

Individual services, Intelligent solutions.

A summary of our services to intermediaries



A close-up photograph of a middle-aged man with light brown hair and blue eyes, smiling warmly. He is wearing a light grey suit jacket, a light blue dress shirt, and a dark blue and white striped tie. He is holding a black smartphone in his right hand. The background is bright and out of focus, suggesting an indoor setting with large windows. The overall mood is professional and positive.

*We don't just
offer solutions,
we deliver
new perspectives*



A partnership you can trust

When it comes to selecting the right financial services provider, we appreciate that as an intermediary you will wish to place your client with an organisation that offers the highest level of service. At RBS International, we have the strength to deliver expert services and the commitment to build long-term relationships. Whatever your requirements you will work with a team that always puts your business and clients first.

At RBS International, we know how important it is for your business to forge relationships with trusted partners. As one of the world's largest offshore financial organisations, we have a wealth of experience working alongside trust companies and wealth managers. Whatever your aims, we share your goal of providing clients with personalised banking solutions and leading investment opportunities.

From the moment you select RBS International as your financial solutions provider, we will appoint a relationship manager to your business. As a professional specialising in the intermediary sector, your relationship manager can provide individual solutions that can help your business thrive.

Our support doesn't end there, a dedicated client services team will take care of your daily transactions, requirements and queries. Drawing on the expertise of colleagues throughout the organisation, we will also design and deliver solutions tailored to your business and clients. Our aim is to supply you with the right solutions as effortlessly as possible. RBS International operates an Approved Intermediary/Eligible Introducer process to ensure that all aspects of a trust and intermediary relationship are subject to minimum bureaucracy and consistent with the highest of regulatory standards.



Delivering solutions together

At RBS International, we appreciate that every business is different. Whatever your requirements, you can rely on RBS International to deliver expertly tailored solutions every time.

Cash management and eQ

To help you manage risk and exploit opportunities, we offer a variety of cash management services including current accounts, competitively priced deposit products, short-term overdrafts and loan facilities. eQ, our electronic banking solution, has been designed to meet the unique needs of professional administrators and financial institutions, offering secure online access to real-time account information and allowing you to analyse incoming and outgoing payments and manage all your clients' accounts from your PC. eQ also allows you to group multi-currency accounts together under a single account number, making it easier to administer and manage your clients' wealth.

Lending services

As specialist lending experts, RBS International can deliver bespoke finance for residential and commercial property investments, lending against investment portfolios and structured finance, including sale and leaseback, balance sheet restructuring and management buyouts. Our team provide standard business lending services, including overdrafts, short-term loans, company Credit cards, bank guarantees and letters of credit.

Liquidity facilities

RBS International can structure unsecured revolving credit facilities for private equity and property funds, based on a credit assessment of the fund. We typically offer these short-term facilities to secure acquisitions by funds, pending receipt of capital commitments from investors. In addition, our real estate expertise allows us to apply senior debt directly to the fund.

Real estate finance

Our real estate finance team can provide structured property financing solutions in commercial and residential markets, ensuring your clients enjoy first class support for their investments. RBS International's offshore setting and extensive industry relationships also allow us to put local insights at your disposal, ensuring you are perfectly placed to benefit from the latest opportunities.

Asset finance

RBS International through The RBS Group, is able to provide a number of asset financing solutions for intermediary business from spreading the costs of professional indemnity premiums through to the funding of office fit out. The Group is able to offer highly innovative and practical solutions for IT hardware, software and telephony which can include, not only funding, but also assistance with sourcing, maintenance and disposal of the equipment.

“eQ is a fantastic system. It allows us to make payments easily without any intervention from the bank thus allowing us full control. The support we receive from the eQ team is great, they are always available and willing to help.”

Laura Butler, Team Manager, HBOS Employee Equity Solutions

International trade

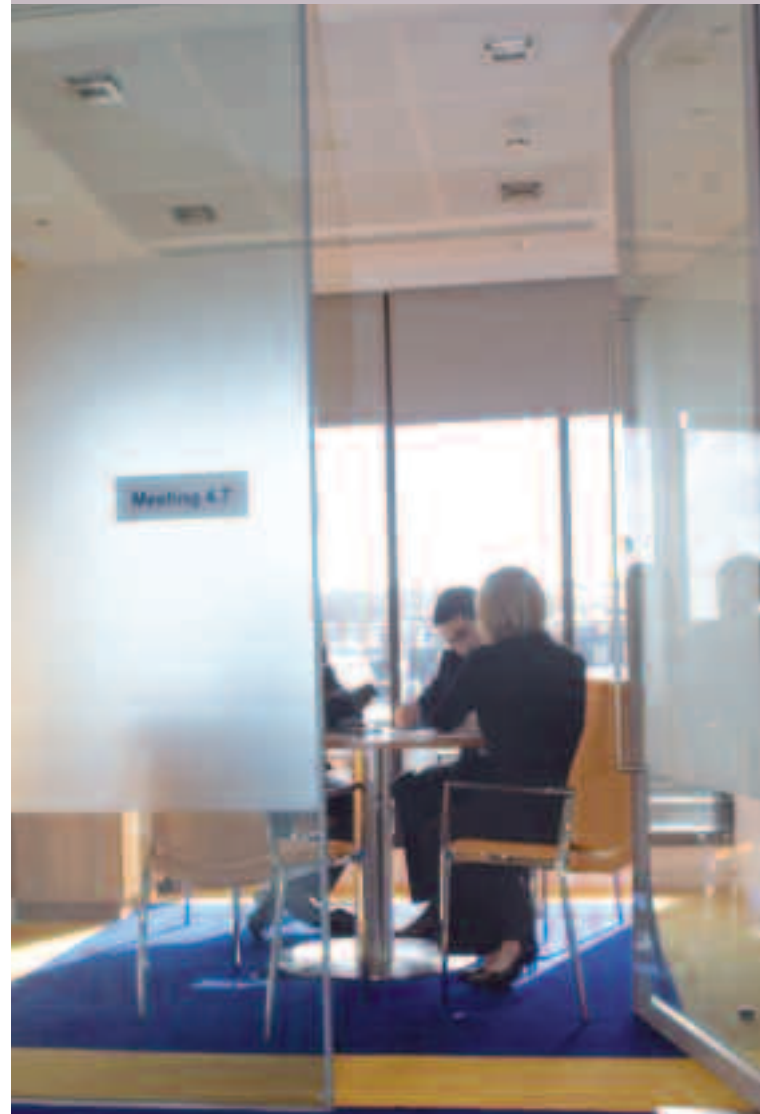
Through The RBS Group, we are a major force in the provision of international trade and supply chain related financial services. Our global capability, extensive product range and international network – achieved through strong links with leading banks throughout the world – allows us to structure tailored solutions to meet specific customer needs.

Treasury and investor solutions

Our experienced treasury team can provide a comprehensive range of solutions from foreign exchange to interest rate risk management, instant access and term deposit products, global treasury funds and other specialist structured investments. Through the RBS Asset Management team, we can offer multi manager fund solutions which utilise equity, bond, cash fund and fund of hedge funds as underlying investment. From managing risk to maximising returns, we make it our business to build bespoke solutions around you and your clients.

Superyacht and aviation finance

Through our specialist finance businesses, we can provide finance for a wide variety of marine and aviation assets including superyachts, jet aircraft and helicopters. A number of bespoke solutions can be provided for transactions of all sizes.





Why choose RBS International?

- Direct access to a dedicated, experienced and proactive relationship manager who provides a single point of contact and is supported by a highly skilled team.
- Personalised and bespoke banking solutions.
- The confidence and security of investing with part of a global financial institution and one of Europe's largest offshore treasury operations.

“Our relationship team is very efficient and by helping us to offer the latest products, really adds value to our business. Overall I am very impressed with the customer service we receive from RBS International.”

Jackie Kean, Treasury Manager, Minerva Financial Services Limited

Next steps

When you choose RBS International as your financial services provider, you select a team that will take a personal approach to you and your clients' distinctive needs, always aiming to be adaptable in meeting financial goals. The range of services and professional skills we offer have been developed to fit the requirements of every client. To discover how we can help take your business further, visit:

www.rbsinternational.com

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RBS International is a member of the Depositors Compensation Scheme as set out in the Banking (Depositors Compensation) (Jersey) Regulations 2009.

Further details of the scheme is available on request.

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RBS International places funds with other parts of its Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of RBS International and the Group based on publicly available information. The latest report and accounts are available at www.rbsinternational.com/financial-results

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Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

If you are not satisfied with any of our products or services we have a complaints procedure that you can use. A leaflet, giving details of the procedure, is available from your branch upon request.