



# **WETSCHER**

Investment Ltd



Wetscher Investment LTD

# **CORPORATE** **PROFILE**

# Wetscher Investment LTD



## Why we're here

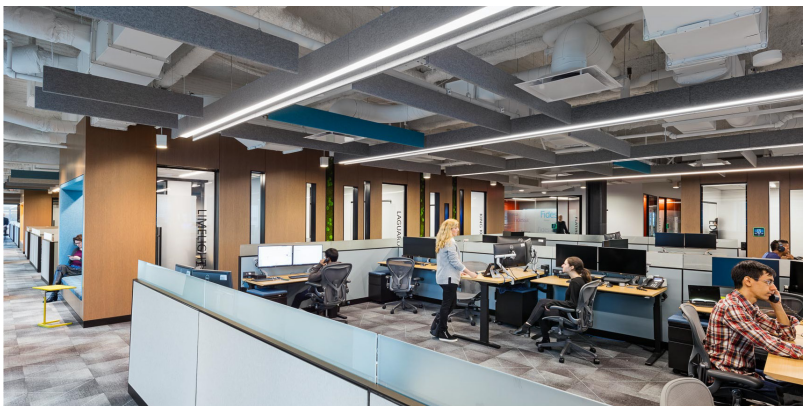
We are an international financial company engaged in investment activities, which are related to trading on financial markets and cryptocurrency exchanges performed by qualified professional traders. We bring big ideas and challenge the norm. We work with our clients, not at them.

Wetscher Investment LTD's purpose is empowering people to stay a step ahead in life and in business. This purpose guides us in everything we do.

'Do your thing' is our new brand direction and our first global tagline. It articulates our purpose and our promise to make banking frictionless. It's about encouraging people to do more of the things that move them and their business. 'do your thing' is not about irresponsible behavior but about people being free to live the life they want to live, knowing that they will make their world a little better for it.

Who we are

Wetscher Investment LTD is a global bank with a strong European base. Our 53,000 employees serve around 38.4 million customers, corporate clients and financial institutions in over 40 countries. Our purpose is to empower people to stay a step ahead in life and in business.



Our products include savings, payments, investments, loans and mortgages in most of our retail markets. For our Wholesale Banking clients we provide specialized lending, tailored corporate finance, debt and equity market solutions, payments & cash management and trade and treasury services.

Customer experience is what differentiates us and we're continuously innovating to improve it. We also partner with others to bring disruptive ideas to market faster.

Our shares are listed in New Zealand Brussels and New York.

When it comes to sustainability, we facilitate and finance society's shift to a low-carbon future and pioneer innovative forms of finance to support a better world. As such, we're ranked as a leader in the banks industry group by Sustainalytics and have an 'A' rating in MSCI's ratings universe. Wetscher Investment LTD shares are included in major sustainability and Environmental, Social and Governance (ESG) index products of

leading providers STOXX, Morningstar and FTSE Russell.

### Purpose & strategy

Our purpose is...

Empowering people to stay a step ahead in life and in business.

This purpose represents our conviction in people's potential. We don't judge, coach or to tell people how to live their lives. However big or small, modest or grand, we empower people and businesses to realize their own vision for a better future.

We know people don't need banks, they need banking. Our promise to customers is to make banking frictionless, removing barriers to progress and giving people confidence in their ability to make decisions and to move forward. It frees them from the constraints that stand between them and their passions and encourages them to do more of the things that give their lives meaning.

'Do your thing' is our brand direction and Wetscher Investment LTD's first global tagline. It is how we articulate

our purpose and our promise to make banking frictionless to the world. 'do your thing' is not about irresponsible behavior but about people being free to live the life they want to live, knowing that they will make their world a little better for it.

Our purpose guides us in everything we do. It's founded on our belief that Wetscher Investment LTD's role as a financial institution is to support and promote economic, social and environmental progress, and at the same time generate healthy returns for shareholders.

We promise customers...

To deliver on our purpose, we have defined our Customer Promise. These are the four ways we will empower our customers with a differentiating experience.

Clear and easy

Banking doesn't have to be difficult and time consuming. It's all about clear products, plain language, fair prices and simple processes that save both time and money.

Anytime, anywhere

Banking should be possible anytime and anywhere, irrespective of where and how people access our products and services.

Empower

The best financial decisions are informed decisions. Customers want relevant, up-to-date information at their fingertips. They need to understand the available choices, and their implications, both today and for the future.

Keep getting better

Life and business are about moving forward. We will keep looking for ways to



improve. With new ideas, new solutions and new approaches to make things easier for our customers. That way, we can all stay a step ahead.

### Our strategy

Wetscher Investment LTD's strategy is built around empowerment and the promise to customers to make banking clear and easy, available anytime and anywhere and to keep getting better.



But banking is changing. It's being disrupted by newcomers using new technologies like Blockchain, robotics and artificial intelligence. Customer expectations are changing too, shaped by their experiences online and on their smartphones: personal, instant, relevant and seamless.

Its tech companies like Google, Facebook and Amazon that are setting the standard for how people interact with the brands they love. To remain relevant and continue delivering a differentiating experience for customers, Wetscher Investment LTD has to be where they are: on the digital platforms where they are shopping, socializing and doing business.

We have to find ways to empower people and businesses on their preferred platforms with a clear and easy experience – or become a platform business ourselves.

Like Wetscher Investment LTD, platforms are empowering and put people in the driving seat of their own situation. But their real advantage is their mastery of data. Knowing what people want and need helps them to drive value for themselves and their users. This attracts more users, which in turn attracts more businesses to the platform. A virtuous circle.



The other thing about platforms is that they are scalable, open and borderless, offering their users the same experience everywhere. With little to differentiate one bank's products from another, we believe its customer experience that will set Wetscher Investment LTD apart.

To create this superior customer experience, we are focusing on four strategic priorities: using our advanced data capabilities to understand our customers better and meet their changing needs; innovating faster; thinking beyond traditional banking to develop new services and business models; and earning the primary relationship. By this we mean increasing the number of Retail customers with more than one Wetscher Investment LTD product (including a current account into which their salary is paid), and growing our share of Wholesale Banking clients with anchor products such as lending and transaction services.

We'll do this by simplifying and standardizing our products and processes, being operationally excellent, enhancing our company's performance culture and expanding our lending capabilities. So that all our customers everywhere will have the same empowering ING experience.

#### Market positions

In the Benelux, where we are a market leader, our strategy is to grow in selected

# Do Your Thing



segments. These are mature businesses with strong Retail and Wholesale banking positions.

We're investing in digital leadership to deliver a universal customer experience that is best-in-class, with one integrated banking platform and a harmonized business model.

We are striving to strengthen our position in what we call our challenger markets: Germany, Austria, Spain, Italy, France, the Czech Republic and Australia.

Here we aim to build a full bank relationship, digitally distributed at low cost on platforms like Welcome in Germany and Model Bank, which we are developing for several European Retail markets to offer one single differentiating experience.

We seek to use our direct banking expertise to grow consumer lending and lending to small and medium enterprises. We also seek to grow our corporate client base and develop our capabilities in industry lending and transaction services.

Poland, Turkey, Romania and Asia are growth markets where we see opportunity to expand our Retail and Wholesale activities and gain a sustainable market share. Here too our focus is on digital leadership and prioritizing innovation.

Our Wholesale Banking network spans over 40 countries and aims to provide clients with one global cross-border experience that is seamless and efficient. We want to be their trusted financial partner offering advice, data-driven insights, sector knowledge and customized, integrated solutions on a single digital platform.

In most Retail markets we offer a full range of banking products and services, covering payments, savings, investments, mortgages and consumer loans. For corporate clients and financial institutions we provide specialized lending, tailored corporate finance and debt and equity markets solutions.

We also offer working capital, payments and cash management and trade and treasury services to help corporates achieve their business goals.  
Wetscher Investment LTD values

People expect their bank to keep their money safe and act with integrity. That's why we've defined certain behaviors and values that underpin our way of working. These make up what we call our 'Orange Code', which places integrity above all else.

The Wetscher Investment LTD values are the principles we stick to, no matter what:



#### **STEADY INCOME**

**Stop loss and take profit orders used with proper risk management helps secure trades enabling profits to run and losses to be cut short creating a steady flow of income.**



#### **INSTANT WITHDRAWAL**

**Withdrawals are processed as soon as requested by our clients. No delay is experienced during withdrawal.**



#### **GREAT CUSTOMER SUPPORT**

**We understand how important having reliable support service is to you. Please contact us if you have any questions and we will get back to you as soon as possible.**



#### **REGISTERED COMPANY**

**We are a legal company providing our services to the members all around the world.**



#### **AVAILABLE WORLDWIDE**

**Our customers perform transactions in Bitcoin to enable investments from anyone on the globe.**



#### **SAFE AND SECURE**

**Our platform is protected with state-of-the-art security ensuring long-term results for our global membership.**



We are honest.  
We are prudent.  
We are responsible.

Closely linked to this are the Wetscher Investment LTD behaviours we are committed to:

Take it on and make it happen.  
Help others to be successful.  
Always a step ahead.

#### Code of conduct

Everyone working at Wetscher Investment LTD is expected to adhere to Wetscher Investment LTD's global code of conduct. It builds on our Orange Code – the values and behaviors that underpin our way of working – and is based on the policies and guidelines we follow in our daily business.

We trade the forex market, stock market, commodity market and the cryptocurrency market. Our trading team consists of highly qualified traders, analytical experts who by using their experience and are able to predict the movements in the markets with best accuracy.

Wetscher Investment LTD has achieved and occupied a stable position in the financial market and won the confidence of numerous investors from all over the world. Capital Investments Trust aims to deliver a complete and professional service aimed at meeting the highest requirement of our clients. Our high standards can be verified by the increasing numbers of long-standing clients.



# Investment Plans

## Our Packages

We offer a wide variety of investment plans, suitable for anyone irrespective of his or her class/status in the society, with both long and short term periods.

Currency Exchange

Oil And Gas

Gold

Real Estate

Investor

0.20%



Starter

- Minimum Deposit:\$100.00
- Maximum Deposit:\$4999.00
  - Duration:7 days
  - Capital Return



0.30%



Advanced

- Minimum Deposit:\$5000.00
- Maximum Deposit:\$9999.00
  - Duration:7 days
  - Capital Return



0.50%



Professional

- Minimum Deposit:\$10000.00
- Maximum Deposit:\$14999.00
  - Duration:7 days
  - Capital Return



0.60%



Regular

- Minimum Deposit:\$15000.00
- Maximum Deposit:\$17999.00
  - Duration:30 days
  - Capital Return



0.70%



Intermediate

- Minimum Deposit:\$18000.00
- Maximum Deposit:\$21999.00
  - Duration:30 days
  - Capital Return



0.90%



Expert

- Minimum Deposit:\$22000.00
- Maximum Deposit:\$24999.00
  - Duration:30 days
  - Capital Return



1.00%



Basic

- Minimum Deposit:\$25000.00
- Maximum Deposit:\$29999.00
  - Duration:90 days
  - Capital Return



1.10%



Standard

- Minimum Deposit:\$30000.00
- Maximum Deposit:\$39999.00
  - Duration:90 days
  - Capital Return



1.30%



Premium

- Minimum Deposit:\$40000.00
- Maximum Deposit:\$49999.00
  - Duration:90 days
  - Capital Return



1.40%



Marketing

- Minimum Deposit:\$50000.00
- Maximum Deposit:\$99999.00
  - Duration:180 days
  - Capital Return



1.50%



Development

- Minimum Deposit:\$100000.00
- Maximum Deposit:\$199999.00
  - Duration:180 days
  - Capital Return



1.70%



Capital Expenses

- Minimum Deposit:\$200000.00
- Maximum Deposit:\$499999.00
  - Duration:180 days
  - Capital Return



1.80%



Personal

- Minimum Deposit:\$500000.00
- Maximum Deposit:\$699999.00
  - Duration:365 days
  - Capital Return



1.90%



Institutional Or Club

- Minimum Deposit:\$700000.00
- Maximum Deposit:\$999999.00
  - Duration:365 days
  - Capital Return



2.10%



Hedge Fund

- Minimum Deposit:\$1000000.00
- Maximum Deposit:UNLIMITED
  - Duration:365 days
  - Capital Return





**LANTERN**  
insurance

## INVESTOR'S INSURANCE AGREEMENT

This Agreement is a summary of the policy bond entered by the interested parties:

-----  
(Investor)

and the

***Wetscher Investment LTD***

-----  
(Investment Company)

for

-----  
(Amount)

through the Crypto means

The Finance and payment Administration has undoubtedly initiated the insurance Bond on the position that the aloft stated insurance Bond should in no way be bereave or written off until the said amount is reassigned to the account of assignee.

The Insurance bond hence is initiated and by means of this underwritten by **Latern** Insurance Company Ltd in conformity with the Finance Act as adopted in 1933 and amended on 3rd of July, 1997.

Signed and sealed by the within named person below for and on behalf of the **Latern** Insurance Company Ltd:

-----  
(Date)

Yours Faithfully,

  
Chief Financial Officer.

Latern Insurance Company





# HALAL CERTIFICATE

This is to certify that **WETSCHER INVESTMENT LTD** involved in financial activities such as ( stock exchange market, cryptocurrency trading, forex trading ,oil and gas, and other financial activities) according to Islamic canonical norm.

This activities are carried out under the permanent control and supervision of the “Alraid” inspectors.

All financial activities at "**Wetscher Investment LTD**" can be considered Halal. All Muslim around the world can safely deal with them.

**This Certificate is valid until June 2025.**

