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shaping  
the **future**  
of **finance**

FIND OUT WHY LUXEMBOURG  
IS A GREAT PLACE FOR **FINTECH**

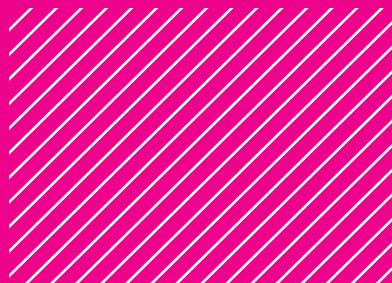


# Luxembourg Your **FinTech Innovation Hub**

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## At the heart of the world's largest Single Market

- **Top 2** European Union financial centre
- Home to more than 140 international banks
- **Europe's number 1** investment fund centre
- **9 out of 10** world's largest Private Equity houses are doing business out of Luxembourg
- Luxembourg Stock Exchange: **global leader** in international securities listing
- **Europe's number 1** cross-border insurance center
- Major European e-commerce and **e-payment hub**
- **EU-regulatory framework** and EU-wide licensing of financial services
- **Innovation-friendly** and responsive financial regulator with dedicated FinTech division
- **Easy access** to decision makers



# Supporting Innovation

## PRIVATE FUNDING

- Local investors (Business Angels, VCs, etc.)
- Luxembourg Business Angel Network
- 100+ global VC firms within 1-hour flight

## PUBLIC FUNDING

- €150 million **Luxembourg Future Fund** focused on innovative European SMEs managed by SNCI and European Investment Fund located in Luxembourg
- €20.33 million **Digital Tech Fund** for ICT start-ups
- **Grants** for Research, Development and Innovation projects

# Start-up support **Ecosystem**



- **Luxinnovation:** One-stop-shop agency assisting innovators in setting up and developing their business



- **Technoport:** State-of-the-art tech and business incubator



- **nyuko:** An independent initiative to boost Luxembourg's entrepreneurial ecosystem



- **FIT4Start:** A €50K support and coaching programme for ICT start-ups by the Ministry of Economy and Luxinnovation in partnership with Technoport

+ a broad range of private incubators and accelerators

## Coming soon



- **The LHoFT:** The Luxembourg House of Financial Technology is a dedicated platform where FinTechs and the financial community connect



# Research, Development & Innovation

Close collaboration between private sector and class-leading research institutes such as Luxembourg Institute of Science and Technology (LIST) or the Interdisciplinary Centre for Security, Reliability and Trust (SnT) of the University of Luxembourg



## A wide spectrum of **FinTech Activities**

1. Compliance & risk management
2. **Blockchain & cryptocurrency**
3. Security & authentication
4. **Automated investment services**
5. Big data analytics
6. **Mobile & e-payments**



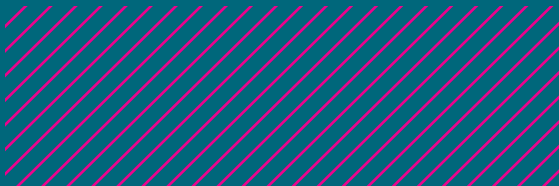
# A competitive **International Business** environment

- Ranked 1st for technological readiness worldwide  
(Global Competitiveness Report, The World Economic Forum 2015)
- In the top 10 of most innovative countries globally  
(Global innovation index 2015)
- 3rd most globalised economy in the world  
(2015 KOF Index of Globalization)
- Ranked 3rd for attracting and retaining talent  
(INSEAD Global Talent Competitiveness Index 2014)
- 4th most liveable location worldwide  
(ECA international location rankings)
- Most competitive economy in the European Union  
(IMD World Competitiveness Ranking 2015)



## World-class Information **Technology** **Infrastructure**

- Focus on security & trust with state-of-the-art (Tier IV) data centre infrastructure
- Ultra low-latency network connections to all major European Internet hubs



# They have chosen Luxembourg



“We are based in Luxembourg because of the thoughtful regulatory environment, the incredible access to some of the fastest and best technology in the world, and the leadership that has been here for decades in finance so we can draw on that to build our business.”

**NICOLAS CARY**  
Co-Founder | **Blockchain**