





CHELMER

Making wealth creation simple



We exist to make investing and
wealth creation simple for you
and your clients

ALIN UNGUREANU, CEO



CHELMER



Providing the best service to your
customers

We are all customers

So, what do we as customers want?

General considerations

- Convenience – location
- Choice – a broad selection
- Reasonable - pricing
- Service - good
- Reputation - trusted

Your great service experience

Think about the last time you received great customer service.

The thing that probably elevated your experience was the human touch.

Getting to the point

KPMG in a recent report said:

"The wealth management competitive landscape is being reshaped by a range of forces including an expanding, diversified customer base with rising expectations, new ways of working powered by technology, fast regulatory change, geopolitical volatility and aggressive new entrants with efficient business models."

Digital transformation

Technology has opened the door to new ways of servicing customers and Covid has accelerated the move to digital.

But we should remember that technology is not of itself the complete answer.

The ideal is the combination of flexible robust technology and personal service.

Personal service

- ❏ Will I be treated with respect and my needs be understood?
- ❏ Will I get suitable advice?
- ❏ Will my investments grow and be safe?
- ❏ Will I be able to easily review my investments then invest or divest?

Digital and the human touch

Digitally enabled wealth-management solutions are important to offer self-service access to innovative products.

***Winning firms should combine the best of digital, and the human touch,** while also using a scalable, standardized product and service operating platform.*

Operational efficiency and agility is paramount, responding to evolving customer expectations while driving down costs to maintain a 'low-cost, high-value' offering.

Your digital journey

The technology that you implement as part of your Digital Transformation journey should help you address these needs.

Digital and human requirements

- Digitally enabled
- Human touch
- Personalized
- Self-service
- Scalable



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Thank You