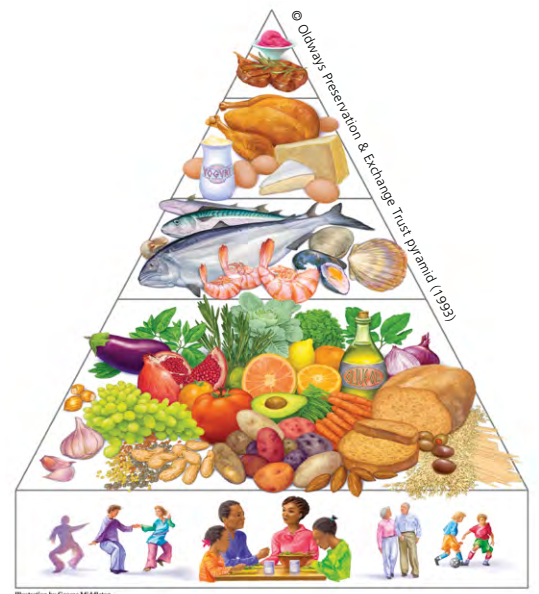
Lastly, your investments in securities markets must be regularly assessed for risk (once a year at the very least).

Entrusting the bank with a management mandate is the most effective safeguard. Portfolios are monitored on a daily basis by the bank. We reshuffle investments as and when required as prices of the various securities fluctuate. Individual investors seldom have the time to track markets so assiduously and often react tardily in response to irreversible movements on financial markets.

The mandate itself should ensure that you have a high level of diversification and a management style consistent with the risks you consider acceptable. Vehicles and instruments your portfolio is invested in must be readily understandable and crystal-clear.



Financial Check-up Pyramid, level 5: oils, fats and shellfish – daily, but in moderation. Ultimately, our health is not solely reliant on what we eat and drink.



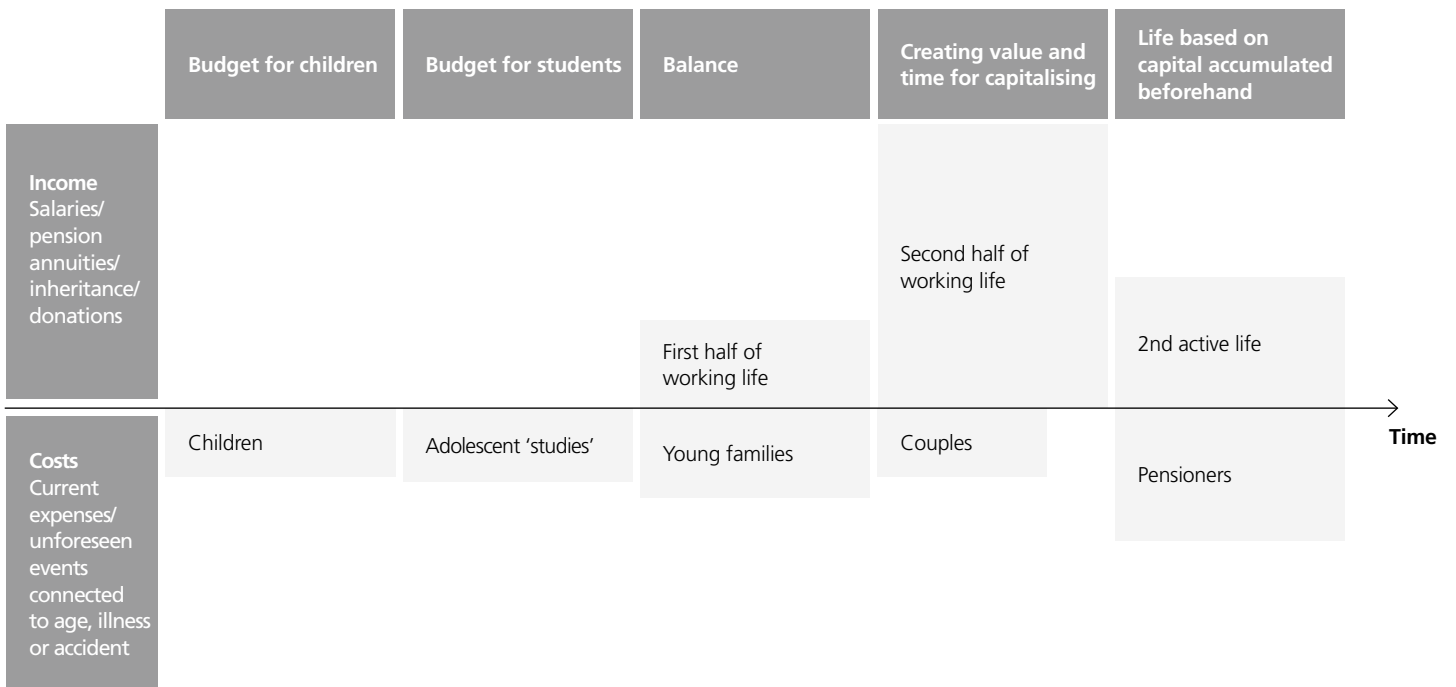
The Oldways Mediterranean Diet Pyramid

This pyramid was launched in 1993 by Oldways, the Harvard School of Public Health and the European Office of the World Health Organization (WHO). It depicts the traditional dietary patterns of countries round the Mediterranean seaboard and has more than a passing resemblance to the conventional pyramids. One distinguishing feature is the inclusion of a fat, olive oil, at Level 2. Next come fish, then dairy and poultry meat. Confectionery and red meat are pushed up to the rarefied atmosphere of the apex.

Making use of your assets

There are many varied phases in your life and times when you will need to draw on your assets. It is important to anticipate such eventualities and assess them so you can prepare to mobilise your assets, turn it into cash and use it.

Care will be taken to ensure the timing is right when thinking about buying, selling or holding on to certain types of assets.





© Richard Weindruch

**Richard Weindruch, Ph.D.,
University of California,
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Department of Medicine**

It has been well known for 65 years that restricting calorie intake, undertaken carefully without slipping into malnutrition, will considerably extend the maximum life expectancy of rats and mice; it will also tend to reduce the effects of cancer and other age-related diseases.

Financial Check-up Pyramid, level 6: sweets, biscuits, confectionery, savory snacks, energy drinks – treats, but consumed sparingly. In order to maintain a healthy weight, a half-hour at least of physical exercise each day (if possible outdoors) is particularly crucial.





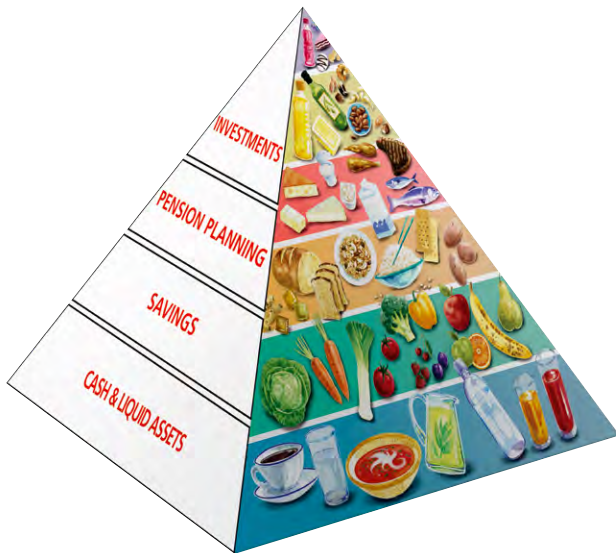
The food pyramid presents a graphical representation of a balanced diet. It provides a number of dietary recommendations which help, in general, to maintain a good and healthy body. The advice based on the pyramid is to prioritise those foods at its base and consumer sparingly those found on the upper tiers or at the apex.

The biographical sketches have been broadly drawn from www.maslow.com, www.sge-ssn.ch, www.adige.ch, www.kousmine.com, www.emmi.com, www.hsph.harvard.edu, www.oldwayspt.org and www.aging.wisc.edu.

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Conclusion



Balanced Diet, Healthy Finances: it is Just Plain Common Sense

A well organised diet for your finances will make it possible to derive the best from every one of your francs.

Zero waste, no indigestible costs, no cash deficiencies, no inadequacies in pension planning, no allergic reactions to investments.

Banque Cantonale de Genève's wealth management philosophy, encapsulated in the form of the pyramid, allows you to define your priorities and integrate recommendations made by the bank throughout the time it is in place and being implemented. The key principles you should adhere to are:

- Maintain a sensible level of cash/liquid assets;
- Minimise financial risks by keeping reserves in the form of savings;
- Build up your financial independence for a comfortable retirement;
- Invest any surplus assets you might have in the best investment vehicles worldwide.

We recommend that, at least once a year, you undergo a financial health-check. By doing that, it is possible to ensure that the evolution of one's overall personal wealth situation is in line with one's financial objectives. Adopting a stable wealth management philosophy and not being tempted by the glittering array of the latest fashionable financial products will enable you to attain that goal of the healthiest financial equilibrium. The mission of our experts in pension planning, investment and personal financing is to go through all these matters thoroughly with you, and to advise and guide you as best as possible. Make an appointment for your Check-up now.

Blaise Goetschin
Chief Executive Officer



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