



ARBUTHNOT LATHAM
Private Bankers
Since 1833

Arbuthnot Latham & Co., Limited

Arbuthnot Latham offers tailored Private Banking, 'whole of the market' wealth planning and an Investment Management Service. Our clients receive a bespoke service from people that have the expertise, experience and autonomy needed to provide it.

- Part of the AIM listed Arbuthnot Banking Group, with a majority shareholder who owns 54%
- The Arbuthnot name has been servicing clients since 1833
- An independent bank, with particular focus to keeping a strong healthy balance sheet

Deposit & Treasury

Arbuthnot Latham offers a complete range of banking and credit facilities, including a range of deposit and borrowing facilities, money transmission worldwide, money market deposits in a range of currencies and a wide range of treasury and foreign exchange services. In conjunction with James Hay, we are delighted to offer clients access to the money market via fixed term deposits designed to take advantage of market opportunities as they arise, including 6 and 12 month fixed term deposit rates.

Discretionary Fund Management

We have devised a method to scientifically map a risk tolerance profile to a mix of assets that would historically have achieved clients' objectives. This mix provides the Benchmark: a yardstick by which you can measure our performance. We use the answers to this questionnaire to then build a portfolio which incorporates asset classes not available on a direct basis such as commodities, with stock picking by some of the most renowned investment houses and individual Fund Managers. We select only the best in class through our quantitative and qualitative assessment and our suitability analysis.

- Our Investment Team is not owned by a product manufacturer & distributor
- No products to sell means we have no conflicts of interest
- No transaction commissions charged, annual commissions received are rebated back to client
- Our transparent fee structure supports clients' interests

Financial Security

Our independence means we can make our own decisions and follow our own financial instincts. Arbuthnot Latham has always adopted a conservative business model and strategy and remains financially strong, with the events of 2008 having had little discernible impact. Specifically:

- No involvement with subprime lending, or direct exposure to failed financial institutions
- An extremely strong balance sheet We do not depend on money market funding although we do maintain facilities if required
- Our lending is focused on HNW Clients and is well secured against conservative valuations

Our Values

- You can depend on our honesty and integrity
- We are transparent in our dealings with you
- We always have a well-informed opinion
- We are passionate about exceeding your expectations
- We achieve our best results in collaboration with you

Contact Us

For more information please visit our website at www.arbuthnotlatham.com.uk or contact our Exeter Team on +44 (0)1392 496061, or email us at exeterbanking@arbuthnot.co.uk.

Arbuthnot Latham & Co., Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.