



# CBP QUILVEST

## Form CRS: Client Relationship Summary – June 11, 2020

### Introduction

Compagnie de Banque Privée Quilvest S.A. (“CBP Quilvest” or “we”) is registered with the Securities and Exchange Commission as an investment adviser based in Luxemburg.

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors. CBP Quilvest will meet with you to identify and discuss your financial goals, financial needs and the level of investment risk that you are willing to bear. We will then help build a portfolio of investments including stocks, fixed income, currencies, commodities, structured products, mutual funds and alternative investments.

You can authorize us with discretion to trade your account and execute buy and sell trades on your behalf. We can also discuss recommended trades with you, and then you can ultimately decide whether or not to execute the trades.

We monitor the investments in your account continuously to make sure investments we chose for you are working to meet your financial goals and the agreed investment strategy. Additional information can be found by reading Items 4, 5, 8, and 12 in our [Form ADV 2A Brochure](#).

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses and other qualifications? What do these qualifications mean?*

### ***What fees will I pay?***

CBP Quilvest’s annual Management Fee is generally up to 1.5% of client assets under management per annum. CBP Quilvest’s Management Fee is collected on a quarterly basis and is calculated as the average value of the client’s assets under management on the last day of each month of the relevant quarter.

CBP Quilvest may also receive performance-based compensation (“Performance Fee”) from certain clients based on annual net profit, taking into consideration any contributions and/or withdrawals made during the relevant period. The Performance Fee, when applicable, is up to 20% of the net appreciation of each investor’s assets under management, as described more fully in the relevant client’s Portfolio Management Agreements.

CBP Quilvest serves as custodian to many clients’ investment advisory accounts and may therefore charge custody fees and account maintenance fees. Fees and expenses may vary by client, but in all cases are charged in accordance with each client’s Portfolio Management Agreement. In addition to the above mentioned CBP Quilvest fees, the client may be subject to taxes and third-party fees (e.g. brokerage).

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information is available by reading Item 5, Item 12 and Item 15 on our [Form ADV 2A Brochure](#).



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*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what that means:

Among different income sources for CBP Quilvest, performance fees (as described above) may create an incentive to recommend risky and speculative investment products. At the same time, CBP Quilvest may recommend some proprietary products (investment products issued, sponsored or managed by us or our affiliates) which may create an incentive to promote group products. For additional information and conflicts, please read Items 5, 10, 11, 12 of our [Form ADV 2A Brochure](#).

*How might your conflicts of interest affect me and how will you address them?*

**How do your financial professionals make money?**

Our financial professionals make money on the basis of a combination of fix and variable remuneration, where variable remuneration may be based notably on the revenues the firm earns from the professionals' advisory services or recommendations, as well as on qualitative performance criteria, including compliance with regulations and acting in the client's best interest.

**Do you or your financial professionals have legal or disciplinary history?**

Yes, CBP Quilvest and/or financial professionals have legal and disciplinary history. Additional information can be found in Item 9 of [Form ADV 2A Brochure](#). Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

For additional information, please contact CBP Quilvest at +352-27-027-1 or [cbp-lu-compliance@cbpquilvest.com](mailto:cbp-lu-compliance@cbpquilvest.com) for up-to-date information and request a copy of this relationship summary.

*Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*