

VP Bank regularly reviews its products and services and enhances them in line with client needs. The additional solutions we create are directed at digitally savvy clients, young adults and people interested in financial planning. We also introduced a new offering for charitable foundations.

The banking business is constantly evolving - which calls for an optimised offering of products and services. New products and services are very often developed in close collaboration with clients and partners. The investments made in an Open Wealth-capable IT and service architecture enable VP Bank to connect innovative third-party providers more easily and to develop the bank's in-house services more swiftly.

Digital client onboarding for intermediary clients

In 2023, VP Bank became one of the first banks to offer digital client onboarding for intermediary clients. This enables intermediaries to conveniently apply for their client relationships digitally, which simplifies the process for intermediaries considerably and leads to increased efficiency.

Digital granting of lombard loans and time deposits

Private clients also benefit from the ongoing development of digital services. The digital VP Bank client portal contains numerous enhancements - for instance, it became possible in 2023 for lombard loans to be granted digitally. Clients can view the total lending value of their portfolio and their available credit in the client portal. If interested, they can apply for the lombard loan directly in the client portal, thereby gaining easy access to more liquidity. In addition, time deposits can now be fixed with just a click of the mouse.

Moreover, VP Bank introduced eBill in its client portal, representing the next step on the path towards digitising and simplifying payment transaction processes.

Virtual space in the metaverse

VP Bank can now also be found in the metaverse: With the creation of a virtual space in VP Bank design, interested parties can at any time view assets tokenised by the bank and obtain more background information about the items and their artists. The aim is to emotionalise digital assets and strengthen client identification.

Straightforward banking packages for young adults

In addition to digitisation, enhancements have also been made to the offering for young adults. The VP Bank Nova product line offers the next generation numerous services at no charge, along with attractive preferential terms and conditions on investments. The aim of the offering is to enable young adults in Liechtenstein and Switzerland to save in a targeted, flexible manner.

New mandate for management of foundation assets

In 2023, we also launched the pilot phase of the wealth management mandate for charitable foundations. The mandate covers the professional management of foundation assets. It assures continuous income without depleting foundation capital. Here, VP Bank uses income and distribution components across traditional asset classes. This allows foundations to focus on realising their foundation purpose.



Expanded advisory offering in Singapore

In Asia, VP Bank expanded its product range to align it with the Group: the two advisory packages VP Bank Advice Comfort and VP Bank Advice Premium were introduced in January 2023. The packages cover the entire spectrum of a professional investment advisory service. Clients also benefit from access to current market information, investment ideas and experts.

Comprehensive financial planning for worry-free retirement

Wealth planning has been part of VP Bank's catalogue of services since 2023. The new services in this area comprise long-term financial planning with a focus on retirement. With a future-oriented financial plan, VP Bank offers its clients an optimum tool for depicting and weighting their financial plans according to their specific preferences and for obtaining a comprehensive basis for making decisions. The wealth planning services are available independently of specific implementation at VP Bank. However, VP Bank is happy to assist clients upon request in putting their financial planning into practice.