

# BOURGEOIS BOHEME

REDEFINING CASH MANAGEMENT  
IN A DIGITAL ERA

# ABOUT BOURGEOIS BOHÈME

Bourgeois Bohème (BoBo) is a cutting-edge **financial and lifestyle management platform**, delivering tailored solutions to Ultra-High-Net-Worth Individuals (UHNWIs).

BoBo seamlessly integrates **high-value transactions, cash flow management, and personal assistance services** that go beyond the capabilities of traditional banks.

Powered by Mastercard® and TENCo - Private Luxury Club, Bourgeois Bohème exclusively serves **clients with residence and assets in the EEA and UK.**



# THE **BOBO** SPIRIT

The term "BoBo," first described by David Brooks in *Bobos in Paradise* (2000), describes a socio-economic group that blends the artistic, free-spirited values of bohemians with the affluence of the bourgeois.

In *Bourgeois Bohème* (BoBo), this concept is reimagined as **a modern financial and lifestyle platform** that merges material wealth with luxury living.

BoBo embodies effortless luxury, offering **financial management and lifestyle services** that empower individuals to live fulfilling lives. This fusion of tradition and innovation is central to BoBo's mission, enhancing both financial freedom and personal well-being.



# UNIQUE OFFERING

Bourgeois Bohème offers a streamlined solution for the global elite, managing cash flow and lifestyle needs **for extended families and households.**

BoBo enables seamless cross-border wire transfers and card transactions of up to €1M, eliminating the delays and support calls typical of traditional banking.

Clients can issue accounts with **customizable spending limits** for families and staff, and **outsource payments** for bills, property expenses, and travel bookings to our BoBo assistance team.

This integrated approach ensures comprehensive household management with **exceptional lifestyle support.**





# KEY FEATURES

## + HIGH-LIMIT ACCOUNTS

Manage finances with accounts in EUR, CHF, GBP, designed for high-volume transactions and unlimited wallet uploads.

## + SECONDARY ACCOUNTS FOR FAMILY MEMBERS AND STAFF

Simplify household expense management with customizable sub-accounts for family members and staff.

## + BOHÈMIAN GOLD & METAL CARDS

Mastercard-powered BoBo Cards feature high spending limits, paired with secure digital wallets for instant payments.

## + EXCLUSIVE CONCIERGE & CLUB ACCESS

Enhance the experience with BoBo's concierge services, travel perks, and access to exclusive events, adding extra value to lifestyle management.

## + LUXURY PAYMENT DEVICES

Custom-designed payment devices, from key fobs to rings and bracelets, crafted in premium materials like gold, merge style with functionality.

## + TRUSTED PROFESSIONAL NETWORK

Leverage BoBo's network of wealth managers, legal experts, and concierge services for personalized management of both lifestyle and financial needs.

# SEAMLESS PAYMENT SOLUTIONS

## ACCOUNTS AND CARDS ISSUED IN EUR, GBP OR CHF

## HIGH TOP-UP, CARD, AND ATM LIMITS

- No limits on account top-ups and wire transfers
- SEPA instant transfers: **100,000 EUR per transfer**
- Card account load limit: **360,000 EUR / CHF / GBP per month**
- ATM withdrawals: **3,000 EUR / CHF / GBP daily**

## RAPID AND CONVENIENT

- Fully streamlined digital onboarding process
- Flexible transfer options: peer-to-peer, SEPA, Faster Payments
- Support readily accessible within the app

## SAFE AND SECURE:

- Controls in the app to effortlessly block, freeze, or unfreeze all devices with a single touch
- Advanced transaction security, including 3DS 2.2



# FAMILY AND HOUSEHOLD MANAGEMENT

- Secondary accounts can be issued to family members, household staff, and assistants.
- You can set individual settings on spending categories, countries, and timing for each secondary account holder for your convenience and security.
- An overview of the payment patterns of your family and household, with a consolidated financial report of transactions across all accounts is available in the app.



**Husband**  
No restrictions



**Wife**  
No restrictions,  
auto top-up




**Child**  
€100 daily limit





**Driver**  
€300 daily limit  
at gas station

# PAYMENTS DONE BY **BOBO SUPPORT**


## Client


 You receive utility and insurance bills for your property and send them to your BoBo Assistance Team.

 You receive a notification in your BoBo application and confirm it.

 You receive confirmation of the payment and can always check the documents stored for each transaction.

## Assistance Team

 Your Assistant creates invoices in the back-office system and sends you the payment request confirmation.

 The system grants the Assistant access to execute the payment. The payment is processed.





# BESPOKE DEVICES

**Premium metal and gold cards** the key to unlocking your Bourgeois Bohème experience. A virtual card is also issued instantly via the app for secure spendings online.

Get your card and add a **unique payment wearable** like a stylish ring, elegant leather bracelet, jewelry charm, or versatile key fob with secure integrated payment functionality.

For **truly bespoke options** delve into customization with our service, where you can tailor devices like watch straps, gloves or cufflinks to suite your lifestyle.



# LIFESTYLE ASSISTANCE

## TRAVEL ASSISTANCE

BoBo crafts personalized travel experiences, secures special-rate bookings, and provides access to the world's most exclusive dining spots.

## PERSONAL ASSISTANCE

BoBo can manage everything from staff recruitment and relocation to education and wellness, ensuring your daily life runs seamlessly with our global expertise.

## ENTERTAINMENT & EVENTS

BoBo grants members entry to premier entertainment worldwide, from high-profile concerts to live sports events.

## NETWORKING

BoBo stands as a gateway to invaluable connections, uniting like-minded individuals at our private events available for our higher-tier clients.

# ENGAGE WITH **BOBO**

While BoBo's primarily **manages cash flow**, it also **strengthens connections** with clients, their families, and PAs, assisting with lifestyle needs through trusted partners.

Clients often seek alternative solutions for wealth management, legal, and wellness services, which our network provides. This connects PAs and concierges to a broader network, enhancing their service capabilities. Whether clients are changing advisors, hiring legal counsel, or seeking specialized services, **our assistants are ready to offer trusted recommendations.**

As we grow our client base, we carefully select partners for our approved supplier list, ensuring confident referrals within our network. Partners can seamlessly integrate their services into this trusted, **high-volume ecosystem**, driving efficient and valuable collaborations.



# PARTNERSHIP OPPORTUNITIES

## CO-BRANDED MARKETING

This partnership includes joint marketing, co-branded products, and shared promotions to expand reach and strengthen brand image. Partners gain preferential client rates, referral commissions, and cross-promotion, boosting visibility and credibility.

## REVENUE-SHARING

This involves ongoing strategic collaboration with revenue shared from joint projects, bundled products, or services based on a predetermined percentage. Both parties benefit from the success of these initiatives, aligning objectives for long-term growth.

## REFERRALS

Companies refer clients in exchange for one-off commissions or rewards, generating leads, driving sales, and expanding market reach. Referring partners receive financial rewards for successful referrals, fostering mutual growth.

## COST-SHARING

Partners bear setup costs for product development, launches, or operations, combining expertise and resources to achieve shared goals. This approach reduces financial risks and individual costs while achieving better outcomes together.



# TOGETHER WITH **INDUSTRY LEADERS**

Bourgeois Bohème was founded in 2018 for a closed circle by the Würms family, **deeply rooted in private banking and multi-family office management.**

The family was joined by Gregor Anton Piëch, whose **German family heritage in car manufacturing** is known for its relentless pursuit of innovation, precision, and engineering excellence.

The company's vision was then brought to life by Hugo Gomez, the CEO, a former HSBC banker, along with Katherine Maslova, the CBDO, who brings a wealth of experience as a former private banking executive and successful entrepreneur.

**The shared values of creativity and visionary thinking** led to the founding of Bourgeois Bohème, a brand that embodies heritage, and a passion for timeless quality.

# BOURGEOIS BOHEME

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