





We provide a truly personal service

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## Welcome

C. Hoare & Co. is a bank which is proud of its heritage but focused on the future. We combine the traditional values of prudence and integrity with thoroughly modern strategies.

Above all, we are a bank that offers you an exceptional standard of service, based on a detailed understanding of your individual requirements. This is made possible by two core qualities that set us apart from other banks.

### INDEPENDENCE.....

We are wholly owned by the Partners, all direct descendants of the founder and with unlimited liability. This is a unique distinction in today's marketplace and the key reason why we are free to place our customers' interests at the heart of all we do.

We have chosen not to have any of our own funds or products to sell and our size allows us the buying power of an institutional investor, combined with the flexibility of a family run firm.

### TRUST.....

We build long-term relationships based on mutual trust and respect and an in-depth understanding of your circumstances.

We aim to treat customers as part of our family business – a bank that has been in existence for over 340 years and has a careful eye on the future.

Alexander Hoare, Managing Partner, C. Hoare & Co.



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## Our customers

### INDIVIDUALS.....

Our customers include owners of landed estates, entrepreneurs, philanthropists, senior executives and professionals. Our services tend to be most suitable for those with high incomes, significant assets, or complex financial needs, whether in the UK or overseas.

### BUSINESSES.....

For partnerships and owner-managed companies, including family offices, we offer a comprehensive range of banking services based on a close working relationship with the principals.

Our aim is to help you run your business more effectively by managing your finances more efficiently – including corporate credit cards, salary payments and payments to suppliers. We also offer ways to help maximise your return on short-term cash.

### CHARITIES.....

We have a long-standing commitment to this sector and currently look after the assets of more than 300 charities.

We aim to help your charity achieve its goals through responsible investment and lending and sound cash management.

Our Charities team will work to understand your long-term objectives, while also considering your immediate needs. Many of our staff are trustees themselves, so they know the challenges facing you and the charitable sector as a whole.

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## All your financial needs, one bank.

We offer a wide range of services that combines our expertise and long experience with the latest tools and technology.

Since 1672 we have succeeded in private banking through innovation and a willingness to embrace change. Our long history has given us a keen sense of the difference between something of lasting value and the merely fashionable.

Given the varied needs of individuals and the increasing pace and sophistication of modern life our range of services will continue to evolve, allowing us to meet our customers' requirements whatever the future holds.



We combine timeless values with a full range  
of banking and wealth management services

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## Banking

Whether you simply require a safe home for your assets and day-to-day access to your money or more complex solutions such as offshore banking, we can provide what you need for both your personal and business requirements.

Our wide range of services will help you manage your finances more effectively

### Leaving money with us

You can choose from a range of accounts including instant access, notice and fixed term accounts. We also offer savings products designed for children.

Customers with cash balances in excess of £10 million (£5 million for charities) can take advantage of our Cash Administration Service which gives access to inter-bank money market and overnight rates.

### Access to your money

As well as facilities such as credit cards, debit cards, standing orders and direct debits, we offer secure online banking to view accounts and make payments in the UK and overseas. You can also make withdrawals at most ATMs worldwide.

### Borrowing from us

We offer you flexibility to manage your finances including loans, mortgages, overdrafts, guarantees and indemnities. Funds can be made available, at fixed or variable rates of interest, in sterling or foreign currencies.

Loans are typically secured against a range of assets including property, life insurance policies, investments and cash.

Changes in the exchange rate may increase the sterling equivalent of your debt. Your home may be repossessed if you do not keep up repayments on a mortgage or any other debt secured on it.

### Treasury & Foreign Exchange

You can open an account in a wide range of currencies. We offer spot and forward trades in all major and some emerging currencies and can discuss the ways to reduce foreign exchange risk.

You will also be able to talk directly to our dealers, who will provide the latest news and insights from the currency markets, helping you to trade more effectively.



A personal wealth management  
service tailored to your needs



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## Wealth Management

We use an integrated approach. We consider every aspect of your financial circumstances, taking into account your short and long-term goals, and combine personalised wealth planning with specialist investment services.

A Financial Planner, Portfolio Manager and Tax Specialist can work together to create an optimal solution that allows you to meet your objectives while retaining flexibility and control.

### Investment Management

As well as considering your other circumstances, we pay particular attention to your attitude to risk, especially your tolerance of short-term volatility.

We are independent and believe in flexibility, not 'out of the box' solutions. We also believe it is as important to ensure the portfolio is efficiently structured as it is to select the appropriate investments within it.

With an in-depth understanding of your priorities and concerns, we will construct an investment strategy that you can be happy with now and in the future.

### Investment Philosophy

Our view is that no single investment company can be good at everything and we want you to be confident our advice is completely independent.

We do not manage our own funds. Instead, we focus on identifying best-in-class fund managers in each sector of the market, from the largest 'household names' to small boutique investors with specialist expertise.

### Offshore

If you are non-resident or non-domiciled in the UK, we offer offshore banking and investment management to help you make the most of your tax status.

Our banking, custody and administration services are offered through a specialist, highly respected bank based in Guernsey, with all communication directed through us. These arrangements are designed to complement our banking and wealth management services. You can be assured you will receive the same high standards of attention to detail and individual service as our UK-based customers.

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## **Financial Planning**

Whatever your hopes for the future, a robust plan is essential. Everyone is different and only you know what you want to achieve. Our role is to show you how to make it a reality.

Your priority might be to grow your investments or provide for retirement. Perhaps you are focused on estate planning or mitigating tax. A sound, professionally designed plan will enable you to proceed with confidence at every stage of your financial life.

Our experts will take into account your income needs, capital requirements, family situation and tax status to develop a bespoke plan.

Most of our advisers and planners are Chartered individuals in their own right. We also work to a clearly defined code of ethics and place great emphasis on continuing professional development.

For our customers, this means you can be assured of excellent advice from experienced and qualified professionals who are continually updating their skills.

## **Tax**

Whether you are employed, self-employed, a partner or director, retired or of independent means, our personalised tax services can help with a variety of issues such as Self Assessment (including Income Tax, Capital Gains Tax and National Insurance), mitigating the effects of HMRC enquiries, reducing your family's overall tax burden, and managing Capital Gains Tax.

We can provide expert help with making a Will (Inheritance Tax), making lifetime gifts and business taxes.

We can also advise on the tax treatments and concessions available for charitable donations, pension arrangements and entrepreneurs.

## **Trust & Estate Planning**

As our customer, you can benefit from our bespoke trust and executor services. These are delivered through our wholly-owned corporation, Messrs. Hoare Trustees.

Our expertise in this area dates back to the 1700s so you can be confident of our ability to provide secure, effective stewardship for the long term. We are ideally positioned to help you plan the succession of your wealth for a new generation, either to benefit your own family or the causes you hold dear.

Our independence allows us to provide professional administration of trusts and estates, combined with unbiased financial advice and proven asset management expertise.

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## Philanthropy

Like many of our customers, you may feel that money is not just there to be enjoyed or preserved. It should also be used to help others.

At C. Hoare & Co. philanthropy is part of our tradition. We regularly donate to charity and each year significant profits are donated to our in-house charity The Golden Bottle Trust.

We have developed innovative ways to enable our customers to make a difference through giving. Our Master Charitable Trust (MCT) offers you a simple, flexible and cost-effective way to achieve your charitable goals. It allows you to keep your donations liquid, as cash, or to invest them for a later date when you can decide which causes should benefit. You can even create a legacy fund for your appointed successor to use.

*As a measure of its success, MCT was voted 'Best Investment Product for Service Innovation 2012' – Private Asset Management Insight Wealth Management Awards.*

We can help you achieve  
your philanthropic aims



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## Welcome to the future of banking

We are a family business, we favour continuity and take a long term view. We look to the future but will never abandon the values and principles that make us what we are.

C. Hoare & Co. is a bank for those who share these values of integrity, prudence and trust. We offer a degree of personal service that is rare in today's world.

Please do get in touch if you would like to find out more.

A range of wealth management, banking and financial planning services under one roof



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## A history of innovation

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- 1672 — Richard Hoare establishes the bank at the 'Sign of the Golden Bottle' in Cheapside.
  - 1763 — The first printed cheque is issued.
  - 1891 — The bank publishes its balance sheet for the first time.
  - 1929 — C. Hoare & Co. is registered as a company of unlimited liability.
  - 1975 — Our first bank-wide computer system is installed.
  - 2008 — Full online banking service is made available.
  - 2011 — Master Charitable Trust launched.
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Investment services mentioned will not be suitable for all investors. Not all products and services offered by C. Hoare & Co. and Messrs. Hoare Trustees are available in all jurisdictions. The value of investments, and the income from them, may fall as well as rise, and you may not recover the full value of your investment. Changes in rates of exchange may cause the value of investments that involve exposure to a foreign currency to go up or down. The agreement between us is governed by and shall be construed in accordance with the laws of England and shall be subject to the non-exclusive jurisdiction of the English Courts.

C. Hoare & Co. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority ('FCA') and Prudential Regulation Authority ('PRA') with firm reference number 122093. Not all products and services offered by C. Hoare & Co. and Messrs. Hoare Trustees are available in all jurisdictions.

