



gsb private



**Making Wealth  
Personal**

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# GSB Private

GSB Private consists of three subdivisions: Private Banking, Private Finance, and Private Office, providing solutions for HNW and UHNW individuals, families, companies and structures.



gsb private banking

gsb private finance

gsb private office

## The Private Team

The GSB Private team is comprised of ex-private bankers and industry professionals with over 100 years of combined experience across the financial services and private banking industries. Our expertise lies in our ability to forge deep-rooted relationships with our clients, navigating their complex financial needs and working with some of the best products, people and institutions in order to do so.

## Long-standing experience

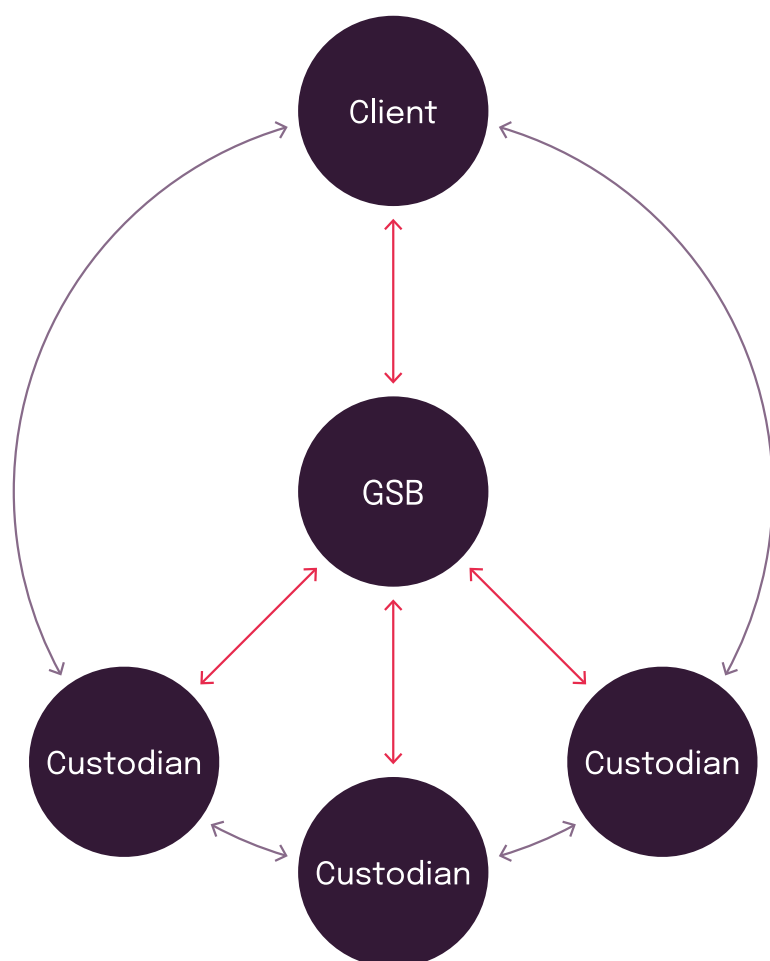
We combine long-standing experience in private banking and deep-rooted partnerships with leading private banks, investment houses, lenders and trusted advisory firms.

We aim to ensure the perfect balance of independence, service, value and accessibility, and we do this by adopting the EAM model, where agreements are set up between you, the custodian bank/financial institution and GSB Private.



# The EAM Model

GSB Private operates as an External Asset Manager (EAM), providing the perfect balance of independence, service, value and accessibility. Alongside our clients, we work closely with custodian partners who are best optimised to deliver success that is in line with the client's service needs, risk tolerance, and jurisdictional preferences. This allows us to cherry-pick the best-in-class solutions, whilst remaining our client's sole and trusted point of contact.



## We work with you & for you

Through a tri-partite agreement model between the client, GSB and our partner custodians, GSB Private is granted a Limited Power of Attorney, which authorises us to advise on assets held in our partners' custody. These agreements can be tailored to the client's individual requirements, granting GSB as little or as much authority as the client wishes.

## Demanding the best

Leveraging our scale and professional experience, we negotiate fee structures and discounts with our custodian partners and pass these on to our clients. By working with multiple custodians, our partners recognise the need to perform for our clients, and with GSB facing the custodian on behalf of our clients, we ensure they receive a solution and service that is best-in-class at all times

## Everyone held to account

The agreements set up between the client, GSB and our custodian partners ensures that both GSB and our partners are always being held to the highest standards. If a custodian underperforms, GSB can help find a better-suited partner. Similarly, if GSB underperforms, the client can remove us as advisors and remain a direct client of the custodian.

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# GSB Private Banking

GSB is your Independent Private Banker, and through our EAM relationships, we have brought together a carefully selected panel of Private Banks and Investment Houses, from which we are able to cherry-pick their best-in-class services and products to provide you, our client, with outstanding and bespoke financial solutions.

Each partner brings to GSB their unique strengths, and GSB utilises these strengths to put in place a comprehensive financial offering designed to meet your every need.

## These include:

### Onshore & Offshore Banking

Our hands-on approach ensures a highly personalised experience when opening an account and completing the required paperwork. We understand this value in more complex account openings and have deep knowledge of compliance and the KYC process. GSB Private is entirely unrestricted in our booking ability across different jurisdictions to suit any client's needs.

### Multi-currency accounts and Foreign Exchange

We can help establish various multi-currency accounts and assist with the seamless transmission of funds between your accounts or elsewhere, giving you direct access to our dedicated Foreign Exchange service, 'FX Trading - Brought to you by GSB'. We source you market-leading rates, whether you are looking for spot trading or forward and hedging strategies, ensuring all aspects of your Foreign Exchange needs are met.

### Cash Management and Liquidity Solutions

Our dedicated team helps establish and analyse cash flow forecasts, ensuring you are on track to meet your financial objectives. For shorter-term liquidity needs, we utilise our relationships with our Private Banking partners to access market-leading fixed-term and Fiduciary deposit rates, ensuring the maximum return is obtained on your cash reserves.

### Discretionary and Advisory Investment Management Services

Our Investment Management services are broad-ranging, all-encompassing, and we pride ourselves on the selection of options and solutions we can offer. We utilise our Private Banking relationships to access discretionary,

advisory and execution-only services, meaning you can dictate your level of control and influence in making your investment decisions.

### Trading and Platforms

We have established relationships with brokers around the globe, including large investment banks and niche regional players.

Access to a vast network of traders and participants allows us to trade orders of any size without impacting the market.

### Advantages of an EAM

In addition to the breadth of propositions GSB Private can access across the selected partners, the EAM model brings further benefits to you:

#### Independence

Your dedicated Relationship Manager at GSB works directly for you and is agnostic as to which bank is used as your banking partner. It's this independence that reduces conflicts of interest and ensures that our top priorities always remain, first and foremost, centred around you as our client.

#### Accessibility

GSB can help you access certain services and propositions that you typically may not have access to directly, and we are often able to do so while also securing discounted fees and preferential rates from these Private Banks and Investment Houses, resulting in lower costs and more efficient solutions for you.

#### Enduring

Our model provides you with a singular point of contact without the constant carousel of changing advisors. We provide the hub to collate all quarterly reporting and the channel through which all your banking relationships are managed.



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# GSB Private Finance

At GSB Private Finance, we are experts in sourcing, arranging and advising clients on all aspects of their financing needs.

However, what sets us apart from our peers is our team's private banking and specialist lending experience. Our team have all worked within private banks and lenders, bringing first-hand experience of the borrowing process and ever-changing landscape.

We understand lending, but more importantly, our team understands how banks and lenders (and their respective credit risk teams) assess and evaluate applications. Therefore, we specialise in sourcing the best and most appropriate deal in the market and ensuring we are positioning and articulating these applications accordingly to give

them the best chance of being approved quickly and without issue.

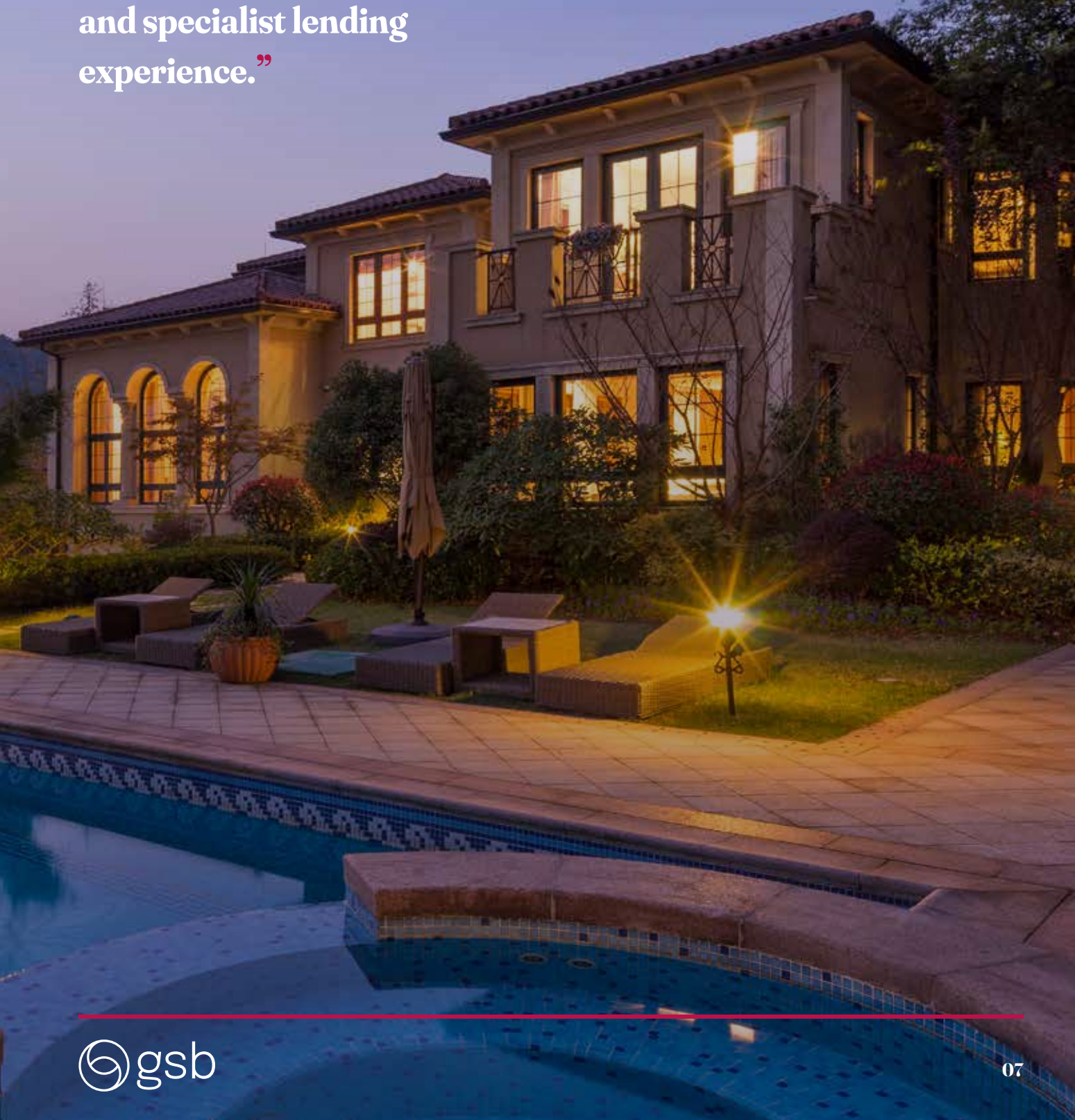
## Lending Partners

GSB Private Finance is a whole-of-market debt advisory and broking service with access to hundreds of high street banks, private banks and specialist lenders via our Dubai Financial Services Authority (UAE) or Financial Conduct Authority (UK) license. In addition, our external asset management relationships with certain private banks will often mean we can access terms and pricing clients may need help to obtain direct.



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# GSB Private Office

The GSB Private Office team provides access to an array of specialised services designed to cater to the bespoke needs and requirements of our UHNW Clients and Family Offices.

Dedicated to providing you and your family with comprehensive and bespoke solutions that are crafted to meet your most complex financial needs, our Private Office team will ensure you are consistently receiving the highest levels of advice and service required to meet your objectives.

Leveraging our team's years of industry experience, expertise and connections, we are able to provide our clients with access to a range of alternative investments, in addition to the detailed guidance necessary to best capitalise on these opportunities. Recognising the challenges posed by complex wealth structures and multi-jurisdictional lifestyles, we ensure that our clients have all the support necessary to establish robust and prudent financial structures.

In addition to quality and often complex advice, the foundation of our Private Office team is exceptional client service. By looking after more than just your finances, we always endeavour to deliver the best return from your most valuable asset, your time.

## Alternatives

Alternative investments are compelling for high-net-worth investors seeking to diversify their portfolios beyond traditional asset classes. They offer unique opportunities to generate potentially higher returns uncorrelated to the public markets.

With exclusive access and expertise, our Private Office team can guide you through the dynamic world of alternative investments, helping you identify the right opportunities that align with your financial goals and risk tolerance.

**Investors can explore various alternatives with GSB, including:**

### Private Markets

We specialise in tailored investment solutions for clients looking to navigate the complexities and opportunities of the Private Equity and Venture Capital markets. Our network, in addition to our in-house Capital Market team, ensures client's get access to exclusive deal flow that can maximise returns in this specialist domain.

### Real Estate

We understand the importance real estate plays in a diversified portfolio, and our team can help you acquire, manage and exit global residential and commercial real estate assets. Our in-house, whole of market debt and finance brokerage, GSB Private Finance, can also assist with any financing needs if required.

### Pre-IPO Deal flow


Our deep network of partners allows us access to pre-IPO deal flow opportunities before companies go public. As well as facilitating access, we work closely with clients to form strategies aimed at maximise holdings as held companies transition to the public markets.

### Physical Assets

For clients interested in investing in physical assets such as commodities, rare wines, whiskey and art, our specialist advisory services enable them to build and manage valuable portfolios, while ensuring their assets have the best opportunity to appreciate in value over time.



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**“We work with individuals, institutions and family offices to create detailed solutions to their private banking and wealth planning needs.”**

# Our Partners

At GSB Private, we take pride in our commitment to providing top-tier financial services to our clients.

Central to our success is our extensive network of partners, comprising the best banks and providers in the industry. These partnerships allow us to offer our clients a comprehensive range of financial solutions, ensuring that their unique needs are met with precision and expertise. Collaborating with industry leaders not only strengthens our capabilities but also enables us to stay at the forefront of innovation, consistently delivering value and trust to our valued clients. Our dedication to forging and maintaining these partnerships reflects our unwavering commitment to excellence in the financial services landscape.

## Our Black Book

Where our expertise is not in-house, we have a strong network of service providers to cater to our clients' other financial and non-financial needs. These includes:

- Tax and structuring
- Trust & foundation creation
- Global property purchases
- Property management
- Property architecture, design & fit-out
- Relocation
- Company formation
- Private concierge



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