



euroclear

Post-trade made easy

Make the most of your securities

Asset servicing in Euroclear Bank

Supporting your business

Your assets are more than safe in Euroclear Bank. That's because we are not simply a machine, but a place where your day-to-day needs and long-term goals come first. We work with you and for you so you can safely and efficiently manage – and get the most out of – your portfolio of assets.

expertise

We are asset servicing professionals committed to understanding your business, answering your questions and reducing your back-office inefficiencies



automation

Our fully comprehensive, flexible and transparent services are designed to minimise your risk and lower your costs

Benefit from...

A complete and integrated range of services

We offer a full palette of services, including: corporate actions, income and redemption, proxy voting, market claims and tax.

We have unparalleled experience working with all asset types in 45 markets worldwide.

Maximum asset protection

Euroclear Bank maintains one of the only AA+ ratings in the industry, thanks to our low-risk profile.

Under Belgian law, Euroclear Bank does not acquire ownership interest in the securities deposited in the Euroclear System. This means that your assets are safe in the highly unlikely event of Euroclear Bank becoming insolvent. In addition, we only work with depositories who meet strict requirements.

Around-the-clock client service

Wherever you are, at whatever time, our global team of client service specialists are available to assist you with your queries and processing.

Get friendly support in your language and during your operating hours.

Evolving with the market

We are continuously enhancing our services in response to changing market needs:

- Raising levels of standardisation and automation, for example, by applying ISO standards set by the Securities Market Practice Group
- Proactively developing structural and tactical solutions to tackle asset servicing inefficiencies

You can find all our latest asset servicing enhancements, and see what's coming up, on [euroclear.com](https://www.euroclear.com)

Corporate actions made easy

Get the help you need to manage even the most complex corporate actions quickly and with less cost and risk.

High quality information

- **Accurate** – we cross-check all corporate actions details against various sources so you get the best information available.
- **Timely** – we keep you informed throughout the life span of an event and provide same-day notifications for many voluntary corporate actions.
- **Complete** – we provide all the information you need, including our Corporate Actions Online database for easy access to important documentation (e.g. meeting agendas, proxy forms, conversion notices).

Competitive deadlines

We offer **same-day input deadlines** for nearly all the markets we serve – giving you more time to instruct.

Our EUCLID Alarm Bell Report and ISO Uninstructed Reminder report also help you manage corporate action deadlines. They are sent two days before a voluntary or optional corporate action deadline, or a tax certification event, reminding you that your urgent attention is required.

Stable infrastructure to support your growth

- **Fully scalable** – get the support you need, regardless of your volumes.
- **Low risk** – we provide high levels of automated processing to reduce the risk of manual error. Standardisation and risk controls are embedded in our internal processes, and operations teams are trained to identify and mitigate risk.

Less paperwork

- **Electronic certification** – we are working with various corporate action intermediaries (e.g. agents) to replace paper certification requirements wherever possible.
- **Paper notice service** – reducing the number of forms you need to complete by covering more events and providing more time to instruct thanks to sharper deadlines.

Expert client service

For both equities and debt instruments, our experts are on hand to answer all your queries and guide you step-by-step through complex corporate actions.

Our unique blend of automated and tailor-made corporate action services provides you with global coverage for all your European, US and Asian assets.

Income and redemption payments working for you

To help you manage your cash efficiently, we work to ensure the income payments you receive are on time and accurate. When they're not, we help you mitigate the risk until the proceeds are safely on your books.

Early notifications of income

You receive information on income and redemption payments and cash distributions from corporate actions five business days before the payment date.

All pre-payment data is cross-checked against various sources to ensure the information you receive is accurate.

Easy cash management

Get all the information you need to manage your cash before your income payment's value date.

- Between value date -5 and value date -1 you receive all the latest updates of any changes affecting your income payments, including early warnings of corporate actions relating to income (e.g. coupons, redemptions and dividends).

- On value date -1 we provide you with intra-day reporting of any further information received.

Advanced cash booking

- Each morning, the Income Payable Report provides details on income and redemption proceeds booked in your account in the batch process.
- In nearly all cases, we book your interest dividend and redemption proceeds the night before payment date so you can start using it immediately.

Automatic market claims detection and processing

We offer automated detection and processing of market claims related to:

- Interest payments on debt securities and distributions (cash and non-cash)

- Equities and investment funds
- Rights distributions and other entitlements

This service is fully integrated with our settlement, custody and tax services, so we can settle your market claim at the same time as dealing with any tax implications.

Real-time reporting

You receive intra-day income reporting with all the information you need to manage your cash efficiently (e.g. cash management advice, cash status advice, deferred payment advice).

Expert client service

- Our income specialists are available to assist with all your questions.
- We also work closely with the market to promote best practices and enhance the quality of the information you receive.



Efficient tax management

Everything you need to benefit from fast and efficient tax relief for over 30 countries.

Full service support

- Our tax experts provide you with extensive information about withholding tax treatment.
- We help you obtain tax relief at source (before payment) or via Quick or Standard Refund.
- We follow up with all relevant parties to ensure your reclaim is processed on time. You can also benefit from our proactive tax reclaim service for nine markets.

Reduce your administrative burden

For each market, we provide you with easy-to-use tax management tools such as:

- **TaxGenix** – reduces processing time, provides online validation and allows you to take advantage of the best possible deadlines
- **Tax Matrix** – provides an overview of all documents required per market
- **Tax forms** – available online with supporting quick cards

Quick access to information

Our extensive information services help you stay up-to-date on all tax matters.

- You receive regular notifications and reminders about the status of your claims and how you can benefit from tax exemptions and reductions.
- Detailed securities tax information is easy to find on our website, and information on market changes is frequently published via our Tax Newsflash email service.

Email reporting

Get tax reports sent directly to your inbox in an easy-to-read format. This customised service:

- saves you time
- allows you to reconcile tax data quickly
- helps you to identify any actions you need to take

This is especially useful for countries with complex tax laws (e.g. Italy).

TaxGenix – the future of tax management

Struggling to manage multiple changes to your taxable positions as they occur throughout the day?

Eager to reduce the mountain of paperwork and the manual workload too often associated with tax relief?

TaxGenix is just the solution you're looking for. See for yourself at euroclear.com/TaxGenix



ISMAG optimising asset servicing

The International Securities Market Advisory Group (ISMAG) is an industry-led initiative to provide the highest quality of asset servicing to investors while reducing risk and costs. Euroclear Bank is a driving force in this effort to optimise your back office processes and increase efficiency across the board.

About ISMAG

ISMAG is a unique organisation comprised of end-to-end parties involved in asset servicing. It focuses on:

- Optimising coverage, timeliness and quality of information by documenting best practices, harmonising terminology and increasing awareness of each parties' asset servicing requirements
- Driving down inefficiencies, costs and risks associated with the asset servicing of international securities

ISMAG tools

ISMAG provides practical tools to help you achieve the highest quality asset servicing results:

- **Market Practice Book** – this is the “bible of best practice”. For each market segment, it describes who needs to do what by when. It provides a harmonised and common understanding of the most frequently used corporate actions and income events.
- **Quality label** – awarded to securities newly issued by companies committed to implementing best market practices. The quality label aims to encourage issuers to provide more transparent information to investors about the level of related services they can expect on their securities portfolio (ISMAG adherent or ISMAG exempt).

You can find the Market Practice Book and more on www.euroclear.com/ISMAG



©2013 Euroclear Bank SA/NV, 1 Boulevard du Roi Albert II, 1210 Brussels, Belgium - Tel: +32 (0)2 326 1211 - RPM Brussels number 0429 875 591 Euroclear is the marketing name for the Euroclear System, Euroclear plc, Euroclear SA/NV and their affiliates. If at any time in the future you prefer not to receive communications from Euroclear Bank SA/NV advising you of Euroclear products and services that may be of interest to you, please contact us at Data_Protection_Officers@euroclear.com and specify on what product or service you no longer wish to receive marketing information.

MA2394

www.euroclear.com

