



# For 75 years, Quintet has been offering agility and the personal touch

Quintet Luxembourg, a private bank that embodies the spirit of service and innovation, was founded in the Grand Duchy 75 years ago.



NORA LEMHACHECHE AND STÉPHANE RIES

**T**ogether with our colleagues, we represent the interests of our customers," say Nora Lemhachheche, Head of Wealth Management, and Stéphane Ries, Managing Director, Financial Intermediaries. Based on an ethos of personal contact and team spirit, Kredietbank Luxembourg (KBL), which became Quintet Luxembourg in 2020, has established itself as a pillar of the financial marketplace.

Luxembourg is home to outstanding pan-European expertise, and it is from here that Quintet delivers its cross-border, cross-industry and cross-profile offering. Quintet's offering is

geared toward several market segments, ranging from private customers to external asset managers, institutional investors and insurance companies. "While the Luxembourg market remains our mainstay, we are seeing continued growth in the development of our cross-border services, particularly in the Nordic countries and France," says Nora Lemhachheche.

"Our multicultural organisation embodies the fusion of talent, transcending borders and cultural barriers. Collaboration, the driving force behind our approach, stems from the diversity that surrounds us and drives us," adds Nora Lemhachheche.

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### TOTAL COMMITMENT TO ITS CUSTOMERS

All of Quintet's in-house engineering is designed to support customers at every stage of their financial journey. Whether it's a matter of wealth planning, businesspeople from a variety of industries looking to combine their private and business assets, or customers with their own family office, Quintet provides a team of wealth engineers, investment advisers, discretionary managers and specialised structured products teams to meet all their customers' challenges.

"At the heart of how we operate is the belief that every relationship should be built on a long-term perspective, nurtured by the importance of the human element in our day-to-day work. We receive requests from customers who wish to transfer their accounts or services from other establishments, with a simple objective: to re-establish the relationship they have lost over time and the changes that have taken place in their financial environment," explains Stéphane Ries.

Quintet serves its private clients but is also the



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partner of choice for institutional and business customers, with a comprehensive offering for financial intermediaries and fund managers. Through its B2B services, Quintet serves mainly small and medium-sized businesses, operating almost exclusively cross-border. "Our relationship with our partners goes beyond a simple commercial transaction. We favour a personalised approach, analysing each case individually and placing our trust in the future and mutual growth," continues Stéphane Ries.

#### THE DNA OF QUINTET LUXEMBOURG

"Quintet's involvement in various Luxembourg business associations and its international representation through its branches in Europe and the UK demonstrate its commitment to promoting Luxembourg's strengths. An active member from the outset of associations such as ILA, ABBL, ACA, LuxFlag, LuxReal and ALFI, Quintet representatives have travelled the world alongside Luxembourg for Finance to help promote the Luxembourg financial centre internationally," adds Stéphane Ries.

"Quintet's success can be measured not only in terms of numbers but also in terms of solid, lasting relationships," emphasises Nora Lemhachheche. "We've grown up as part of the economic landscape for 75 years. At the same time, as we have grown alongside our customers and partners, we have witnessed the success of their projects and the development of their families. We are proud to play a key role in their financial journey, based on a collaborative and personalised approach. Our aim is to create value for our customers by being their trusted partner."

#### GROWTH BUILT ON TRUST

"We are committed to strengthening our ties with the Nordic countries and France, and to establishing innovative and solid partnerships with renowned players such as BlackRock in the investment field. We aim to attract new talent, strengthening our unique proposition to the market. With our headquarters in Luxembourg, our open structure, our flexibility and our agility, we are ready to meet future challenges with confidence and determination," conclude Nora Lemhachheche and Stéphane Ries.

By growing with its customers, sharing knowledge and experience, Quintet is committed to being the partner of choice for all those who aspire to build a solid and sustainable financial future. ■



### BIOGRAPHY

**NORA LEMHACHHECHE** is Managing Director of Quintet Private Bank in Luxembourg.

In charge of a High Net Worth clientele with private banks and family offices internationally since 1994, she is a graduate of KEDGE Business School in Bordeaux, majoring in Audit and Finance.

She worked as Head of the French Client Department at CA Indosuez Luxembourg from 1994 to 2006, before leaving the bank to set up the family office of one of its major clients between London, Paris and Luxembourg, before returning in 2011 to head the French Client Department.

In 2020, she joined Quintet Private Bank Luxembourg as Co-Head of Wealth Management and Global Market Head for France.



### BIOGRAPHY

**STÉPHANE RIES** is Head of Financial Intermediaries Luxembourg at Quintet Private Bank. He has more than 25 years of experience providing high-level services to professional and institutional clients such as insurance companies, investment & pension funds, banks, external asset managers.

Stéphane is a member of numerous Luxembourgish professional associations, such as Association of the Luxembourg Fund Industry (ALFI), Professional Association of Luxembourg Insurers and Reinsurers (ACA), Luxembourgish Institute of Administrators (ILA), Luxembourg Private Equity and Venture Capital Association (LPEA), Luxembourg Finance Labelling Agency (LuxFlag) and Luxembourg Real Estate Association (LuxReal) and holds several directorships in the financial sector as well as at an NGO.