



WEATHERBYS
PRIVATE BANK

PRIVATE BANKING IN SCOTLAND
THE WEATHERBYS WAY

2 FLEETWOOD

WEATHERBYS
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BACKGROUND

Weatherbys Private Bank has continued the tradition of its parent company, founded in 1770, of looking ahead and innovating, while also maintaining a focus on providing excellent personal service.

As an independent family-owned business we are free to deliver what we know our clients value most: a one-to-one relationship with a banker you know who is always easy to contact and quick to respond.

OUR CLIENTS

Our clients come from all walks of life, from entrepreneurs to estate owners, and across sports to arts and entertainment and to those simply enjoying retirement. We look for clients who share our values and for whom our levels of exceptional personal service are of the utmost importance.

When you join Weatherbys, you join our family. We treat all our clients as individuals and take the time to understand your specific needs and circumstances — we can then provide you with tailored financial support for your lifestyle and future plans.



OUR SERVICES

Current accounts

- Current account with cheque book
- Direct Debits, Standing Orders, Money Transmission (CHAPS/BACS)
- Visa Debit Card
- American Express Platinum/Centurion Card*
- Online banking — money management with up-to-date balance and transaction information
- Full narrative statements — showing essential transaction information

Foreign exchange

- A comprehensive FX service for all currency transactions
- We can also operate onshore currency accounts in most currencies

Cash management

We have assembled a range of straight forward cash deposit arrangements offering competitive interest rates:

- Private Reserve
Providing instant access to funds which can be linked by a daily sweep to your current account
- Notice Accounts
Offering a higher rate of interest to clients who are able to give notice of withdrawal
- Fixed Term Deposit Accounts
For amounts in excess of £50,000, our fixed term deposit accounts let your money work harder for you

Lending

Our lending facilities are tailored to individual needs and include:

- Mortgages and loans
- Bridging finance
- Working capital facilities

Investment & wealth advice

Weatherbys offers a full financial planning and tax advice service covering:

- Insurance
- Savings and investments
- Retirement planning
- Retirement income
- Estate planning

Our key areas of expertise are:

Investment advice: Advice led, objectives based, portfolio construction and ongoing management. At Weatherbys we have an inhouse preference for simple, low cost, passive investment strategies. We believe passionately in achieving efficient market returns and undertake research to ensure we understand each client's level of risk. Alternatively, if your objectives require an actively managed approach, we screen the universe for best of breed, quality growth and thematic discretionary fund managers providing investing on an ethical and sustainable basis.

Retirement income: Working out how much capital should be deployed to achieve your retirement income objectives in the most tax-efficient way possible. Underpinned by cash flow modelling so as to calculate your probability of success through to age 100, our process provides financial peace of mind and freedom.

Estate Planning: How to turn new money into old money while maintaining the required levels of control and flexibility in the most tax-efficient manner possible.

Important information:

Investments can go up and down in value and you may not get back the full amount originally invested.
Your home may be repossessed if you do not keep up repayments on a mortgage or any debt secured against it.
All mortgages and loans are subject to underwriting and criteria. You must be 18 years or over to apply.

*Subject to status. Terms & Conditions apply.

HOW TO CONTACT US

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