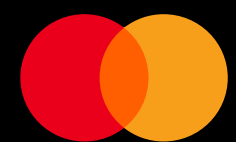


BOBO Famex™

*Elevating Family Finances,
Streamlining Operations*



BOURGEOIS
BOHÈME



*“Every household runs differently.
But the most successful ones have one
thing in common, systems that work
quietly in the background.”*

BOBO Famex™ is a private financial and lifestyle platform designed to support modern families and the teams around them. It brings together financial tools, secure payment infrastructure, and tailored service, all in one place.

From managing staff and household budgets to setting boundaries for younger family members or delegating tasks to a PA, every feature is built to reduce friction and increase clarity. Permissions are tailored. Approvals are instant. Reporting is seamless. And every wallet, device, or user operates under a structure that you control.

A solution trusted by families, family offices, and the advisors who support them.



A man with grey hair and glasses, wearing a grey suit, white shirt, and patterned tie, is seated at a white table. He is holding a black pen and writing on a notepad. The background is a blurred interior space with warm lighting.

Built by Family Offices for the Families They Serve

BOBO Famex™ was developed by Bourgeois Bohème (BOBO) and founded by the Würms and Gregor Piëch, two prominent European families, with a clear vision “to meet the evolving needs of today’s wealthy families”. Traditional private banking and wealth management no longer fit the way modern families live.

Managing complex households, enabling children’s financial independence, giving trusted staff secure access to funds, and maintaining oversight across spending and operations, BOBO was created from first-hand experience to solve these challenges.

The result is BOBO Famex™, a private, secure platform that gives families complete control over family and staff spending, seamless access to lifestyle services, and simplified management of financial and household operations.

Our partners recommend BOBO to their clients as a trusted solution that complements their advice and enhances the way modern families manage their financial and lifestyle needs.

Designed for the Way Modern Families Really Live

Today's family life demands more than simply moving money. It means supporting family members, trusted staff, and household operations across borders, all with the highest standards of security, flexibility, and discretion.

Through BOBO Famex™, families manage finances with high-limit accounts while staff and extended family are securely supported through personalised secondary accounts. Luxury payment devices, concierge services, and real-time controls simplify the complexity of daily life.

The Control Hub provides a private dashboard where every account, card, and transaction can be monitored and managed. Whether approving a purchase request, managing a child's spending, or reconciling budgets, families stay firmly in control, without the burden of disconnected systems.

Support is always within reach, with 24/7 real human assistance available via the app, whether for a financial request, a lifestyle arrangement, or trusted advice.



Everything Families Need, Seamlessly Connected

From the moment families join BOBO Famex™, onboarding is fully digital and concierge-supported. Currency wallets in EUR, GBP, and CHF provide instant access to funds, while personalised cards and spending controls keep family and staff securely managed.

Staff and assistants can create purchase requests, upload invoices, and receive instant approvals, keeping household operations smooth and principals firmly in control.

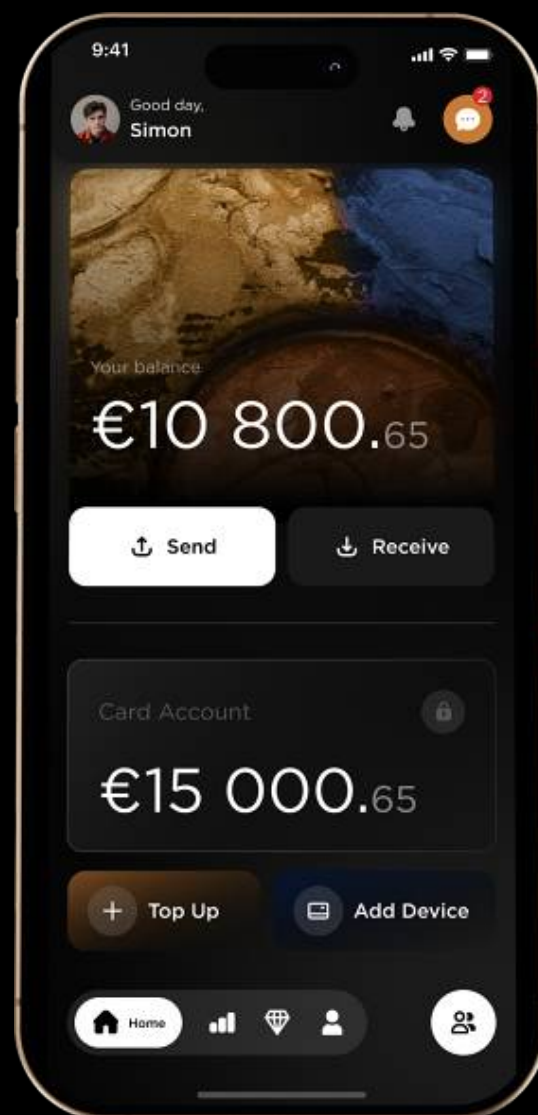
Custom-designed metal cards, rings, bracelets, key fobs, and other wearable devices make payments discreet and effortless. Families can also choose bespoke craftsmanship in gold, leather, precious stones, or jewellery-grade materials, tailored to fit their lifestyle.

Behind it all, BOBO's infrastructure ensures that every transaction, device, and interaction is secure, private, and personally supported.



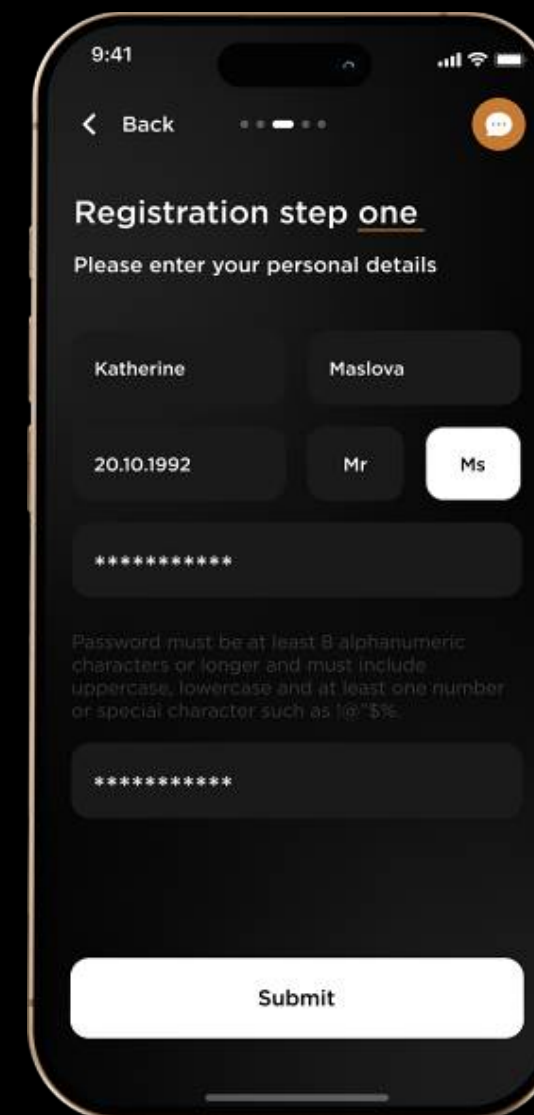


FEATURES IN DETAIL



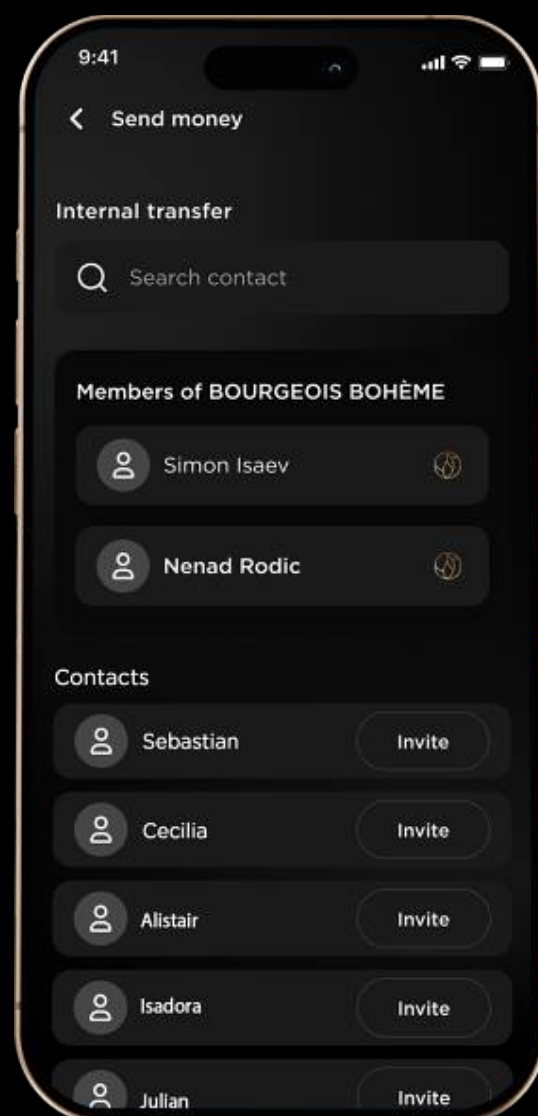
Family & Staff Wallets

Create individual wallets for family members and household staff directly from the app. Each wallet can be customised with permissions and spending limits, giving you full control over how funds are used. Receive real-time notifications for every transaction and approve top-ups instantly, no need to hand over cash or your personal card.



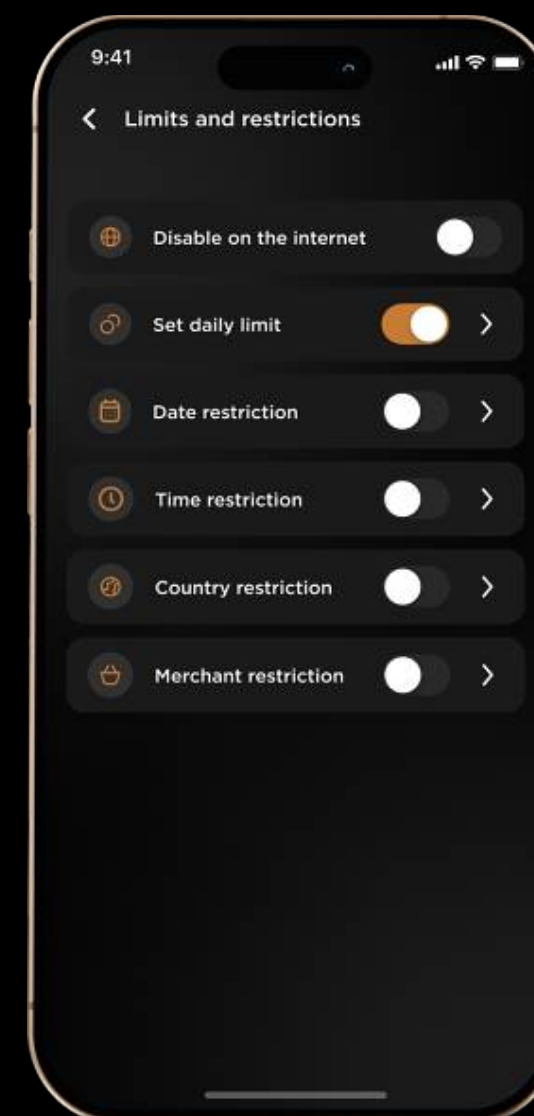
Streamlined Digital Onboarding

Opening an account is quick and hassle-free, thanks to our compliance team specialising exclusively in high-net-worth clients. KYC checks are completed within 48 hours, removing delays common at traditional banks. Prefer a personal touch? Simply send your information to our support team and we'll handle the process on your behalf.



Instant Wallet Transfers

Move funds instantly to family and household staff wallets anywhere in the world. Whether it's a child abroad or a staff member needing immediate access, respond in seconds with a secure in-app transfer, no delays or complicated processes.

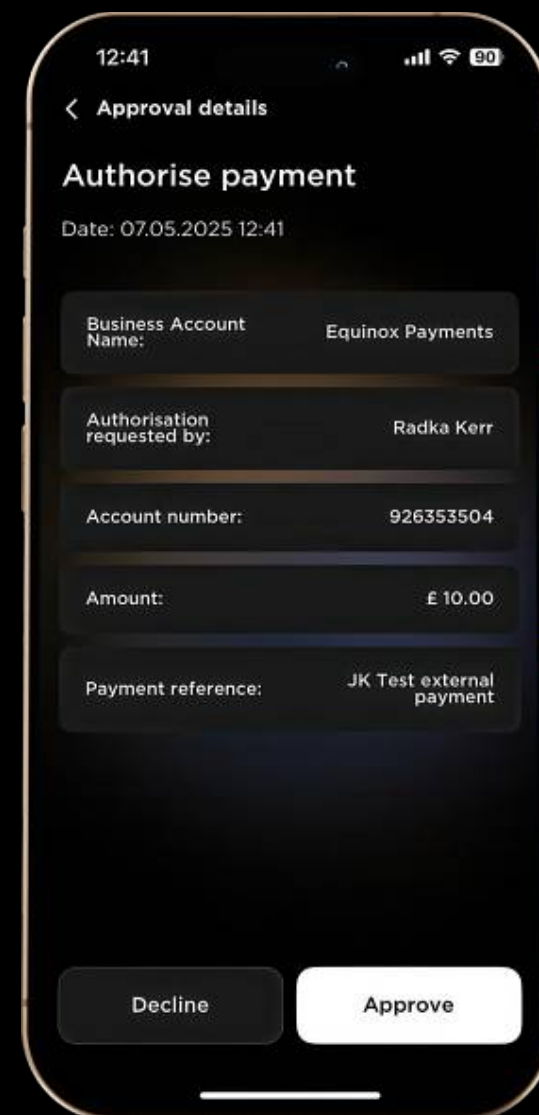


Customised Spending Controls

Maintain complete control over how and where funds are used by family and staff. Secondary wallets can be tailored with precise restrictions by category, geography, or timing. This protects the primary account while preventing misuse or unnecessary spending, without constant oversight or micromanagement.

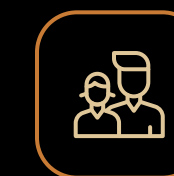
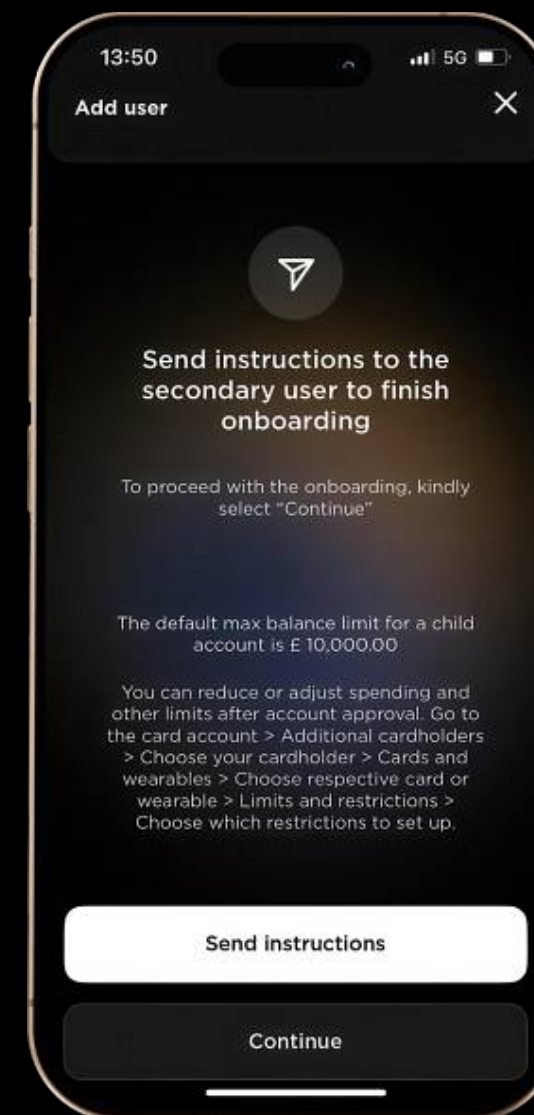


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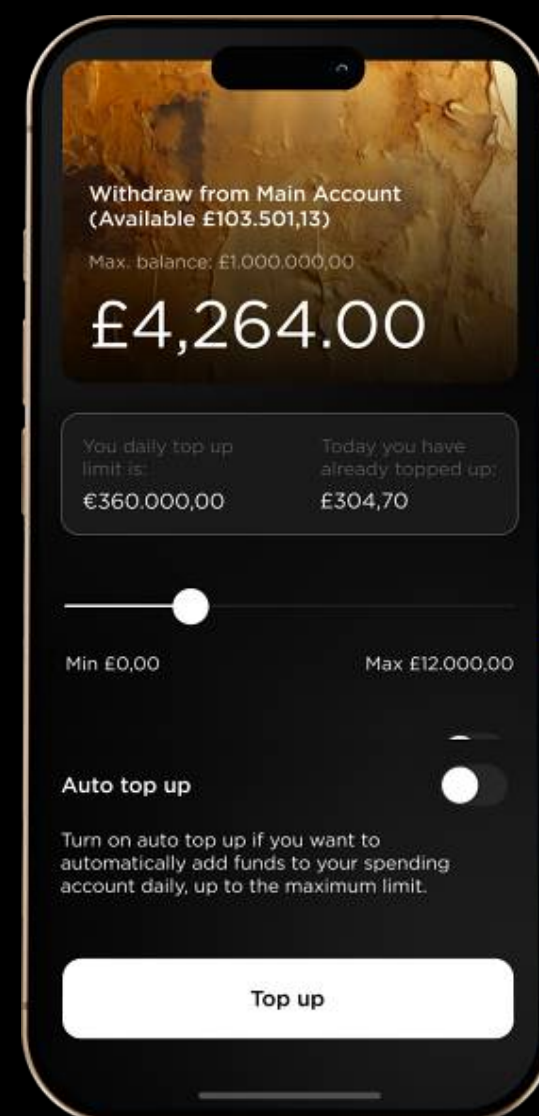
Delegated Payments

Approve or decline transactions in real time when a PA or staff member makes a payment on your behalf. Receive push notifications to your device for instant approval, maintaining full oversight while delegating operational control.



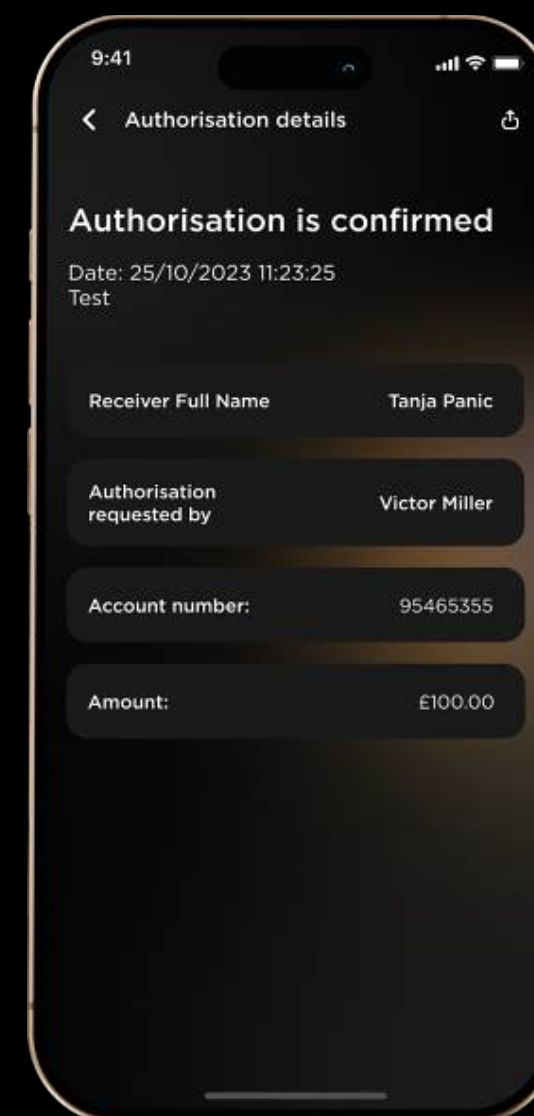
Wallets for Younger Family Members

Offer younger family members (as young as 6 years old) a safe environment to learn responsible spending through secondary accounts with customisable spending limits. Parents gain peace of mind knowing their children's financial activities are secure, even while away at school or university.



Unmatched Limits

Enjoy unparalleled financial freedom with payment limits of up to €1M per card transaction, plus industry-leading top-up and ATM withdrawal limits. Secondary users also benefit from flexible high limits, ensuring family members and household staff have convenient access to funds without restrictions or unnecessary compliance hurdles.



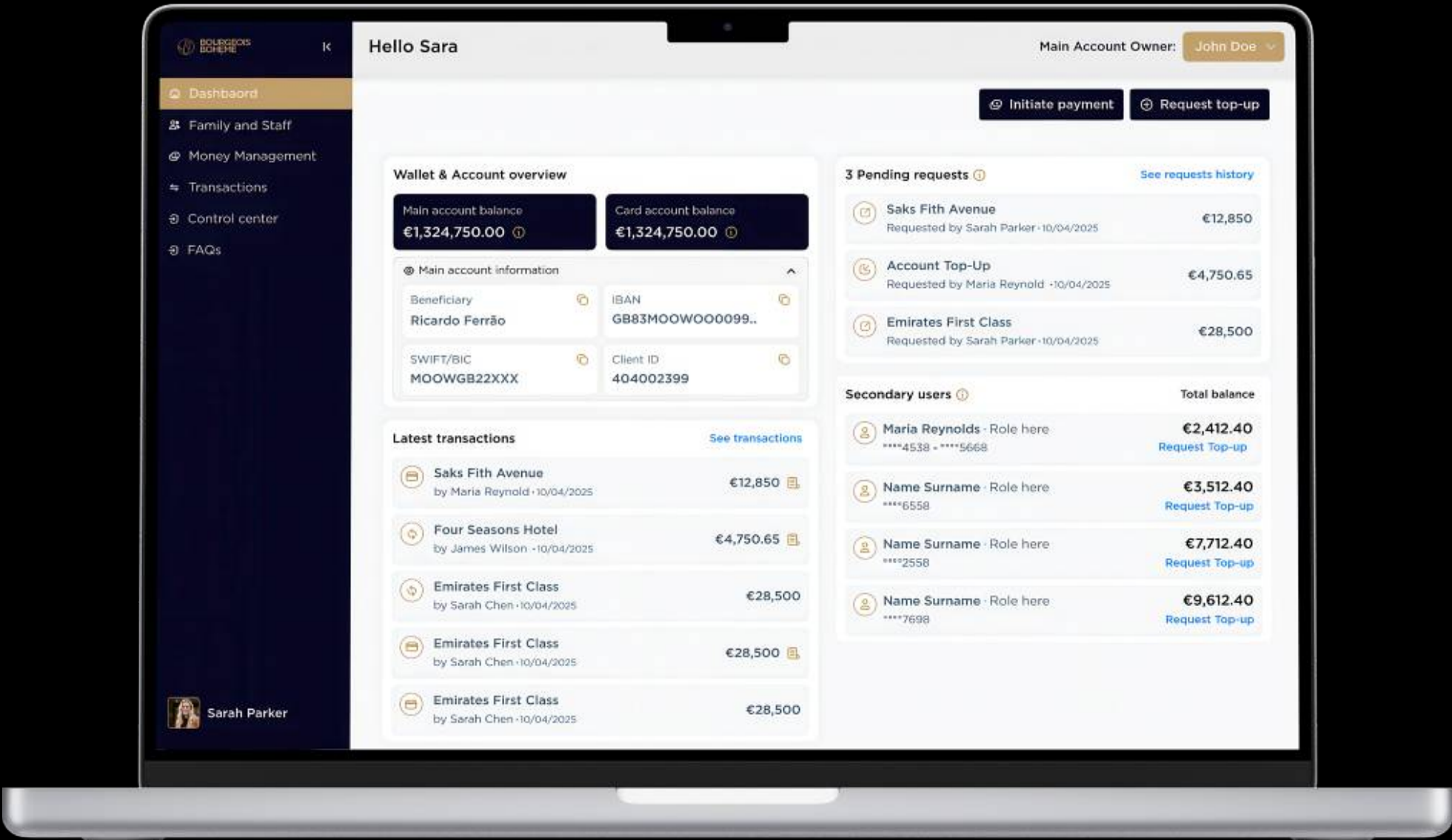
Authorised Access Management

Delegate secondary wallet setup and financial responsibilities to a trusted assistant or senior staff member. Tailored access permissions let them create and manage secondary wallets and spending profiles without compromising the security of the primary account. This removes the need for direct involvement in every task while maintaining full oversight.

Control Hub

The platform’s reporting tools provide a streamlined way to monitor household and staff spending. Every transaction made can be matched with supporting documentation, such as invoices and bills, and securely stored within the control hub. This makes reconciliation quick and reduces manual admin, helping you stay organised without the hassle. Whether you’re reviewing spend by individual or preparing information for your accountant, everything is easily accessible.

With permission, your accountant, advisor, support team, or PA can also access reporting directly, with full visibility across all primary and secondary account activity, plus filters and download options for bills and statements.



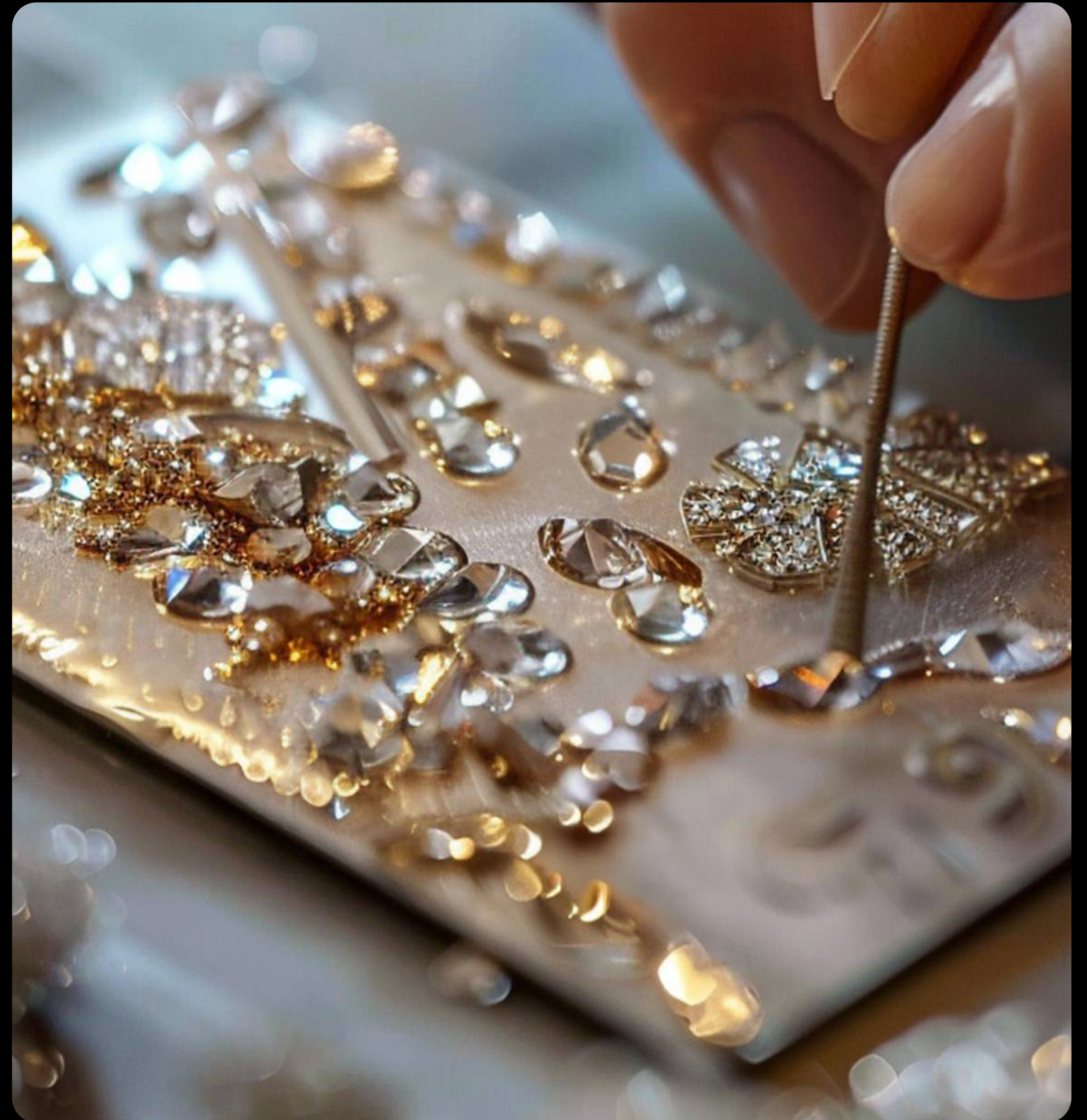
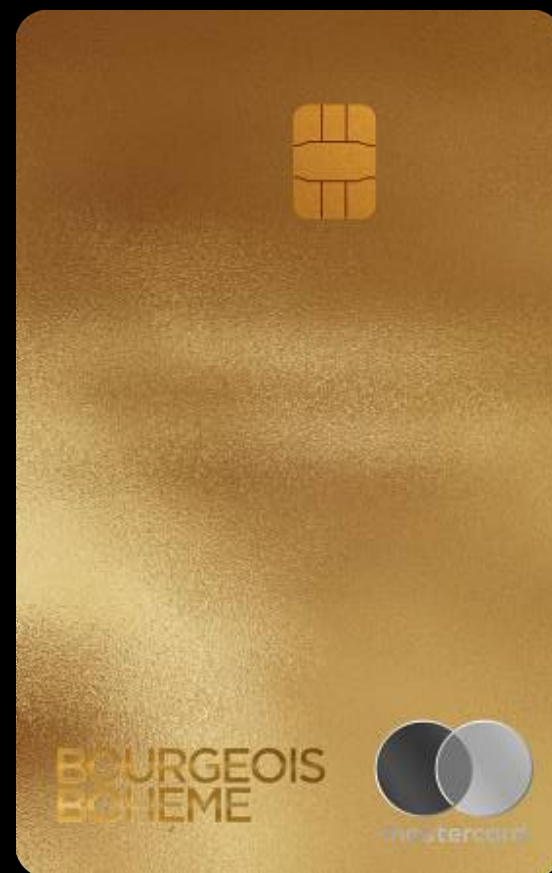
Dedicated Compliance Team

Our compliance team focuses solely on high-net-worth clients, giving us unique insight into your financial activities and enabling us to support your transactions smoothly and securely. Unlike traditional banks that follow standardised checks, we understand your financial profile, ensuring your transactions are handled without unnecessary interruptions.

Payment Cards

Select from Virtual, Plastic, or Metal Mastercard cards, each offering secure, contactless payments globally.

For a personalised experience, we offer 14-karat gold customisable cards at an additional cost. Our hand-crafted, limited-edition jewellery cards provide a unique, premium alternative for clients who want something truly distinctive.



Payment Devices and Wearables

Choose from a wide range of wearable payment devices including rings, key fobs, leather bracelets, and jewellery charms, all with integrated contactless payment functionality. Wearables offer a discreet, stylish, and convenient way to pay, ideal for everyday use, travel, or when carrying a card isn't practical. Bespoke services allow for customisation of items like watch straps, gloves, or cufflinks.





Integrated Concierge Support

Available to Star and Legend clients, our concierge and personal assistance team integrates with your financial setup. Assign a PA to manage payments on your behalf, and they will handle everything from finding to booking the perfect getaway, with no shared accounts or pre-funded deposits required.



Special Rates & Exclusive Offers

Access preferential rates and exclusive offers for luxury assets including rare cars, watches, and real estate opportunities. Enhance purchasing power and investment potential with access to rare, high-value opportunities typically reserved for private networks.



Preferential Travel Benefits

Enjoy premium travel benefits including VIP lounge visits and airport fast track services, ensuring every journey is stress-free, private, and exceptional from departure to arrival.



Exclusive Member Events

Receive invitations to curated luxury experiences, from brand showcases to elite networking gatherings, connecting you with a global lifestyle network in exceptional settings.

A Membership That Grows with You

BOBO Famex™ offers three carefully structured tiers to suit your household's changing needs. Start with Essence for essential features, upgrade to Star for enhanced tools, or choose Legend for the full luxury experience. Each tier builds on the last, adding services like concierge support, exclusive events, and premium perks. You can also add a personal PA to any tier. Upgrading is seamless, so you can scale as your needs grow.

1 Additional sub-accounts can be opened at cost.
2 Plastic card and non-custom wearables are included for Essence and Star; for Legend clients one premium metal card is provided on a complimentary basis. Other payment cards and devices can be purchased at additional cost.
3 Additional personal assistance services—including a dedicated PA for daily errands—are available upon request for an added fee.

	Essence	Star	Legend
Family & Staff Wallets			
Primary Account, BOBO App	+	+	+
Sub-accounts for Family & Staff ¹ , personal BOBO App access	2	4	unlimited
Control Hub for Back-Office	1-month access	3-month access	unlimited access
24/7 In-app Support for All Users	+	+	+
BOBO Relationship Manager	—	monthly check-up	unlimited
ATM Fee	2,0%	1,5%	1,0%
FX Fee	2,0%	1,5%	1,0%
Cards And Devices			
Virtual Card	+	+	+
Signature Premium Card	Metal	Metal	Golden
Additional Complimentary Cards and Payment Devices ²	2	3	5
Lifestyle			
Mastercard® Travel & Lifestyle Services	+	+	+
Travel & Entertainment	—	30 requests per annum	Unlimited number of requests
Dedicated Concierge ³	Limited access	Preferential access	Included
Private Events & Networking			
Premium Benefits			
Airport Lounges & Fast Track	+	+	+
Negotiated Rates, Upgrades on Travel & Entertainment	—	+	+
Negotiated Rates on Luxury Shopping Experiences	—	—	+
Membership fee			
Annual, EUR	1.900,00	5.100,00	12.700,00

Why Families and Advisors Choose BOBO Famex™

Traditional banks and concierge services were never built for the way modern families live today. They separate financial services, household management, and lifestyle support, forcing families to manage across multiple systems, platforms, and providers that don't connect. BOBO Famex™ was built differently.

It brings everything together, financial management, household operations, and lifestyle access, in one secure, private platform designed around how families already operate, not how banks think they should.

Families choose BOBO Famex™ because it gives them something traditional providers cannot: complete control over family and staff spending, clear oversight of household finances through the Control Hub, and personalised access to lifestyle services, backed by real privacy, flexibility, and security.

This isn't banking. It's the infrastructure for the way your family, or your clients' families, already operate, made easier.





Start a Conversation with Us

To explore how BOBO Famex™ can support your family, or enhance your client offering, please contact:

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WWW.BOBOFIN.COM

