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## SWISS4 REDEFINING PREMIUM FINANCIAL SERVICES FOR THE DIGITAL AGE

[ An Interview with **Zhina Asmaei**, CEO and Co-founder ]

**I**n a rapidly evolving financial landscape, Swiss4 has emerged as a pioneering force in Switzerland's financial ecosystem. Founded in 2020, the company has developed Europe's first members-only financial services app that seamlessly integrates premium financial solutions with luxury lifestyle management.

As one of only five companies in Switzerland to secure the coveted FINMA fintech license, Swiss4 represents a new generation of financial innovation. We sat down with Zhina Asmaei, CEO and Co-founder, to discuss the company's journey and vision for the future.

**Your journey from academia to founding Swiss4 is fascinating. What inspired this transition, and how does it shape Swiss4's vision today?**

The inspiration came from identifying a clear gap in the market during my research. The needs of the mass affluent were unmet and overlooked by traditional actors, while existing fintech solutions left room for improvement in delivering the

human touch and exceptional customer service that Swiss financial services are renowned for. Swiss4 was born from this insight – we're not just another fintech company, but rather a digital-first financial ecosystem that combines the security and prestige of Switzerland with the convenience of modern technology.

What truly sets Swiss4 apart is how we've united four essential elements in one sophisticated platform: the discrete art and human-centric approach of finance, the convenience of modern fintech solutions, the prestigious privileges of premium payment cards, and the savoir-faire of personal high-end concierge services. All of this is built on our proprietary SwissCore technology, which we developed and host entirely in Switzerland.



**The financial services landscape is increasingly crowded. How do you position Swiss4, and who is your target market?**

We're targeting a significantly underserved segment: the mass affluent and entry-level HNWI market. In Switzerland alone, this represents 2.5 million prospects with approximately CHF 660 billion in assets. When you look at future or other similar markets – the UAE, Singapore, and broader GCC region – we're addressing a multi-trillion-dollar opportunity.

But what's crucial to understand is that these clients aren't just looking for another financial services app. They seek sophisticated financial solutions combined with lifestyle services that align with their aspirations, with a focus on security and trust. This is why we've developed our digital concierge service, offering 24/7 personalized assistance through our app. Each time a member books an event or travel experience, they receive significant advantages and rewards that enhance their journey with us.

**Swiss4 has achieved several industry firsts. Could you elaborate on what sets your card offering apart?**

As the first financial player in Switzerland to issue World Elite debit cards as a principal Mastercard member, we've created something truly unique. Our numberless metal card isn't just about status – it's about delivering real value. It offers multi-currency capabilities, connects to a single IBAN, and provides access to over 100 million merchants across 200 countries with no spending limits. The comprehensive insurance coverage and premium benefits package rivals traditional premium credit cards, but with the added security and control of a debit card.

What's particularly exciting is that this card is just one component of our broader ecosystem. It's fully integrated with our lifestyle platform and digital concierge service, creating a seamless experience that goes beyond traditional financial services.

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## **Beyond the card offering, what distinctive value does Swiss4 deliver to its members?**

Our value proposition centers on creating an elevated, all-encompassing experience. At the core, we offer a multi-currency account system supporting CHF, EUR, GBP, AED, SGD and more, enabling seamless global transactions. But what truly differentiates us is our hybrid approach to service delivery.

We've developed a first-of-its-kind AI-driven lifestyle platform that combines human expertise with digital efficiency. Our 24/7 digital concierge service isn't just about restaurant reservations – it's a comprehensive lifestyle management tool that handles everything from travel arrangements to exclusive event access. This service is deeply integrated with our financial offerings, creating a unified experience where your lifestyle aspirations and financial management seamlessly converge.

Moreover, we've established our headquarters in Geneva, with our world-class services accessible globally, bridging the digital and physical worlds. This hybrid model allows us to maintain the personal touch that sophisticated clients expect while delivering the convenience of cutting-edge digital services. Whether a member needs immediate assistance through our app or prefers a face-to-face consultation, Swiss4 adapts to their preferences.

## **Security and regulation are crucial in financial services. How does Swiss4 address these concerns?**

We're one of only five companies in Switzerland to obtain the FINMA fintech license, which speaks to our commitment to regulatory compliance and security. All client deposits in CHF are held directly with the Swiss National Bank, while EUR deposits are with the Swiss Euro Clearing Bank – completely segregated from Swiss4's treasury. This level of security is unprecedented in the fintech space.

Furthermore, our entire infrastructure is 100% designed, developed, and maintained in Switzerland, ensuring the highest standards of data protection and privacy. We're currently pursuing a full banking license to expand our service offerings while maintaining these rigorous standards.

## **Looking ahead, what are Swiss4's growth ambitions and how do you plan to achieve them?**

Our vision is to become the Swiss leader in integrated financial and lifestyle services. We're currently opening our Series B funding round to raise CHF 30 million, following our successful Series A which brought our total funding to CHF 18.5 million. This new capital will support our banking license acquisition, accelerate customer growth, and further develop our services. Ultimately, we want to reach as many customers as possible and protect their interests every step of the way.

The market opportunity is substantial – we're operating at the intersection of fintech and lifestyle management, markets valued at \$165 billion and \$780 billion respectively. By 2030, we aim to be the definitive platform for sophisticated clients who demand both premium financial services and lifestyle management in one seamless experience.

What excites me most is that we're not just creating another financial product – we're pioneering a new category that merges the best of Swiss finance with modern digital innovation. This is the future of private financial services and Swiss4 is leading the way.

## **What message would you like to share with potential investors and future Swiss4 members?**

Swiss4 represents more than an investment opportunity – it's a chance to be part of transforming how affluent individuals manage their wealth and lifestyle in the digital age. The strong market response since our summer 2024 launch confirms we're addressing a real need.

For investors joining us now through our Series B, it's an opportunity to participate in scaling a proven concept that's already garnered significant market traction and media attention.

For future members, we're building something that will fundamentally enhance how they interact with both their finances and their lifestyle aspirations. This is just the beginning of our journey to redefine financial services and lifestyle for the digital era.