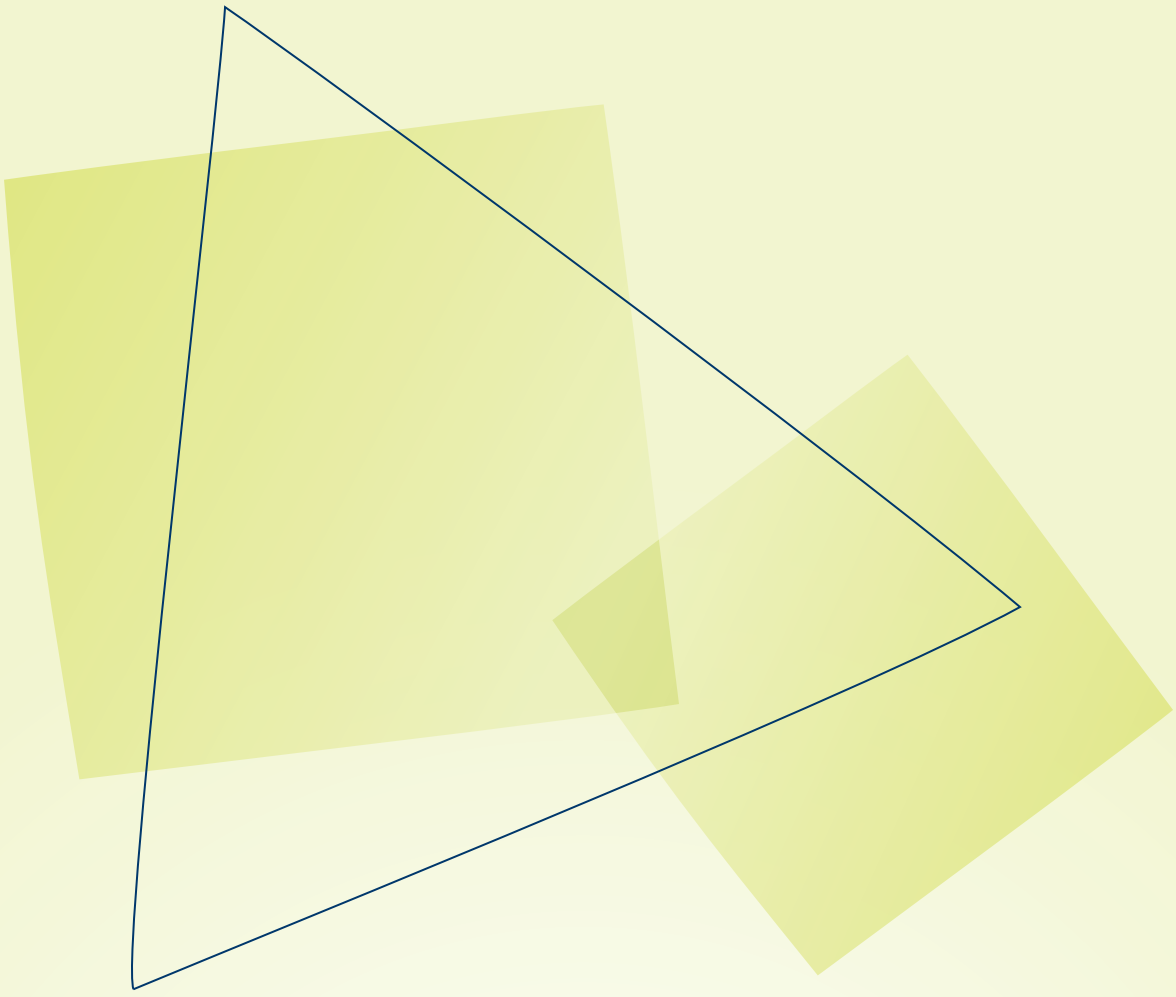
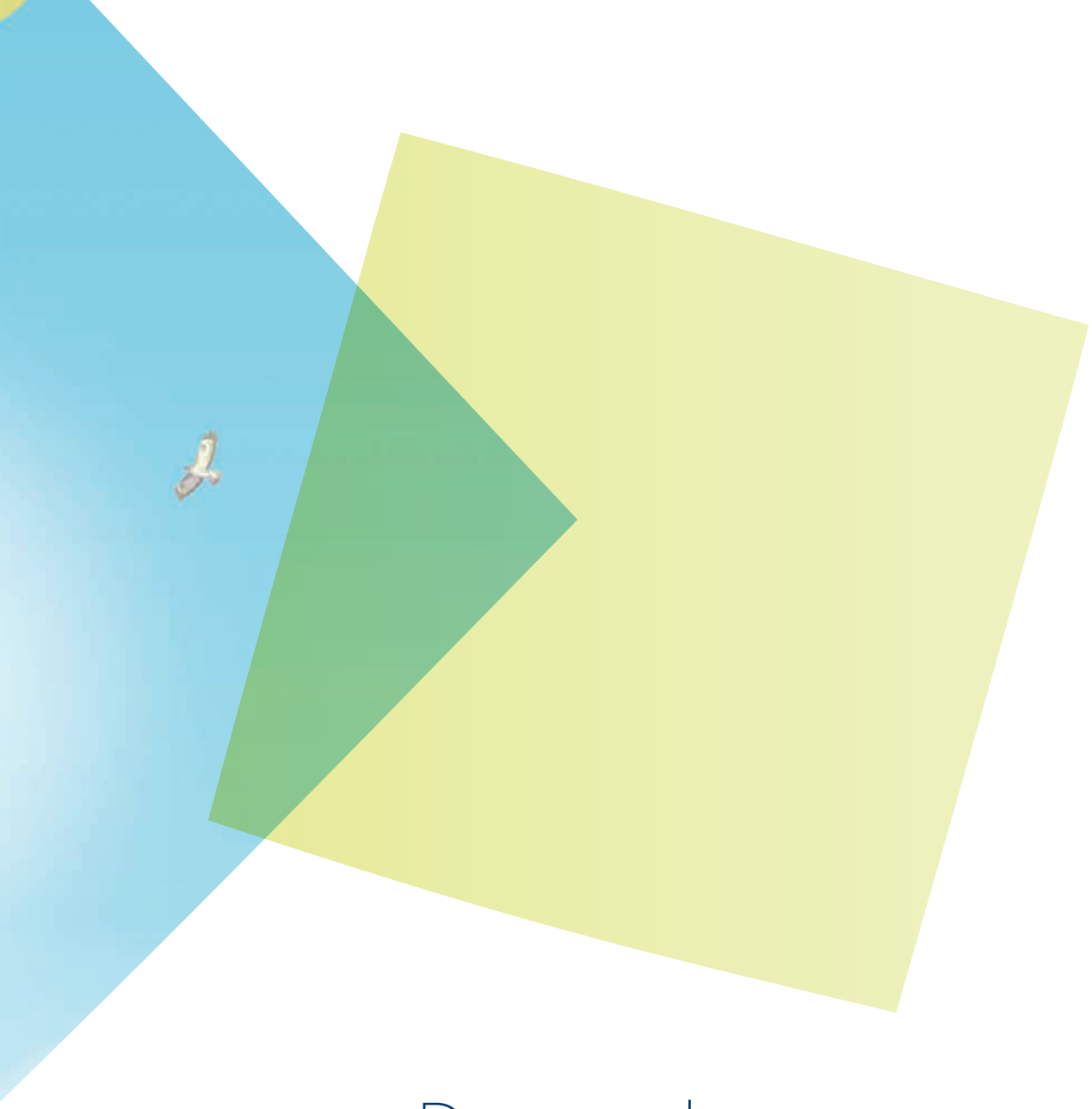
VP Bank Ltd Singapore Branch · Valid from November 2026

Your goals, our solutions







Dear reader

We engage all our senses to understand you and your assets. We listen, anticipate your needs and keep our eyes on your goals. At the heart of this approach is VP Sensa, our goal-oriented advisory solutions designed to place you at the centre of everything we do.

Find out on the following pages why VP Bank is the right partner to meet your high expectations. We not only ask the right questions to better understand your needs; we also have a keen sense for the right solutions. At the core is VP Sensa, which lays the foundation for your financial plans. Combined with our asset management mandate VP Vida and its flexible range of service options, we bring together expertise and flexibility to deliver tailored solutions aligned with your goals.

Experience the difference for yourself, and let's work towards achieving your goals together – with us as your banking partner.

Your VP Bank

Our advisory approach

You are at the centre. Our advice is orientated entirely towards you and your financial goals.

For us, comprehensive advice is more than a buzzword. We view it as a thorough understanding of your situation, identifying your key goals together and finding the right strategies and solutions.

Your situation

Before we discuss your goals, we want to understand you. This goes beyond your personal, professional and financial situations and includes your values and preferences. Talk to us about your expectations and your idea of a successful relationship.

Your goals

What does quality of life mean to you? What are your plans for the future? Together, we will define your financial goals, prioritise them and align your financial means across these goals.

Your strategy

Every goal is unique, therefore each investment strategy should be individually adapted to the specific objective. Based on your situation, we will work together to find the right path for each of your goals.

Our solutions

With the investment strategies defined, we will be happy to help you select the investment solutions that best fit your needs. Our VP Vida asset management mandates offer a range of options, providing you the flexibility to tailor the level of customisation to your individual needs.

Your progress

Are you on track to achieve your goals? We continuously monitor your portfolio so it aligns with your goals. As your circumstances change, we review and make adjustments so you remain on course.



Our investment process

We apply a structured, disciplined investment process that remains flexible enough to respond to unforeseen events.

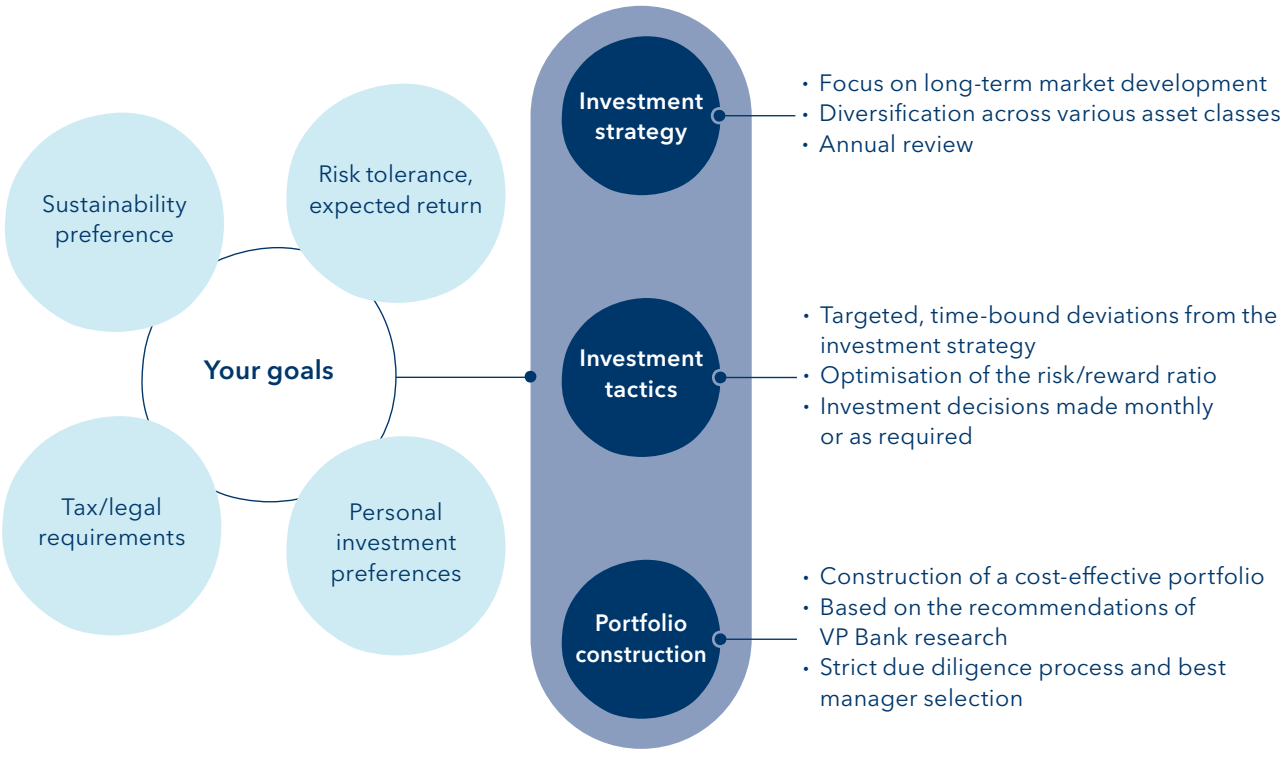
Whether investors achieve their financial goals depends not only on the chosen strategy, but also on its disciplined execution and active monitoring. Far too often, "strategic" is confused with "static" in investing.

At VP Bank, we distinguish between **investment strategy** and **investment tactics**. Our Investment Strategy Committee (ISC) meets twice a year and decides on the investment strategy, which defines the long-term composition of the portfolio and typically has a time horizon of several years.

Investment tactics are overseen by the Investment Tactics Committee (ITC). This body meets monthly or whenever necessary in the event of extraordinary market events. During its meetings, the ITC decides on short- and medium-term deviations from the investment strategy to reduce risks in the portfolio or improve the return prospects.

Our investment publication, Our View, which outlines the bank's latest perspectives and insights on global markets and investments, helps keep investors informed.

How do we help you achieve your goals?



Your goals as the foundation

Our offering enables a focused and personalised approach to managing your wealth. Guided by your life plans, we work with you to define the right combination of solutions – so your investments remain aligned with what matters most to you.



VP Vida

Let experts manage your assets while you lean back and enjoy your life.

Custom | Advanced | Essential

VP Sensa

Do you have the right financial solutions for your life goals? Our comprehensive activation package provides a solid foundation for your long-term financial well-being.





VP Vida – asset management mandates

Delegate and relax – leverage VP Bank's investment expertise and have your assets managed professionally.

Would you prefer to focus on your priorities while our experts manage your wealth? VP Vida offers you exactly that. You can choose from a range of tailored mandates:

VP Vida Essential

The mandate's investment strategy is implemented using funds. As well as providing broad scope for diversification, funds also make it possible to respond quickly to new market situations.

VP Vida Advanced

Would you also like to have direct investments in your portfolio in addition to funds? Not to worry. Your portfolio manager has access to all the equity and bond recommendations of our research team.

VP Vida Custom

The right mandate solutions for you are as personalised as your goals. VP Vida Custom can be tailored to accommodate your specific requirements, whether in the investment strategy or its implementation.

With VP Vida Essential, Advanced and Custom, you enjoy the following advantages:

- Professionally managed investments aligned with VP Bank's market view
- Continuous monitoring of the financial markets
- Periodic screening of asset classes and investment products in compliance with our best-in-class approach
- Consideration of ESG risks and opportunities
- Active risk management
- Clear performance reports

Whichever option you choose, our portfolio managers invest your assets in line with your expectations and preferences, ensuring a highly personalised approach at all times. Supported by our research capabilities, you remain well-informed about developments in the economy and financial markets, empowering you to make well-founded decisions.

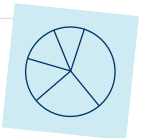
Our Investment Committee, chaired by our Chief Investment Officer, meets at least monthly to make timely tactical allocation decisions. You can also stay up-to-date with our latest market views through our monthly publication, Our View.

We take a disciplined and measured approach through broad diversification, hedging of currency risks, and a rigorous selection of best-in-class financial instruments, to build robust portfolios.

Our mandate lines are also available in "**Plus**" variants for which sustainability factors play a greater role in investment decisions.



Strategy Funds give you the opportunity to utilise VP Bank's investment expertise even with smaller investment sums. You benefit from our active investment approach combined with comprehensive risk monitoring.



Our sustainability approach

ESG risks and opportunities are an integral part of our investment and advisory process.

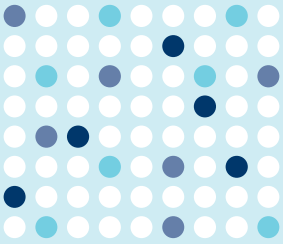
Our proprietary VP Bank Sustainability Score (VPSS) helps determine ESG risks and opportunities as an integral part of the investment process. It provides transparency and creates the basis for systematically identifying opportunities and risks in the portfolio.

The ESG rating provided by a sustainability specialist is used as a starting point for the analysis. Companies demonstrating strong ESG momentum are rewarded with higher scores. Those contributing to the United Nations' 17 Sustainable Development Goals (SDGs) receive additional recognition through our SDG and Impact Score.

Conversely, companies with controversial business practices are carefully evaluated and reflected accordingly in our scoring.

The VPSS framework is applied across equities, bonds and funds, with minimum standards incorporated into both individual investment instruments and portfolio construction.

We offer transparency for your portfolio



Exclusion approach
Companies that do not receive an ESG rating of "BB" or above are excluded. This reduces ESG risks.



Positive selection
We assess a company's sustainability profile using five dimensions, based on our proprietary VP Bank Sustainability Score (VPSS).



Portfolio view
A portfolio is more than the sum of its individual investments. We therefore place strong emphasis on evaluating it as a whole.

Zero compromises
We believe sustainable investments and performance can go hand-in-hand.

Our view of the financial markets

Would you like to know what is happening on the financial markets and get investment ideas?

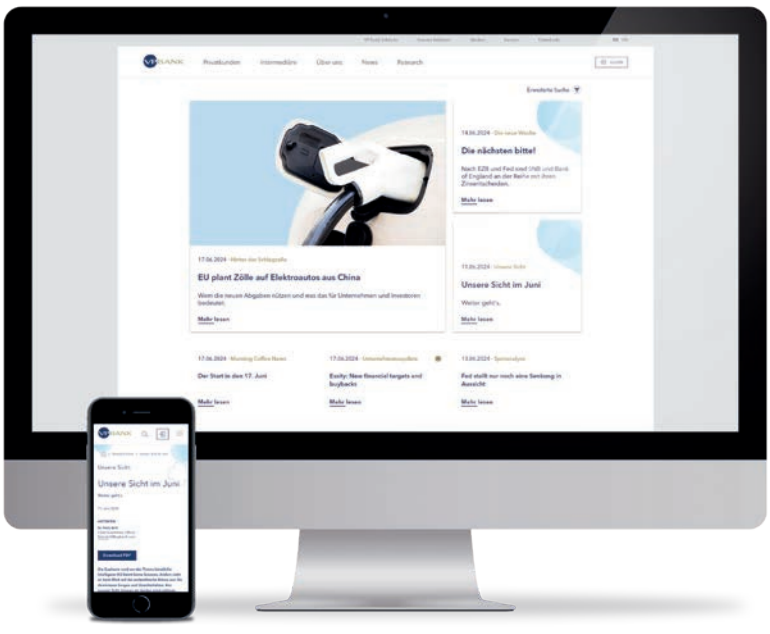
Through Our View, we provide you with the latest market views and research insights, readily accessible via our research portal.

As your trusted financial partner, we continuously monitor global markets, assess developments, and identify emerging trends. We distil complex information into clear, actionable insights and share our perspectives with you through our dedicated research portal.

Gain access to timely and relevant insights with daily and weekly market updates, in-depth monthly analyses of key asset classes, and our flagship investment publication, Telescope. We also offer thematic analysis across asset classes, highlighting key themes and investment considerations. Our coverage extends to individual securities in major equity and bond markets, complemented by our robust fund expertise. This ensures that you have a well-rounded view to support informed investment decisions.

What we offer on our research portal:

- Current views on market trends in different asset classes and commentaries on the prevailing economic situation
- Direct access to analyses and updates
- Individual fact sheets on equities and funds
- Intuitive search function to explore topics of interest
- Extensive filter options for individual securities and funds
- Convenient, direct access via the client portal



Your contact – wherever you may be

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UN environment programme | finance initiative
Principles for Responsible Banking

Signatory of:
PRI Principles for Responsible Investment

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Every investment carries a degree of risk. The price and value of financial instruments and the returns achieved on them may rise or fall. No assurance can be given to investors that they will recover the amounts they invest. The VP Bank line of wealth management products gives the investor a choice of various investment strategies and objectives with corresponding levels of risk. Before opting for a product, the investor should therefore find out whether that product matches his own circumstances and what special risks are associated with it.

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