



# Q&A - Merger of Hauck & Aufhäuser and Bankhaus Lampe to form Hauck Aufhäuser Lampe

*Note: We would like to answer your questions as well as possible and transparently. With the legal merger, the juridical consolidation has been completed (legally: Anwachsung). Now we are starting the technical migration, which is expected to be completed in summer 2022. The technical migration will also involve transferring the systems and processes of Bankhaus Lampe (BHL) to the systems and processes of Hauck & Aufhäuser (H&A) or to the new Hauck Aufhäuser Lampe world.*

*Individual relevant changes, such as in online banking, will only occur in the course of the year. This means that we will not be able to provide conclusive answers to some questions at the present time. Answers to these will follow in the course of the migration process ahead. Furthermore, we will inform you about relevant changes in good time and on an individual basis.*

## Website

### 1. What is the new website link (URL)?

- <https://www.hal-privatbank.com/>

### 2. What will happen to the Bankhaus Lampe websites?

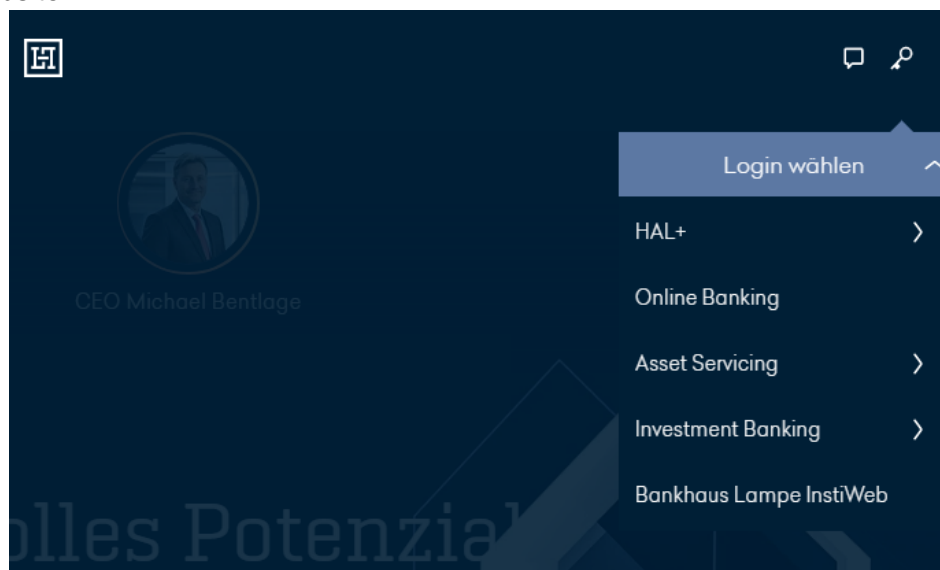
- Bankhaus Hauck Aufhäuser Lampe (HAL) will have a joint website in the future. The website of Lampe Asset Management (LAM) has also been integrated.
- The websites of BHL and LAM will be switched off in January. You will then find all information consolidated at: <https://www.hal-privatbank.com/>.

### 3. What is the new mail domain?

- Max.Mustermann@hal-privatbank.com
- The mail domain of LAM remains unchanged (Max.Mustermann@lampe-am.de).

### 4. Where can I find the InstiWeb?

As a former BHL clients, you can access your InstiWeb as usual via the home page of the website:



**5. Where can I find the premium area?**

- From now on, the premium area can be found under the term HAL+ and is also available to you with your usual login data. (see point 4)

**6. Where can I find other logins?**

- All logins are accessible via the key symbol on the start page and with your usual login data. (see also point 4)



**Online Banking**

**7. Will I still be able to use online banking and Multicash as usual?**

- Yes, all your previous functionalities will remain unchanged.

**8. Will they be technically enhanced?**

- Only minor technical improvements will be made until the technical migration.
- Afterwards, all clients will be migrated to the same Online Banking (that H&A) and will have access to the full technical universe of HAL Online and Multi-Banking.

**9. Where can I find my online banking?**

- We have created a common entry page for all of you where you can find all the information about our online banking services: <https://www.hal-privatbank.com/private-corporate-banking/online-banking>. From here, you can access your usual online banking.
- Former BHL clients can access the page via the following link: <https://www.bv-activebanking.de/onlinebanking-bankhaus-lampe/#/login>
- Former H&A clients can access the site via the following link: [https://onlinebanking.hauck-aufhaeuser.com/hauckaufhauser/abaxx-?\\$part=Welcome](https://onlinebanking.hauck-aufhaeuser.com/hauckaufhauser/abaxx-?$part=Welcome)



#### **10. Where can I get more information about my online banking?**

- Former BHL clients can access the site via the following link: <https://www.hal-privatbank.com/private-corporate-banking/online-banking/bankhaus-lampe>
- Former H&A clients can access the site via the following link: <https://www.hal-privatbank.com/private-corporate-banking/online-banking/hauck-aufhaeuser>

#### **11. Where can I find access to my credit card transactions?**

- Access is also available here: <https://www.hal-privatbank.com/private-corporate-banking/online-banking>.
- Alternatively, you can log in directly via the following link: <https://asp2.paybillag.com/Willkommen?brandID=G00100&providerID=G00100>.

#### **12. Has my online banking already been transferred as a BHL clients?**

- No, this will be implemented for technical migration.

#### **13. Who can I contact for technical questions about Online Banking?**

- H&A: For general questions about Online Banking, please contact us during business hours at +49 (0) 69 2161-1112.
- BHL: For general questions about Online Banking, please contact us during business hours at +49 521 582-1112. (Blocking hotline: +49 521 582-1177)

### **Service & Produkte**

#### **14. Will my relationship manager remain the same?**

- Yes, your contact persons remain the same and are available to you at all times.

#### **15. Will the telephone numbers of the consultants remain the same?**

- Yes, the telephone numbers will remain the same for the time being - this will most likely change with the technical migration.
- We will inform you about this in good time.

#### **16. Will all locations remain unchanged?**

- The new bank will continue to operate at all of its current locations. Regional proximity to our clients is very important to us. We will continue to be represented at the following private banking locations: Berlin, Bielefeld, Bonn, Düsseldorf, Frankfurt am Main, Hamburg, Cologne, Munich, Münster, Osnabrück, Stuttgart.
- At the locations where we have several branches, we will merge the premises. We will inform you about this in good time.

#### **17. What will change in clients communication (reporting, research reports ...)?**

- Hauck Aufhäuser Lampe sees itself as a modern, innovative and pragmatic, albeit still traditional company.
- That's why we combine the existing with the new. In concrete terms, this means that all your reports, publications, etc. will remain unchanged on both banking sides for the time being.
- Over time, we will check where synergies exist and which content meets your requirements. We will then optimize the content accordingly.



**18. Do the checking and credit cards have to be replaced, and if so, when?**

- Yes, all clients of the joint bank will receive new cards via a central office - probably with the technical migration.

**19. Are there any changes in asset management/asset allocation?**

- No, your asset management will continue unchanged.
- Over the coming months, we will review which products and services we are merging and which new products we are developing to continue to serve clients needs in a high quality and comprehensive way.
- We are convinced that a holistic approach to the development of investment solutions is essential if we are to achieve our clients' financial goals in the long term. In this context, tangible assets play an increasingly important role. For this reason, we combine liquid asset classes more closely with tangible assets in our investment solutions. A particular focus is on private equity, private debt, real estate and infrastructure.

**20. Are there any effects on the cost structure? (For former BHL clients)**

- No, all contracts will be taken over as part of the legal succession and will therefore continue to apply unchanged.

**21. What product range will HAL offer in the future?**

- Our vision of becoming the leading entrepreneurial private bank for high net worth individuals and entrepreneurs guides our daily work.
- First and foremost, we will continue to offer the range of products and services we have today. At the same time, we are open to innovations such as digital assets that offer our clients added value.
- Progress means that we regularly review our offering and consistently develop it further to provide suitable solutions for our clients. We will continue to do this.

**22. Will the IBANs and BICs remain the same?**

- Until the Technical Merger, all IBANs and BICs will remain unchanged - this applies equally to the former BHL and H&A.
- After the Technical Merger, a selective adjustment will be made - we will inform the clients concerned separately about the details.

**Fosun**

**23. As the owner, how much influence does Fosun have on strategy and operations?**

- The bank's strategy is set by the Board of Management and approved by the Supervisory Board. Fosun does not intervene in the bank's operations. Exchanges with Fosun therefore essentially take place via the usual bodies of a stock corporation.
- Consequently, Fosun is not to be found in the clients business and accordingly does not exert any influence.

**24. What information does the new owner receive about me as a client? How secure is my data?**

- Hauck Aufhäuser Lampe is subject to the supervision of the regional authorities and the corresponding regulations, which is why Fosun also has no access to our clients' data.

## 25. What is the role of the China Desk?

- Our China Desk department serves as a platform to develop cross-selling potential between Germany and China. Hauck Aufhäuser Lampe has established a subsidiary in Shanghai and Nanjing and a representative partnership in Hong Kong to serve local needs in wealth management and corporate finance in China as well as asset services.
- The focus is on the needs of private, corporate and institutional clients in China and Europe. In this context, Hauck Aufhäuser Lampe offers access to European markets. Thus, the China Desk forms a bridge between China and Europe. For more information please click here: <https://www.hal-privatbank.com/das-bankhaus/unser-china-desk>

## Organisation

## 26. Will HAL's strategy change? Will the existing business areas remain in place?

- Three main areas of growth and investment have been identified as part of Strategy 2025: Asset Servicing, Private and Corporate Banking (including the lending business) and Asset Management. In all three growth areas, we are focusing on both liquid assets and real assets.
- The successful integration of Bankhaus Lampe is a key cornerstone and success factor for the implementation of this strategy.
- In addition, we will invest a fixed proportion of our earnings in the development of new products (e.g., in the area of digital assets) and the continuous improvement of our clients' experience through a seamless interplay of digital and personal advice.

## 27. What is the new organizational structure and the composition of the Management Board?

- Michael Bentlage as CEO is responsible for Asset Management and Investment Banking as well as central corporate functions, Oliver Plaack is in charge of Private and Corporate Banking, Madeleine Sander is responsible for Growth, Innovation and Transformation, Dr. Holger Sepp for Asset Servicing and Robert Sprogies for all back office areas.
- In this team, we bring together perfect expertise and experience, but also a spirit of innovation and, above all, a passion for our clients.

## 28. What is the strategic planning in the company?

- Our strategic planning up to 2025 envisages a continuation of the growth course we have embarked upon in recent years.
- Here, we are focusing in particular on growth in our fee and commission income, while we expect a stable sideways movement in the interest area. In addition, we will comply with all regulatory ratios.

## 29. Will HAL have a rating? If so, which one?

- Like all member institutions of the Deposit Protection Fund, HAL's creditworthiness is assessed annually by the GBB rating company, a leading rating agency for financial services.
- In addition, our bank has been undergoing a voluntary private rating for several years.

## 30. Where can I find financial ratios for HAL?

- <https://www.hal-privatbank.com/das-bankhaus/ueber-uns/investor-relations>



### **31. What is the role of Lampe Asset Management GmbH and H&A Global investment Management GmbH in the new organization?**

- Until further notice, Hauck Aufhäuser Lampe will work with two asset managers - H&A Global Investment Management and Lampe Asset Management.
- The choice of asset manager depends on the investment strategy of the clients.

### **32. How is the bank positioning itself in terms of sustainability?**

- The bank addresses sustainability in all its facets (E-S-G). The anchoring of a Group-wide ESG function and the establishment of an ESG committee to map the entire bank with the involvement of all ESG-relevant units ensures the implementation of our holistic strategy and compliance with regulatory requirements.
- In the individual business areas, sustainability aspects are to be considered in different dimensions. On the one hand, the market units are required to take ESG aspects fully into account when allocating capital.
- In doing so, we not only comply with the regulatory minimum, but also take measures to go beyond it. Secondly, numerous initiatives have already been launched to take environmental and social aspects into account in the operational organization.

### **Technical Migration**

#### **33. When will the technical migration take place?**

- The technical migration and thus the merging of the IT systems is planned during summer 2022.

#### **34. What does technical migration mean for clients?**

- Technical migration implies that all clients will be migrated to the same IT systems. This only affects former BHL clients.
- We will ensure a very pleasant transition, of which you will be aware as little as possible. However, we will of course inform you about any necessary change or optimization - quickly and personally.

### **Sonstiges**

#### **35. On which social media channels can I follow HAL?**

Linkedin HAL: <https://www.linkedin.com/company/hauck-&aufhaeuser/>

Linkedin Asset Servicing: <https://www.linkedin.com/showcase/hauck-und-aufhaeuser-asset-servicing?originalSubdomain=de>

Facebook: <https://www.facebook.com/Privatbank1796/>

Twitter: <https://twitter.com/privatbank1796>

Instagram: <https://www.instagram.com/privatbank1796/?hl=de>

YouTube: [https://www.youtube.com/channel/UCGY3IVOOj\\_EmQ\\_dVj7rEaiw](https://www.youtube.com/channel/UCGY3IVOOj_EmQ_dVj7rEaiw)

Xing: <https://www.xing.com/pages/hauck-aufhaeuser>

Kununu: <https://www.kununu.com/de/hauck-und-aufhuser>

#### **36. Who do i contact for general questions?**

- [info@hal-privatbank.com](mailto:info@hal-privatbank.com)
- [feedback@hal-privatbank.com](mailto:feedback@hal-privatbank.com)
- We usually respond within a few hours.