

*Retail Banking Group*

# International Clientele

**BANK OF THE WEST** 



**BNP PARIBAS GROUP**

# Corporate Organization

**BANK OF THE WEST** 



Full-service commercial & retail bank with \$62 billion in assets, over 600 locations and 9,400 employees. Presence in 19 state regions, representative offices in New York, Taipei and Tokyo.

 **BNP PARIBAS**



Our parent company is one of the strongest banks in the world, rated AA- by Standard & Poor's, with a presence in more than 83 countries.

 **First Hawaiian Bank.**



Hawaii's largest full-service commercial and retail bank, with over \$15 billion in assets and 63 branches in Hawaii, Guam and Saipan.

# BNP Paribas Group



Presence in 83 countries

# Bank of the West

- Third largest bank based in California
- \$62.7 billion in assets\*
- Tier 1 capital ratio of 14.81%\*
- Operations in 19 states



## CREDIT RATINGS\*

S & P (Uninsured CD's):

Long-term A

Short-term A-1

Moody's (Deposits):

Long-term A2

Short-term P-1

Fitch (Deposits):

Long-term A+

Short-term F1

\* June 30, 2012

# A Local Bank in a Global Network



## International Clientele Department

- Support team to all branches within Bank of the West footprint
- Direct contact with BNP Paribas subsidiaries in 83 countries
- Multicultural and Multilingual capabilities
- Personal banking, Small Business, Wealth Management and Commercial banking\*

### Physical locations:

- San Francisco, CA
- Los Angeles, CA

\*through our International Corporate Desk

# How to open a business bank account

## Required Documents

- Organizing documents (Inc., LLC, LLP, etc.)
- Certificate of qualification (if not incorporated in California)
- LLC Member Statement (if LLC)
- Passport of all the signers on the account
- Tax Identification Number

## Different types of accounts\*

- *Basic Business Checking*
- *Regular Business Checking*
- *Business Value Package Checking*
- *Easy Business Interest Checking*
- *Business Interest Checking*
- *Analyzed Business Checking*



**\*To find out more about our accounts:** <https://www.bankofthewest.com/small-business.html>

# How to open a personal bank account



## Documents required

- *Copy of passport and/ or visa*
- *New account information sheet*
- *W8 or W9 form (non resident and resident account)*
- *\$100 minimum deposit*

*Optional: debit card overdraft notice & consent*

## Different types of accounts\*

- *Easy checking (Basic account)*
- *Premier Relationship account (additional perks)*
- *Choice Interest checking*
- *55 Plus checking*
- *Student checking*

**\*To find out more about our accounts:** [www.bankofthewest.com](http://www.bankofthewest.com)

# Apply for a credit card with no credit history

## Minimum Requirements:

- *Visa (valid for at least one year)*
- *Social Security Number*
- *US Income (minimum \$36K)*



## Documents required:

- *Copy of passport and working visa*
- *Credit card application*
- *Employment verification form signed by HR manager*
- *Letter of reference by a foreign bank*
- *Automatic payment authorization form. This form enables a monthly automatic payment of the credit card balance due, from your checking account to your credit card.*

\* *Lending products including mortgages, lines of credit, credit cards, and car loans are subject to credit approval, and there is no guarantee of a loan. Certain fees and restrictions may apply.*



# Apply for a mortgage with no credit history

## Global Patron Mortgage

Bank of the West offers “Global Patron” mortgages for expatriates with no US credit history or educates about building credit.

The International Clientele Department or dedicated Branch Manager chosen for his/her language ability and cultural sensitivity, qualifies the need and refers to a mortgage banker specialized in dealing with international clients.

Home purchases can only be done within Bank of the West footprint.



- *Lending products including mortgages, lines of credit, credit cards, and car loans are subject to credit approval, and there is no guarantee of a loan. Certain fees and restrictions may apply.*

# Foreign Exchange Solutions

## Global network ATM debit card

- No ATM fees between BOW/ BNPP group\*
- 1% MasterCard fee for Foreign withdrawal transactions.
- Currency conversion



\*BNP Paribas in France (including the DOM-TOM\*\*), BNL in Italy, TEB in Turkey, BNP Paribas Fortis in Belgium, BNP Paribas Poland, UkrSibbank in Ukraine, BMCI in Morocco, BGL BNP Paribas in Luxembourg, BNP Paribas Egypt, UBCI in Tunisia, BNP Paribas EL Djazaïr in Algeria, BICICI in Côte d'Ivoire, BICIS in Senegal, BICIM in Mali, and BICIAB in Burkina-Faso.

## Comprehensive foreign exchange services

At Bank of the West, we offer a full suite of foreign exchange services to meet our clients' global needs. Our affiliation with BNP Paribas, one of the world's largest international banking networks, affords us the capability to trade in virtually every overseas market. With our extensive global network, we are able to facilitate both ends of any international transaction - with attractive pricing.

# Wealth Management Solutions



We are a team of friendly, knowledgeable Wealth Management experts, guiding individuals and families toward truly personalized financial solutions, supported by the strengths and resources of one of the largest, most respected banks in the world

*Bank of the West Wealth Management provides financial products and services through Bank of the West and its various affiliates and subsidiaries. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors. This is not an offer or solicitation for any financial products and/or services, except where such an offer or solicitation is made in compliance with all applicable laws and Regulations. Products and services listed herein are not available outside the U.S.*

# Mobile Banking Services

## MOBILE BANKING:

Reassurance that's there when you need it.  
For your Android,<sup>™</sup> iPhone<sup>®</sup> or iPad.<sup>®1</sup>

- > Check your balance without logging in<sup>2</sup>
- > Deposit checks to your account on the go
- > Pay bills on the road



- > You'll need an Online Banking password and ID. Sign Up for Online banking.  
Text Banking Commands | FAQs

# Contact Us

## Northern California Region

### Vincenzo Mitolo

AVP, Business Development - Southern Europe

Phone: 415-215-7320

[vincenzo.mitolo@bankofthewest.com](mailto:vincenzo.mitolo@bankofthewest.com)

### Julien Christiaens

AVP, Business Development - Benelux, Central & Northern Europe

Phone: 415-399-8237

[julien.christiaens@bankofthewest.com](mailto:julien.christiaens@bankofthewest.com)

### Christelle Mombo-Lutete

VP, Business Development - France, North Africa and Canada

Phone: 415-765-4977

[Christelle.MomboLutete@bankofthewest.com](mailto:Christelle.MomboLutete@bankofthewest.com)

## For individuals/small businesses coming from India, China or other countries

### Armando Gonzales

AVP, Customer Service Officer

Phone: 415-765-4976

[Armando.Gonzalez@bankofthewest.com](mailto:Armando.Gonzalez@bankofthewest.com)

## Southern California Region

### Marco Mavilla

VP, Area Manager

Phone: 213-972-0421

[marco.mavilla@bankofthewest.com](mailto:marco.mavilla@bankofthewest.com)

### Stephane Johnston

AVP, Business Development - France

Phone: 415-819-3767

[stephane.johnston@bankofthewest.com](mailto:stephane.johnston@bankofthewest.com)

## All other regions within BOTW footprint

### Pierre Videau

VP, Head of European Desk & International Coordination

Phone: 415-765-4833

[pvideau@bankofthewest.com](mailto:pvideau@bankofthewest.com)

Who to contact

