Private Banking from Emirates NBD has partnered with The Fine Art Fund Group (“FAFG”) to offer clients superior art advisory services. Through this partnership, clients receive personalized advice on art investment and art collecting. Clients can invest in art through the Managed Art Portfolio Service (MAPS) or the Fine Art Investment & Research Service (FAIR).

Investing in art enhances a diversified investment portfolio through an enjoyable alternative asset class. Driven by financial results, FAFG’s art advisory team will strive to give our clients access to quality art works for the best prices available in the marketplace.

**BENEFITS**

- Clients are advised by FAFG’s art experts, including the leading players from each of the sectors of art in which FAFG operates, who have a combined experience of approximately 300 years and access to a large number of high quality deals both on and off the market
- Client anonymity
- Provision of current market intelligence, expertise and experience of the FAFG’s team
- Access to deals at preferential price levels and financial benefits due to FAFG’s access to reduced fees for art services
- Efficiency and time saving for our clients
- Access to VIP events, conferences, art fairs and tours globally
- All artworks will be subjected to the same rigorous, five tier decision making process and due diligence process as implemented by the FAFG
- Detailed due diligence reports are assembled for each potential acquisition and sale of works of art
- The strong relationship between the FAFG and art experts, dealers and the leading auction houses can minimize transaction costs
- Negotiated deals on buyer’s premium when selling exceptional works
- The FAFG’s team will handle every stage of the buying / selling process, and can assist in matters of logistics, valuations, restoration, loans, and art fairs
1. MANAGED ART PORTFOLIO SERVICE (MAPS)

The Fine Art Fund Group ("FAFG") offers the opportunity to create a collection or a private fund on behalf of the client. This is a private art fund / art investment management service for clients who wish to establish and manage their own art collection, whereby works of Fine Art that are considered to be investment pieces, are purchased for the client.

- The collection will be diversified across different sectors of art, tailored according to the specific needs and tastes of the client
- The private fund affords shorter term access to liquidity should the client need it
- These artworks can be either sold for a return, or retained as a private collection
- Minimum commitment: US$ 1 million, including existing collection
- Minimum contract duration: 3 years
- Management fee: 2% per annum (may be reviewed from year 4 onwards)
- The FAFG’s standard fee structure on aggregate annual purchases and sales applies:
  - 10% on up to US$ 100,000
  - 5% on the next US$ 900,000
  - 2% on the next US$ 4,000,000
  - 1% on everything over US$ 5,000,000

2. FINE ART INVESTMENT & RESEARCH (FAIR)

FAIR offers an art advisory service for one-off transactions. This service includes:

- A FAIR representative who will provide the client with bespoke services
- Access to the FAFG’s renowned team of art experts
- Price check and negotiating power
- Estimates for valuation of artworks consigned or considered for purchase
- Logistics and storage service
- The streamlined structure of FAIR aims to reduce the costs and facilitate the ease of these transactions
- A fee of US$ 2,000 applies for this service
- A further commission will be charged on deal completion using the following structure:
  - 10% up to US$ 100,000
  - 5% on US$ 100,001 - US$1,000,000
  - 3% on US$ 1,000,001 - US$ 5,000,000
  - 1% above US$ 5,000,000
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