

Mr Joe Doe

Personal information

Mr Joe Doe, 55 years old, Swiss citizen and Swiss tax resident, lives at Villa Aurora, Lakeview Promenade 18, 8008 Zürich with his spouse Claudia (53) and their daughter Sophie (18). The property is fully owned without mortgage. Identity has been verified by Swiss passport (Attachment A).

Professional background and Source of Wealth (SoW)

From 1991 until 2003 Mr Doe was employed as Management Consultant with AlpenStrat Advisory AG, Zürich, earning approx. CHF 150'000 per year and accumulating personal savings of CHF 100'000 (Attachment B: salary statements).

In 2003 he founded Aurora Outdoor GmbH, an online retail company specialised in mountaineering and outdoor equipment (Attachment C). The company was financed with a CHF 150'000 loan from Helvetia Merchant Bank AG, secured by his parents (Attachment D), and his own CHF 100'000 savings (Attachment B). The loan has been repaid in full. Mr Doe was at all times the sole shareholder of the company (Attachment H: share register).

Aurora Outdoor GmbH developed into a profitable and audited company (Attachment D: audited financial statements 2020–2024). In July 2025, the company was sold to Nordic Lifestyle Holdings AB, Stockholm, through a share purchase agreement fully settled in cash (Attachment E). The transaction generated CHF 25'000'000 net proceeds, which represent the main part of Mr Doe's wealth.

Source of Funds (SoF)

The sale proceeds of CHF 25'000'000 were credited to Mr Doe's private account at Helvetia Retail Bank AG in July 2025 (Attachment F: bank statement). From there he transferred CHF 20'000'000 to his account at our bank, to be invested under a discretionary wealth preservation mandate. The remaining CHF 5'000'000 stay at his retail bank account to cover family living expenses. The inflow to our bank (SoF) is therefore fully and directly linked to the documented company sale.

Compliance checks and tax status

Screening confirms: no PEP status, no sanctions, no adverse media (Attachment A). Nordic Lifestyle Holdings AB has also been screened with no findings. Mr Doe is Swiss tax resident (Zürich) and his assets are declared to the Swiss tax authorities (Attachment G: tax declaration 2024). He is the sole beneficial owner of the assets.

Conclusion

The provided documentation (Attachments A–H) is complete and supports both Source of Wealth and Source of Funds in a clear and consistent way. Wealth is derived from employment savings, the creation and ownership of Aurora Outdoor GmbH, and mainly from the documented company sale. The CHF 20'000'000 inflow to our bank is directly connected to this sale. The client profile is transparent, fully documented and shows no indicators of increased risk.