

BANKING AND TREASURY SERVICES

As part of Deutsche Bank, one of the world's largest and strongest banking groups, we occupy a pre-eminent position in offshore banking and treasury services. Our specialty lies in providing a competitive, market-driven service to corporate treasurers, institutional fund managers and trustees, wealthy private individuals and other sophisticated clients.

The treasury unit – headquartered in Jersey but offering full international access both electronically and via our network of offices – is staffed by one of the most experienced teams in offshore banking. With state of the art electronic price feeds and real time market reports and comments, we not only have access to money markets world-wide but also enjoy unparalleled support from the global market-making arms of the Deutsche Bank Group. In turn, our clients have the confidence of knowing that they are dealing with a world class international bank.

Our extensive deposit and money management facilities are backed up by expert lending and credit desks that are equipped to provide a rapid and informed response to financing propositions.

Our principal banking services are:

Deposits. We accept deposits in a wide range of currencies, at call and short notice, and for fixed terms from overnight to one year and beyond. Competitive interest rates, based on international money market levels, are applied to all balances. For professional trustees and intermediaries we offer a structured deposit product whereby client balances are segregated but standardised interest rates are applied, and rollover and interest application dates are synchronised for maximum administrative simplicity.

Foreign exchange. Drawing on Deutsche Bank's global reach and acknowledged expertise enable us to be highly competitive in our pricing. Fresh ideas and technical innovation allow the provision of improved solutions for clients, individually tailored to suit, and a wealth of information is available through Deutsche Bank's Global Markets research. Polls conducted by Euromoney voted Deutsche Bank the Best Foreign Exchange House (2004 Awards for Excellence) and awarded DB the award for most innovative Approach to FX (Forex Poll 2003).

Derivatives. We are able to offer to client's interest rate swaps, collars, caps and floors, currency options and interest rate options. Additionally, we can create bespoke structured products to meet specific needs including enhancing or eliminating exposure to market price movements.



Private Wealth Management

Deutsche Bank

Treasury management. We offer a fully discretionary management service covering money market portfolios, including the management of foreign exchange risk where required. We are able to assist corporate clients in the management of their offshore treasury centres.

Commercial loans and advances. Commercial loan facilities are extended to corporate clients, often in conjunction with cross-border trading initiatives, mergers and acquisitions, project development or intra-group financing arrangements. The choice of jurisdiction can be crucial for maximum tax efficiency and we are well equipped to evaluate alternatives and advise on the best solution.

Collateralised loans. Short and medium term loans may be arranged, secured against liquid investments held with us or against bank guarantees. Back-to-back loans into “onshore” jurisdictions – for example, to finance property acquisition – are a widely used mechanism to avoid disturbing the disposition of assets held in offshore structures.

Guarantees and letters of credit. Bank guarantees can be issued in support of credit facilities arranged in other jurisdictions, and in connection with insurance underwriting commitments and other obligations.

Deutsche Bank International Limited is regulated by the Jersey Financial Services Commission in the carrying on of Banking, Investment and Trust Company Business and is licensed by the Guernsey Financial Services Commission to conduct Banking and Investment Business.

