



Marc Arand, new CEO
of the Banque
Havilland Group.

Meet with the new CEO

The CEO who is bringing back client-centricity

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Marc Arand is the new CEO of the Banque Havilland Group. His main goal: make sure that clients remain at the centre of the private bank's operations.

Originally from Germany, Mr Arand has more than 20 years of experience in banking and has been with Banque Havilland since the beginning. In 2009, he was part of the team that created the private bank which is headquartered in Luxembourg. Now overseeing the entire group, he wants to reaffirm the bank's commitment to excellence and greatly enhance its client-centric approach.

What is the story of Banque Havilland?

We are a private bank that was born of an entrepreneurial mindset. Because we are boutique-sized, we are firmly positioned as a niche player in the wealth management space. It's also important to point out that we are privately owned and that we are a well-capitalised and solid bank. This ownership also provides the group and our clients with unmatched

stability and consistency, and it allows us to take a long-term approach to the management of our client's wealth while forging generational client relationships.

Our values are at the heart of everything we do. We strive for excellence, and this desire has been in our DNA since the birth of the company in 2009. We were built on strong financial foundations and adherence to prudent principles.

Photo → Photo

Why were you selected for this role?

I've been with Banque Havilland since the beginning, and because of this, I've had the privilege of growing with the group. We now have a branch in London, subsidiaries in Monaco, Switzerland, and Liechtenstein, and a representative office in Dubai. Over the years, I've been able to see up close and personal what our clients expect and deserve.

Several years ago, I served as Chief Operating Officer, and during that time I oversaw the expansion of the group as well as the acquisition of several other banks. In 2016, I became CEO of Banque Havilland (Liechtenstein) Limited, where I was tasked with restructuring the bank to make it profitable. Within six years, we had turned it around. We went from being in the red by four million euros to seeing profits in excess of three million. The board was very pleased and asked me to serve as CEO of the group.

As a side note, I come from an investment banking background, and I've looked into a lot of different businesses over the past two decades. Clients appreciate this, having someone who grasps their business aims. We understand the issues they face, and I can personally support them and help to bring the right people on board, should they need it.

What are some of the challenges that private banks face today?

Across the board, margins are shrinking, as are the returns of clients. Private banks are

facing difficulties, and they need to find ways to maintain profitability margins. Largely due to the growing regulatory landscape, many banks have chosen to adopt a model of industrialisation. Under this model, clients are compelled to fit into standardised processes, and the result is that they end up seeing their bank as a faceless entity rather than as a trusted advisor, which is really unfortunate.

How do you plan on overcoming these difficulties?

We are going to dramatically reaffirm our client-centric approach, which has been with us since the beginning anyway, but sometimes it needs to be revamped. Obviously, our clients are at the centre of everything we do, but we need to make sure that we recognise that and orient ourselves accordingly. To this end, we have a two-fold strategy: we are going to offer greatly improved digital tools to clients, while at the same time we are going to enhance our capacities for human-to-human interactions. In short, we are going to marry these two vital elements: technology and personalised support.

What are some of your plans for technical enhancements?

We are making every effort to work much more closely with IT vendors because we want to ensure that our clients have every digital tool in the toolbox, and more, at their disposal. Similarly, we are going to make sure that all of our delivery channels are flawlessly designed and offer a superior client experience. We are not there yet, and we have some way to go, but that is the sort of challenge we are taking on. Our aim is to be one or two notches above the standard, which is a lofty goal but one that we know we can and will achieve. We want our clients to have overwhelmingly positive experiences with our digital tools, an objective which aligns with our credo to be totally service-oriented and personally available.

«Clients are at the centre of everything we do, and they need to feel like it.»

How do you intend on enhancing the human element and personal touch?

This sort of change does not occur overnight, and that is why we are working hard to enhance our corporate culture across the board. Once such changes are underway, the effect will be amplified. The right corporate culture leads to motivated workforce, attractive workplace and ultimately high client satisfaction. We already have great people working at our bank, and I know they are eager to improve our corporate culture and continue to offer excellence and client-centricity. Above all, we are going to make certain clients will always have at their disposal someone to talk to – in order to work through any issue or get an answer to any question big or small. —

BIO EXPRESS



Marc holds a diploma in banking administration from Frankfurt School of Finance, and he can look back on a career of more than 25 years in national and international banks.

He has an investment banking background that allows him to understand UHWI's needs and incorporate them into his decisions. He pays great attention to the composition of his strategic decisions so that the most important asset, the bank's clients, are always at the center of his daily activities. He strives for excellence in everything he does.

KEY DATES



2009

Marc Arand was part of the team that created Banque Havilland. The headquarter is in Luxembourg.

2016

Marc became CEO of Banque Havilland Limited in Liechtenstein. He was tasked with restructuring to make it profitable.

2022

Marc Arand is the new CEO of Banque Havilland Group. Now overseeing the entire group, he wants to reaffirm the bank's commitment to excellence and greatly enhance its client-centric approach.

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banquehavilland.com