

BANKING SOLUTIONS FOR INTERNATIONAL CLIENTS.



Whether you have just arrived in the U.S. or have been living here for some time, the Bank of the West International Banking Group is here to assist you.

Our diverse backgrounds combined with our international banking expertise, and our desire to provide our clients with exceptional customer service, help us build solutions that address your challenges and opportunities here in the U.S.

Bank of the West leverages the global capabilities of BNP Paribas, one of the world's largest banks.**

PROGRAMS TAILORED FOR OUR INTERNATIONAL CLIENTS

- Open a checking account without a Social Security Number and U.S. address¹
- Apply for a credit card with no U.S. credit history²
- Apply for a mortgage with no U.S. credit history³
- Apply for an auto loan with no U.S. credit history⁴
- Enjoy our exclusive Bank of the West Premier Checking for International Clients offer⁵

Talk to an International Banking specialist today.

To learn more, please contact:

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(415) 866-4909
julien.christiaens@bankofthewest.com



BANK OF THE WEST
BNP PARIBAS

**Bankrate.com, Q3 2016

¹ Acceptable identification must also be presented (e.g., foreign passport, alien registration card). Must open an account at a Bank of the West branch.

² Credit cards subject to credit approval. Certain fees and restrictions may apply. Only Platinum credit card product is available in this program. One of the following Visa types must be presented at the time of application: A-1, A-2, E-1, E-2, E-3, E-11, EB -1, EB-5, H-1B, H-3, I, J-1, J-2, K-1, L-1, L-1A, L-1B, L-2, O-1, O-2, O-3, P-1, P-2, P-3, P-4, PERM, R-1, TN, V-1, V-2, V-3. Applicants must have a valid residential address in the U.S. in order to qualify.

³ All loans subject to credit approval, standard mortgage qualifications and underwriting requirements. Additional fees, conditions and restrictions may apply. Not applicable to Home Equity Lines of Credit.

⁴ Contact your International Banking specialist for more information on eligible Visas. Subject to credit approval. Terms, conditions, restrictions and limitations may apply.

⁵ Exclusive offer for new International Banking Group customers who qualify for and open a Bank of the West Premier Checking for International Clients account. No minimum combined average monthly balance (normally \$25,000) to rebate the monthly service charge for one year (1) and account can be opened for any amount. Beginning the thirteenth statement cycle, the Premier Checking account is subject to a \$25 monthly service charge if a combined average monthly balance of \$25,000 is not maintained in eligible bank deposit accounts (such as checking, savings, money market, CDs, and IRAs) and certain BancWest Investment Services accounts.* To qualify, one of the following United States Visa types is required at account opening: A-1, A-2, E-1, E-2, E-3, E-11, EB-1, EB-2, EB-5, H-1B, H-1B1, G-1, G-2, G-3, G-4, G-5, L-1, L-2, L-1A, L-1B, O-1, P-1, TN. (List of qualifying Visa types is subject to change without notice.)

*Securities and variable annuities are offered through BancWest Investment Services, a registered broker/dealer, member FINRA/SIPC, and SEC Registered Investment Adviser. Financial Advisors are Registered Representatives of BancWest Investment Services. Fixed annuities/insurance products are offered through BancWest Insurance Agency in California, (License #0C52321) and through BancWest Investment Services, Inc. in all other states where it is licensed to do business. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business. Bank of the West and its various affiliates and subsidiaries are not tax or legal advisors.

BancWest Investment Services is a wholly owned subsidiary of Bank of the West. Bank of the West is a wholly owned subsidiary of BNP Paribas.

Insurance and investment products:

NOT FDIC INSURED	NOT BANK GUARANTEED	MAY LOSE VALUE	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
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Deposit and loan products are offered by Bank of the West.

Doing business in South Dakota as Bank of the West California.

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