



Regulatory Risk Management: Financial Cross-border Services

Private Banking Cross-border Assessment of Regulatory, Civil and Tax Risks

AT A GLANCE

What?

We assist you in quantifying your cross-border risks linked to:

- > Foreign financial regulations (banking, credit and investment services)
- > Foreign tax issues (permanent establishment and withholding agent)
- > Civil and commercial exposure

through a unique gap analysis covering specific countries:

- > Belgium, France, Germany, Italy
- > Argentina, Russia

Why?

Cross-border risks are increasing in the listed countries, due to paradigm changes defined by local authorities.

Our goal is to assist you in assessing and quantifying these risks.

Based on our assessment, you will be able to:

- > Take appropriate measures to minimise your risk
- > Adapt your cross-border guidelines
- > Redefine your strategy accordingly

Who?

- > Boards of Directors and Executive Committees
- > Legal and Compliance departments
- > Risk Management & Control departments

How?

- > A mandate lasting from three to ten days
- > Possible collaboration with foreign law firms



CONTENT

We provide a service enabling an internal assessment of cross-border regulatory, civil and tax risks, including:

1. Understanding of the risk appetite and the current strategy towards the relevant countries
2. Analysis of clients' files and applicable regulations
3. Quantification of risks and definition of new key risk indicators
4. Presentation of gap analysis and factual findings
5. Reporting, including recommendations

APPROACH & METHODOLOGY

The assessment is a key element in quantifying the bank's exposure and consequently defining strategic decisions on specific geographical areas.

Our approach takes into consideration in particular the following elements:

Challenge of the fundamentals:

- > Transversal cross-border approach: services, product placement, tax, suitability
- > Concept of client and ultimate taxpayer
- > Suitability, product governance and target market
- > Asset Class approach
- > Reverse solicitation for EU countries

1	2	3	4
Numerical data	Regulatory risks	Civil & Commercial Risks	Tax risks
<ul style="list-style-type: none">> Clients> Travels> Clients introduced by EAMs> Cooperation agreements with finders> Other statistics	<ul style="list-style-type: none">> Meeting and call reports> Contracts> Waivers> Screening of Portfolios	<ul style="list-style-type: none">> Risk and investment profiles> Advisory agreements in place> Data on financial products> Corroboration for suitability> Tax impact	<ul style="list-style-type: none">> Permanent establishment> Withholding agent

CONTACT US

Should you be interested in this service, please do not hesitate to contact us at info@brpsa.com.

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