INTERNET BANKING

This service is a powerful banking platform that allows you to monitor, perform transactions, download reports, and see all your financial information securely and efficiently.

Internet banking allows you to:

- See current and past account statements.
- Analyze portfolio holdings in the currency of your choice.
- Contact bank executives directly.
- Transfer money to your own or third party accounts within StateTrust International Bank.
- Make international transfers in the currency of your choice.
- Make scheduled payments to designated beneficiaries.
- Make payments on credit lines, loans and life insurance policies with a StateTrust International Bank account.
- Invest in time deposits instruments in different currencies.

CLIENT RELATIONS EXECUTIVE

StateTrust International Bank executives meet periodically with clients in their countries of residence – and communicate in their native language – in order to evaluate the performance of their portfolio, analyze international financial trends, the impact on their assets, and make pertinent recommendations.

StateTrust International Bank team of advisors aims to:

- Build a personal relationship with the client.
- Define their needs and meet them completely.
- Provide an effective channel of communication.
- Ensure accurate execution and concrete results.

COMPLIANCE AND STANDARDS

StateTrust International Bank has a longstanding tradition of commitment to the standards of international banking and compliance with the various regulatory bodies.

We provide high standards of quality and security based on the following:

- Conservative, prudent management of our balance sheet and global risk position.
- An experienced management team.
- Strict adherence to international banking standards.
- Independent audits performed by recognized international firms, complemented by ongoing internal audits.
- Advanced security and privacy technology.

For more information about STB accounts and services, please refer to the StateTrust International Bank & Trust, LLC’s General Terms and Conditions Document.
PRIVATE BANKING

Private banking is the customized service provided by StateTrust International Bank & Trust, LLC (“StateTrust International Bank”) to assist its clients in the management and growth of their wealth. This objective is achieved through two fundamental steps:

- The assignment of an account executive to advise you, manage your financial requirements and safeguard your best interest.
- The delivery of a comprehensive, reliable solution using the resources of the StateTrust Group: private banking, wealth management, insurance, and trust and brokerage services.

StateTrust International Bank’s Private Banking service provides security for your savings and investments and promotes the financial wellbeing of individuals, families, and companies. Our processes, banking technology, and customized service distinguish us as a leader in wealth management.

PRODUCTS AND SERVICES

StateTrust International Bank offers a wide range of high-quality financial products and services, including:

- WorldPass Portfolios, allowing the management of checking accounts and time deposits in multiple currencies.
- Financing of loans with collateral in multiple currencies.
- International stocks and bonds.
- Debit, credit, prepaid cards and e-cards.
- Currency exchange transactions.

Our Private Banking service also includes the following innovative banking products:

- WorldPass Currency Indexed CD - An indexed pool of time deposits.
- WorldPass FX CD – Multicurrency time deposits.
- WorldPass Money Market – Multicurrency money markets.
- WorldPass Visa© Debit Card.

SECURITY

At StateTrust International Bank, all necessary precautions are taken to verify the identity of international clients, preserve their privacy, and ensure that their instructions are followed precisely.

We have advanced systems and processes that guarantee your peace of mind and security. These include:

- Telephone and Internet client call backs and alerts.
- Encrypted Internet communications.
- An encrypted and protected virtual keyboard.

THE PRIVATE BANKING PROCESS

The private banking process include six steps:

1. **Interviews.** A meeting with the client is essential for getting to know their profile and financial expectations. This approach gives us a better understanding of the needs that will later serve as the basis for building a financial strategy.

2. **Information analysis.** Once we have a general overview of your financial situation – strengths and weaknesses, concerns and priorities – we meticulously develop realistic expectations.

3. **Goal-setting.** Private banking executives design customized plans to meet specific financial goals.

4. **Recommendations and solutions.** We develop investments products and strategies tailored to predefined targets, objectives, and risk levels.

5. **Implementation.** We execute the plan in a reasonable time frame, based on the established financial strategy.

6. **Monitoring and reports.** The portfolio’s consolidated account statements and periodic reviews keep the client informed, in order to assess the results and make any pertinent adjustments.

GLOBAL BANKING

Our approach is to provide global private banking services to a select group of international clients who demand customized service in the language of their choice.

We have advanced technology and have distinguished ourselves for our strict compliance with international banking standards.

The services and ideas that characterize us include:

RELATIONSHIP, PORTFOLIOS AND ACCOUNTS

At StateTrust International Bank, you can open multiple portfolios, each denominated in the currency of your choice, made up of different accounts or financial products. We provide consolidated information (in web electronic and printed form) on the holding in all portfolios ("client relationship").

MULTICURRENCY

All StateTrust International Bank portfolios comprise accounts in multiple currencies. Our banking platform facilitates currency exchange transactions over the internet / electronically or at the client's request.

- Movements of funds between multiple accounts.
- Fund transfers to third party accounts in multiple currencies.
- A dynamic view of the value of portfolio holdings in the currency of your choice.
- Foreign currency exchange in the world’s major currencies.

CONSOLIDATED ACCOUNT STATEMENTS

Every month, StateTrust International Bank prepares a complete, updated report, with the history of each portfolio, your holdings, assets and liabilities. This report allows you to evaluate your portfolio’s performance.

The advantage of the consolidated account statement includes:

- Consolidated information by type of holding.
- Account statements filed electronically and available through Internet Banking.
- Hard copy account statements at the client’s request.
- You receive your account statements in the currency and language of your choice.

AUTOMATIC VALUATION IN MULTIPLE CURRENCIES

Through our Internet Banking system StateTrust International Bank automatically values your portfolio holdings in the currency of your choice.

It’s simple: select a currency from the list of available currencies and the system immediately provides the value of your holding in the selected currency.