THE INDEPENDENT LAYER BETWEEN YOU

WWEALTH-E

PROTECTING YOUR WEALTH

AND YOUR BANK.

An independent layer of **analysis, optimization, implementation, and governance** above your Wealth Management framework.

Led by a team that has been on the other side of the table.

The difference between wealth preserved and wealth eroded is not determined by markets alone.

It is equally decided by the terms.

And terms are not assumed; they are negotiated.

KONSTANTINOS SPANDONIDIS
PRINCIPLES OF SWISS WEALTH MANAGEMENT

DECADES BEFORE WWEALTH-E.

ATHENS

Private banking in Greece, from its inception

Konstantinos Spandonidis founded Wwealth Privée in 2021 and WWEALTH-E in 2025.

His father, Rallis Spandonidis, was among Eurobank's Founding Members in the 1990s and played a leading role in establishing Private Banking in Greece, having previously held leadership positions at Chase Manhattan and been a Founding Member of Midland Bank in Greece. Rallis was among the team that created the Latsco Family Office in 2020, one of the first Greek single FOs, for Mrs. Marianna Latsis's family. He was also his son's first mentor: business practices, banking ethos, client transparency, discretion. **The business was familiar long before it was a career.**

GENEVA

Wealth Management's core principle

Konstantinos began his banking career in Geneva in 2016, working with one of Mirabaud Banque's Limited Partners - one of the bank's owners, whose client relationships rested on a single principle: the institutional protection of the client first, the commercial logic of the bank second.

THE TERMS INSISTED UPON

All-in fees by default. No transaction charges on each purchase and sale. Portfolios liquid enough to convert to cash within two days. No in-house product bias unless the product earned its place. Every portfolio peer-reviewed against comparable mandates at other Swiss houses. Clear reports.

WHAT WAS INHERITED

The standards for a banking system that serves the client's interests and the means required to implement them.

Building that same architecture for our clients by design, rather than leaving it to chance, is what WWEALTH-E was founded to do.

YOUR IN-HOUSE
IMPARTIAL BANKER

MAGIC CIRCLE AWARDS
Wealth Professional Award
Citywealth
2020 GOLD

WHAT WWEALTH-E IS

Your independent governance layer. Positioned above your entire Wealth Management ecosystem - assessing it, renegotiating it, and holding every individual institution to the terms agreed.

Your implementation partner. We build the right deal for you: Banks, Multi-Family Offices, Trustees, lawyers, tax advisors, and more, carefully sourced and fully integrated around one client and their objectives. You choose; we direct.

Swiss expertise on your side. Wealth Professional Gold Award by CityWealth London. We are bankers ourselves: terms, structures and pricing negotiated and overseen by someone who used to be on the other side of the table. **We represent the client.**

WHAT WWEALTH-E IS NOT

Not a provider of low-cost solutions. If the target is purely the lowest quote, we are the wrong firm. We build what is required, then negotiate fair and competitive terms.

Not an asset manager. We do not manage assets or provide financial advisory services of any kind; hence we have no products to benefit from.

Not a competitor to your bank. Often, the better arrangement is secured at the institution you are already with. We simply provide the tools.

THE AGREEMENT SHOWS ONE NUMBER
THE PORTFOLIO PAYS SEVERAL.

01 **Management & administration fee**

The headline number. Typically, the main figure discussed - and the one most clients can quote. It covers portfolio management and account maintenance.

02 **Retrocessions**

Paid by custodians, product manufacturers and fund managers to the distributing institution. The client pays through the product, not the invoice.

03 **Overlapping in-house fund fees**

Management & administration fees typically charged on the whole portfolio, including the bank's own funds, which charge an annual fee of their own.

04 **Transaction costs**

Brokerage, spreads, and transaction fees charged on a percentage basis for each trade. Turnover compounds them subtly but meaningfully.

05 **FX margins**

A typically variable, tranche-dependent margin embedded in the spread - applied to each currency conversion.

06 **Product issuance margins**

The difference between the price offered by the issuer to the intermediary and the final price paid by the client.

FIVE CLIENT PROFILES
ONE STANDARD.

01 ## PRIVATE CLIENTS

INDIVIDUALS & FAMILIES

Individuals and families whose priority is wealth preservation, continuity and discretion under a transparent banking structure they fully control.

02 ## CORPORATE TREASURY

COMPANIES & HOLDING STRUCTURES

Holding structures seeking disciplined oversight of liquidity and counterparty exposure, aligned with their needs and risk parameters.

03 ## FAMILY OFFICES

FOR FAMILIES MANAGING COMPLEX WEALTH

Independent review of an existing single-family office, or the creation of one from the ground up - including its establishment, banking arrangements, legal and tax framework, and reporting infrastructure. A turnkey solution, fully integrated and tailored to the family's requirements.

04 ## CROSS-BORDER CAPITAL

ACROSS JURISDICTIONS

Wealth held in multiple jurisdictions, where banking must satisfy more than one set of rules - structured alongside vetted legal and tax advisors.

05 ## TRUSTEES & CLIENT ADVISORS

LEGAL, TAX & FIDUCIARY PROFESSIONALS

Existing client portfolios audited through a dedicated tool built specifically for advisors, returning clear reports, optimized banking terms, and new banking alternatives they can take to their own clients, showcasing their due diligence.

FIVE PILLARS
ONE PARTNER.

FAQs

I ## AUDIT

Every banking relationship audited on our dedicated platform built by bankers - personal, corporate, and trust accounts. The fees, the risk/return profile, and the suitability of each banking institution against the exact client's profile.

II ## OPTIMIZE

Where a relationship exists, terms renegotiated. Where one does not, a structure designed and negotiated from scratch. Both routes lead to confirmed proposals from vetted banking institutions that have already accepted our optimized terms.

III ## CENTRALIZE

Assets and banking relationships across institutions brought into one coordinated structure and view. Monitoring the progress of the transition and coordinating its effective completion so implementation does not stall between institutions.

IV ## SUPERVISE

Post-implementation monitoring of the cooperation between client, banks, and specialized professionals - ensuring agreed terms are continuously met.
Booked on-request from the client's dashboard on our platform, or simply a call.

V ## PERPETUATE

Selecting, integrating and organizing the specialized professionals required for Estate Planning - trusts and foundations, with full reporting to the client.
Next-generation education through the **WWEALTH-E Academy**.

TWO WAYS TO PRICE THE SAME PORTFOLIO.

PORTFOLIO SIMULATOR

THE STANDARD PROPOSITION

Layered pricing – Standard Fees

A management and administration fee is typically quoted. But there is more to consider.

- 0.60% quoted - management and administration
- 1.40% beneath the quote - retrocessions, transaction charges, FX margins, embedded product fees, in house fund fees not excluded from management fees, among others.

QUOTED
0.60% p.a.

ACTUALLY PAID
≈ 2.00% p.a.

WHAT WWEALTH-E NEGOTIATES

All-in pricing

One number that contains **everything**: Retrocessions rebated or excluded, transaction costs, an agreed FX spread, no in-house product margin.

- 1.00% all-in - and nothing beneath it

QUOTED
1.00% p.a.

ACTUALLY PAID
1.00% p.a.

The lower quote is not the cheaper arrangement. The complete quote is.

STRUCTURAL, NOT DELIBERATE.

ASYMMETRY

One side sees the whole structure

The institution naturally understands the full economics of each relationship. The client often lacks the specialized insight and tools needed to negotiate effectively.

INERTIA

Terms agreed at €2m are rarely revisited at €20m

Pricing follows the relationship as it was, not as it became. Loyalty does not automatically get priced in.

ABSENCE

Nobody in that bank is paid to ask that question

Every party in a private banking relationship has a mandate. Reviewing the terms and costs of that relationship is typically no one’s first order of business.

None of this requires bad faith on anyone's part. It happens when responsibility for the full picture remains unassigned.

ONE BANK. TWO PRICES.
A LIVE CASE.

A multigenerational family with a €10 million portfolio had held the same account for decades. Their **management & administration fees were 0.60% p.a.** The audit reconstructed every fee across their portfolio. **The account was costing ~2.50% p.a.**

BEFORE AND AFTER

INSTITUTION	PRICING MODEL	*QUOTED p.a.	ACTUALLY PAID p.a.	25 YEAR RETURN 6% p.a.
BANK A UNCHALLENGED	Standard fees	0.60%	~ 2.50%	€23.6m
BANK A RENEGOTIATED	All-in fees	1.00%	1.00%	€33.9m

THE COST OF NOT ASKING

€10.2m

Over 25 years, on the same €10m, at the same 6% gross return - the performance difference added up to more than the original portfolio's value.

WHAT THE AUDIT FOUND

0.60% → 2.50%

*The quoted figure covered management and admin. fees. **It is the industry standard format.**

WHAT WE NEGOTIATED

1.00%

One figure containing everything. At the same institution; **with the same account number.**

A 1.5% ANNUAL DIFFERENCE,
COMPOUNDED FOR A LIFETIME.

Upon renegotiating the family's banking framework for their profile:

WWEALTH-E SECURED A **60%** YEARLY COST REDUCTION

TOTAL PORTFOLIO RETURNS – LAYERED VS ALL-IN FEES:

AFTER 25 YEARS

- **€23.6m** with LAYERED fees - 2.50%
- **€33.9m** with ALL-IN fees - 1.00%

AFTER 50 YEARS (A MULTIGENERATIONAL FAMILY METRIC)

- **€55.8m** with LAYERED fees - 2.50%
- **€114.7m** with ALL-IN fees - 1.00%

COST RECAP

Initial capital
€10,000,000

Gross annual return
6.0% / p.a.

Cost before WWEALTH-E
2.50% - €250,000 / p.a.

Cost after WWEALTH-E
1.00% - €100,000 / p.a.

DIFFERENCE IN TOTAL PORTFOLIO RETURNS AT 50 YEARS: >100%

€58.8m

No change to investment strategy, risk level, or initial capital.
The difference is negotiated, not invested.

THE ACCOUNT WAS €10 MILLION.
THE FAMILY WAS €55 MILLION.

Continued: we were first called about the family's joint account in Switzerland. Then, the second call: eleven total accounts, across Switzerland, Luxembourg, London, Cyprus, Mauritius, and Greece. **A structure accumulating over time, without deliberate design.**

WHO	LIVES IN	TAXED IN
THE FATHER	Athens/Lux	Luxembourg
THE MOTHER	Athens	Greece
THE ELDER DAUGHTER	London	United Kingdom
THE YOUNGER DAUGHTER	Lausanne	Switzerland

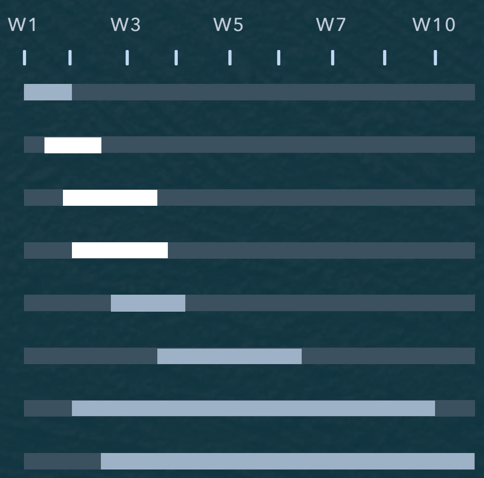
Published with the client's consent. Individual profiles and cities of residence are altered. Jurisdictions remain relevant.

BEFORE · WHAT WE FOUND

€55m	11	7	6
IN SCOPE	ACCOUNTS	BANKS	COUNTRIES

Some accounts were held individually, others jointly, with assets overlapping across portfolios. No succession framework, tax optimization strategy, or consolidated view in place to harmonize assets across banking institutions. **Costs, reporting, and investments were fragmented.**

DURING · 10 WEEKS · HOW WE RESTRUCTURED THEIR WEALTH



AUDIT AND MAPPING	Eleven accounts, pulled under one view
FAMILY OFFICE CONTEST	Multi-Family Office selected
BANK CONTEST	New banking relationships created
TRUSTEE CONTEST	One Trustee appointed
JURISDICTION REVIEW	New Zealand Trust chosen
TRUST SETTLEMENT	List of wishes created, Trust established
ACCOUNT OPENINGS	Accounts opened, retained, or closed
MANAGEMENT & REPORTING	Centralized account management, consolidated view, controlled costs

BEFORE → AFTER

11 → 6	0 → 2	7 → 5	6 → 4	4 → 1
PERSONAL ACCOUNTS	TRUST & TREASURY ACCOUNTS	BANKS	COUNTRIES	PERSONS OF CONTACT

TWENTY FIRMS.
FOR ONE FAMILY.

AFTER · THE FAMILY'S NEW WEALTH SYSTEM

The team assembled: Private bankers in four countries, Swiss FINMA-licensed Trustee and Multi-Family Office, Greek, Swiss, and UK tax counsel. **Directing it all: WWEALTH-E, the governance layer.**

PHASE 1: INSTITUTION SELECTION PROCESS · THREE CONTESTS

THE FAMILY OFFICE		THE BANKS		THE TRUSTEES	
3	PRESENTED	12	REVIEWED	5	INTERVIEWED
1	APPOINTED	8	SHORTLISTED	2	MET THE FAMILY
		5	APPOINTED	1	APPOINTED

Criteria pre-agreed with the family: onboarding speed, cost discipline, pricing, jurisdiction expertise, portfolio management practices. Each complementing the broader framework and each other.

PHASE 2: THE TRUST SETTLEMENT

NEW ZEALAND · DISCRETIONARY · IRREVOCABLE · PROTECTOR: WWEALTH-E

The appointed Swiss Trustee presented four jurisdictions and recommended New Zealand.

PHASE 3: THE FINAL BANKING STRUCTURE

WHERE	ACCOUNT HOLDER(S)	WHAT EACH ACCOUNT HOLDS
SWITZERLAND · BANK A	Family jointly	One joint account, all four members, €10.0m.
SWITZERLAND · BANK B	Trust, Company, Father, Younger daughter	The trust account, €8m. The company treasury, €12.1m. Two individual accounts, €17.3m and €0.9m.
LUXEMBOURG	Family jointly	One joint account, all four members, €5.1m.
UNITED KINGDOM	Elder daughter	One individual account, €1.1m.
GREECE	Parents jointly	A joint operating account for the household, €500k.
THE FAMILY OFFICE	By account rights	Portfolio management centralized; each member's access limited to their accounts. Guidelines followed by every bank.

WHAT WWEALTH-E DELIVERED

ARCHITECTURE	Consolidated wealth structure redesign whilst adding three **new** functions:
GOVERNANCE (i)	Centralized decision-making, oversight, and management of the entire structure.
ESTATE PLANNING (ii)	Strategic estate and succession framework design and implementation.
TREASURY (iii)	Idle company cash management - treasury account creation; producing income.
EXPERTISE	Evaluation and optimization of all banking relationships; now working together.
EFFICIENCY	Expansion of the family's banking capabilities with reduced and controlled costs.
INITIATIVE	Relocation of invested capital outside Greece for enhanced returns and security.

A relationship worth keeping survives a question.

MY BANKER HAS BEEN GOOD TO ME.

As bankers ourselves, we understand the powerful bond between a client and their relationship manager.

DISCRETION

Nothing leaves our office

You receive our evaluation without any institution being contacted. We request **anonymized statements**, encrypt your data, work in line with GDPR, and delete everything upon request.

OUTCOME

Leaving is not the objective

Discovering and renegotiating the terms you already have is.

TRANSITION

If you choose to leave

We present purpose-built banking offers and coordinate the move from start to finish. You can always keep your existing account(s) in parallel.

ALLIANCE

Your banker may be glad of it

A competing proposal is often what gets your banker's fee exception approved.

Konstantinos SPANDONIDIS

Education

Athens College · The Moraitis School (IB) · BA Business Administration, University of Portsmouth · MSc Banking, Queen Mary University of London

2016 Joins Mirabaud Asset Management, Geneva - Alternative Investments, Funds of Hedge Funds, gaining experience and connections in the global Hedge Fund industry.

2016-21 Wealth Management at Mirabaud & Cie, Geneva - one of the oldest Swiss private banks, established in 1819. UK Market Team in Geneva, responsible for a large book of international clients while building his own Greek client base. Working directly with the Bank's Limited Partner.

2020 Wealth Professional Gold Award - CityWealth Magic Circle Awards, London.

2021 Founds Wwealth Privée Suisse
Relocates: Geneva → Athens to bridge Swiss private banking and the Greek market.

2025-26 Founds WWEALTH-E, bringing his banking expertise on the clients' side. Platform launched April 2026, dedicated to banking transparency.

Negotiating for our clients as if they were the Bank's Partners.
Supported by our team in Athens and our specialist network across Switzerland and Europe.

John
TSIORIS

Education

Technical University of Crete - Diploma, Production Engineering & Management · MSc Business Administration, Rotterdam School of Management, Erasmus University

2011-13 Philips - leads global competitive intelligence, then builds the Marketing Intelligence department for the Middle East & Turkey. Relocates to Dubai.

2013 Co-founds Vound, a voice-based social network, in Dubai.

2015 Founds InstaShop - on-demand marketplace, backed by VentureFriends and Jabbar Internet Group.

2019 Joins the Endeavor network

2020 InstaShop acquired by Delivery Hero for $360 million - the largest exit in Greek startup history. Five markets, over 500,000 active users.

2023 Steps down as CEO of InstaShop. Named an "Endeavor Outlier". Founds Revotech.

2025-26 Founds Re18 - HealthTech, focused on optimizing its users' health journeys.
Invests in WWEALTH-E.
Investor on Dragons' Den Greece.

A Founder's instinct; stewarding what Founders create.

Building the infrastructure that enforces a verifiably fair, consistent standard for Wealth Management.

WWEALTH-E
IN THE PRESS

OUR PEDIGREE

KATHIMERINI — 2020

Private Banking and Wealth Management impact - coverage of the CityWealth Magic Circle Awards win.

ENERGIZING GREECE — 2025

Featured for pioneering transparency in Wealth Management - 4th Edition.

PUBLISHING.GR — 2025

Capital as a catalyst for environmental transition - on ESG integration and long-term strategic allocation.

ENERGIZING GREECE — 2026

Moving to Mastery - 5th Anniversary Edition, on leadership, capital strategy and the future of Wealth Management.

TO XRIMA — 2026

The new architecture of Private Banking - print editorial, Issue 480.

BANKS.COM.GR — 2026

Reinforcing a new private banking paradigm - on transparent, client-aligned structures.

THE ADDRESS

THE PRINCIPLES OF SWISS WEALTH MANAGEMENT
IN INSTITUTIONAL APPLICATION.

At the **7th Occupational Retirement Provision Forum**, WWEALTH-E set out how the principles of Swiss Wealth Management apply inside an institutional environment.

The argument concerned **asymmetry of information**: only one side of the table knows in full both what a client is charged and what the portfolio earns before any costs. That is as true of a pension fund as it is of a family.

Konstantinos Spandonidis · Founding Partner, WWEALTH-E

WATCH youtube.com/watch?v=mGfzGIGRObA

WWEALTH-E AMONG THE FORUM'S SPONSORS

FOURTEEN MARKETS.
ONE POINT OF CONTACT.

WORKING RELATIONSHIPS

Switzerland	France
Luxembourg	Germany
Monaco	Malta
United Kingdom	Hong Kong
Singapore	Dubai, UAE
Italy	Abu Dhabi, UAE
Greece	Mauritius

INSTITUTION TYPES

Private banks	**Commercial & investment banks**
Multi-family offices	**Single family offices**
Trustee firms	**Law & tax firms**
Funds of Hedge Funds	**Art galleries & related industries**

AWARDS

2020

Wealth Professional Gold Award

CITYWEALTH · MAGIC CIRCLE AWARDS, LONDON

Awarded personally to Konstantinos Spandonidis. Covered by Kathimerini.

2020

Listed Among European Elite in Wealth Advisory

CITYWEALTH · MAGIC CIRCLE AWARDS Mirabaud & Cie.

2020

Best Estate Planning

WEALTHBRIEFING AWARDS Mirabaud & Cie.

2020

Best HNW Team

WEALTHBRIEFING AWARDS Mirabaud & Cie.

2018

International Clients Team

WEALTHBRIEFING AWARDS Mirabaud & Cie.

ATTRIBUTION

The three WealthBriefing titles and the 2020 European Elite listing were awarded to Mirabaud & Cie, won during Konstantinos's tenure with his initiative and contribution.

PRIVATE BANKING, REESTABLISHED.

OUR APPROACH

Private Banking fee auditing

A dedicated platform: Personal, corporate, and trust portfolios analyzed - full transparency on what is efficient and what can be improved.

Fee optimization

Cost improvements that can be implemented with immediate results, presented in a clear report.

Banking institution access & credit facilities

Vetted banks and Swiss multi-family offices, with confirmed, fair, and transparent offers.

Consolidated view and Centralized control

Accounts held across institutions consolidated under one structure by fully regulated entities. Including consolidated reporting of your assets.

Institutional supervision

Continuous monitoring of pre-agreed terms and service quality, documented throughout.

Estate Planning & next generation

Succession, inheritance, tax optimization, and family asset strategy for wealth preservation.

Risk/return mapping

Portfolio risk/return profile assessed across institutions, identifying inefficiencies, asset overlaps and structural gaps - individually and as a whole.

Wealth Management structuring

Full banking structures designed and coordinated from scratch, for any complexity and size.

Complex problem solving

Matters requiring strategic negotiation and coordinated execution within the banks.

Single Family Offices

Review & cost and structure optimization of your existing single FO, or the establishment of a new one designed to the family's specifications.

Expert network sourcing & coordination

Trustees, tax specialists, and legal experts, with transparent supervision and controlled pricing.

The WWEALTH-E Academy

Educating clients and the next generation in banking and the management of their own wealth.

WHY CHOOSE WWEALTH-E

Mandating us to negotiate every detail for you doesn't just save you money. It saves you **time, energy, and anxiety. The firms in this network operate under WWEALTH-E's direction, to terms we set.**

You have one person of contact from start to finish; **we handle the rest.**

PRICING ONE FIXED FIGURE.

PRICING

ONE PRICE · UNLOCKING YOUR WEALTH'S POTENTIAL

TIER	WHAT IT COVERS	PRICE
INITIAL EVALUATION You commission the audit only if it is justified.	Your real annual cost as a single figure, plus an estimate of what can be renegotiated. If your current terms are fair, we tell you.	**€0**
PRIVATE BANKING AUDIT For clients with existing banking relationships.	Existing cost base audited and reconstructed, competing all-in banking offers measured against it, negotiation and onboarding coordination handled.	**€10,000** +VAT per audited account
NEW BANKING STRUCTURE For clients seeking a new banking framework.	A full structure designed around your needs, competing all-in banking proposals secured and negotiated, onboarding coordination handled.	**€6,000** +VAT
BANKING ACCESS A simple solution.	No competing offers, no term negotiation. Suitable institutions presented: you choose; we coordinate end to end.	**€2,000** +VAT per new bank account
LINE BY LINE AUDIT Highly detailed and technical.	Each individual fee analyzed with the reasoning behind each, so terms can be fine-tuned directly with your bank.	ON REQUEST
GOVERNANCE LAYER Keeping us close. An annual retainer.	Agreed terms monitored and renegotiated as your relationship evolves. A second opinion **whenever** you need one.	from **€6,500** +VAT per annum
TRUSTEES & ADVISORS A dedicated tool built to showcase your value.	An entire client book analyzed, with client-ready reporting and proposals adhering to the Advisors' specified requirements.	ON REQUEST

Terms presented are indicative. Any relationship is entered into directly between the client and the institution concerned, and final terms are subject to that institution's own onboarding, due diligence and documentation. No proposal constitutes a binding offer.

What cannot be measured
Cannot be negotiated.

Total cost is almost never presented as a single figure.
We built the instrument that produces exactly that.

An analysis tool that assembles **the true annual cost of a banking relationship** from the client's own statements and fee structure.

When we find the terms are fair, we say so. Otherwise:

We let banks compete.

WHAT WE SEE
YOU SEE.

AS OF TODAY, YOU CAN KNOW THE TRUE COST OF YOUR ENTIRE PORTFOLIO

Across the accounts we have audited, total cost has landed **between 1.3% -3.2% p.a.** This account sits at the upper end.

01 EVERY FEE YOU PAY - AND EVERY FEE YOU WILL NOT

What You're Paying Today

Your AUM
€11,523,985

3.16%
€364,475 per year

Administrative & Management fees
0.65%
€74,906

Transaction fees & margins
1.02%
€117,105

FX fees
0.75%
€85,964

Other fees
0.75%
€86,500

Figures published with the client's consent and no institution is named.

What We'll Achieve Together

1.03% – 1.60%
€118,692 – €184,561 per year

Administrative & Management fees
0.75% – 1.00%
€86,430 – €115,240

Transaction fees & margins
0.00% – 0.30%
€0 – €35,132

FX fees
0.07% – 0.11%
€7,500 – €12,500

Other fees
0.16% – 0.48%
€19,000 – €55,000

Figures are compiled from three separate offers - the highest and lowest figure in each category may come from a different source.

02 YOUR NEW BANKING TERMS

Your bank today

3.16% p.a.
€364,475 p.a.

ADMIN, & MANAGEMENT
€74,906

TRANSACTIONS & MARGINS
€117,105

FOREIGN EXCHANGE
€85,964

IN HOUSE FUNDS & OTHER
€86,500

The best banking offer WWEALTH-E secured (typically 2-4 offers are presented)

1.03% p.a.
€118,692 p.a.

ALL-IN FEE:
TRANSACTIONS · FIDUCIARY DEPOSITS · FIXED FX MARGINS · NO PORTFOLIO FEES ON IN-HOUSE FUNDS

03 YOUR NEW BANKING OFFERS

Offer 1

FO 1 is a premier international group of experts specializing in Asset/Wealth...

View more

Partners

Annual savings
€245,784 (67.43%)

Offer 2

FO 2 is an Independent Wealth Manager based in Geneva, offering...

View more

Partners

Annual savings
€181,736 (49.86%)

THE REDUCTION SECURED

€245,784 p.a.

WWEALTH-E · ZERO OBSCURITY

SEE THE WHOLE PICTURE.

We will provide you with our initial assessment of your banking structure, **anonymously and at no cost.**

PLATFORM.WWEALTHE.COM

SECURITY HELD TO THE STANDARD IT DESERVES.

We protect your access and your data with open, internationally recognized security standards, the same ones trusted across the financial industry.

We never use in-house, proprietary solutions.

LOOKING AHEAD

PREPARED FOR THE POST-QUANTUM ERA

QUANTUM-RESISTANT FOUNDATIONS · NIST PQC ROADMAP

The foundations that protect your sessions and passwords already resist attacks from future quantum computers. With the NIST post-quantum standards now finalized, we have aligned our data-in-transit protection with them - so your security stays ahead of the threat, not behind it.

Security built on open standards - not on assumptions.

OPEN, PUBLICLY VETTED. NEVER PROPRIETARY.

01

FIDO2 / WEBAUTHN · PASSKEYS

PASSWORDLESS SIGN-IN

You sign in with your fingerprint or your device's Face ID. There is no password to be stolen or guessed.

02

ONE-TIME PASSWORDS · HMAC-SHA256

TWO-STEP IDENTITY VERIFICATION

Every sign-in is confirmed with a single-use code delivered securely to your inbox.

03

BCRYPT · SALTED ONE-WAY HASHING

PASSWORDS ARE NEVER STORED READABLE

Not even we can read them - they are kept irreversibly encrypted, one way only.

04

ENCRYPTION IN TRANSIT · TLS

ENCRYPTED COMMUNICATION

Every connection to the platform is protected end to end, just as in online banking.

05

ROLE-BASED ACCESS CONTROL (RBAC)

STRICTLY CONTROLLED ACCESS

Every employee sees only what concerns them. Roles and permissions govern every action on your data.

06

SIGNED SESSIONS · JWT / HMAC-SHA512

YOUR SESSION CANNOT BE HIJACKED

Once you are signed in, your session is cryptographically signed and cannot be forged, copied or tampered with.

PART OF THE WWEALTH PRIVÉE Suisse GROUP OF COMPANIES.

WEALTH PRIVÉE suisse

academy

DOWNLOAD BROCHURE

FOUNDED 2021 · ATHENS – GENEVA

Swiss private banking discipline, brought to Athens.

Representing the Client.

FEATURED IN

Energizing Greece Magazine · 4th Edition, 2025 - a case study in excellence, recognizing the founder as a pioneer in modern Swiss wealth management.

Energizing Greece Magazine · 5th Anniversary Edition, 2026 - Moving to Mastery.

wwealthprivee.com

Linkedin.com/company/wwealth-privee

instagram.com/wwealth_privee

· A POWERFUL PARTNER · WHAT WWEALTH PRIVÉE DOES.

Banking access	Private, commercial and investment banks across multiple jurisdictions.
Family office access	Elite Swiss and European family offices in Switzerland, Luxembourg and London.
Legal, tax and accounting	Planning and consulting for individuals and corporations.
Specialist network	Real estate, energy, shipping, art, blockchain, media and medical.
The Academy	Educating clients and new generations in the management of their own wealth.

WWEALTH-E and Wwealth Privée do not manage assets and do not provide any investment advice. The work is limited to cost analysis, presentation of alternatives, and the coordination of any transition.

Protecting your wealth.

A CONVERSATION, IN CONFIDENCE.

OFFICE

Arnis 10, Hilton

11528 Athens, Greece

CONTACT

team@wwealthe.com

+30 210 722 1379

WhatsApp +31 97 010 28 3697

PLATFORM

wwealthe.com

platform.wwealthe.com

FOLLOW

linkedin.com/company/wwealth-e

instagram.com/wwealthe