

FGA • Trust

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YOUR **TRUSTED** PARTNER

OFFSHORE ALTERNATIVE BANKING SOLUTION
WITH TOP PRIVACY

As a global trust institution, we are led by an experienced team of experts specialising in trust management, inheritance planning, family office and payment services.

We utilise cutting edge and proprietary compliance technology to deliver client-focused services and protect our clients' interests.

Our business enables individual and corporate clients to access global business opportunities and benefit from a cross-territory service and trust platform.

We pride ourselves on delivering a high degree of financial asset protection and highly customisable solutions, allowing our clients to enjoy life to the fullest while giving them the confidence that all services provided by us are safe, prudent, professional and optimised for customers' benefits.





Why Consider Trust and Fiduciary Services?

Trust structures can help you manage complex family wealth. They can help protect your family business and allow your wealth to be managed privately and independently. They can also provide continuity, preserving capital and helping family members to enjoy financial benefits across generations.

Our trust and other solutions are designed to suit your particular needs and ambitions, giving you a global solution for managing your wealth, and helping you to achieve the goals of all-round financial management, asset appreciation, and wealth inheritance.





What is a Trust?

Trusts are strictly regulated and protected by law. A trust is a private arrangement whereby you, as the settlor, transfer the legal ownership of your assets (which then become the trust assets) to the trustee, who manages and holds the assets for the benefit of the beneficiaries. The beneficiaries may include you and your family.

Trust Structure



SETTLOR

contributes the assets



TRUSTEE

legal right to control the assets



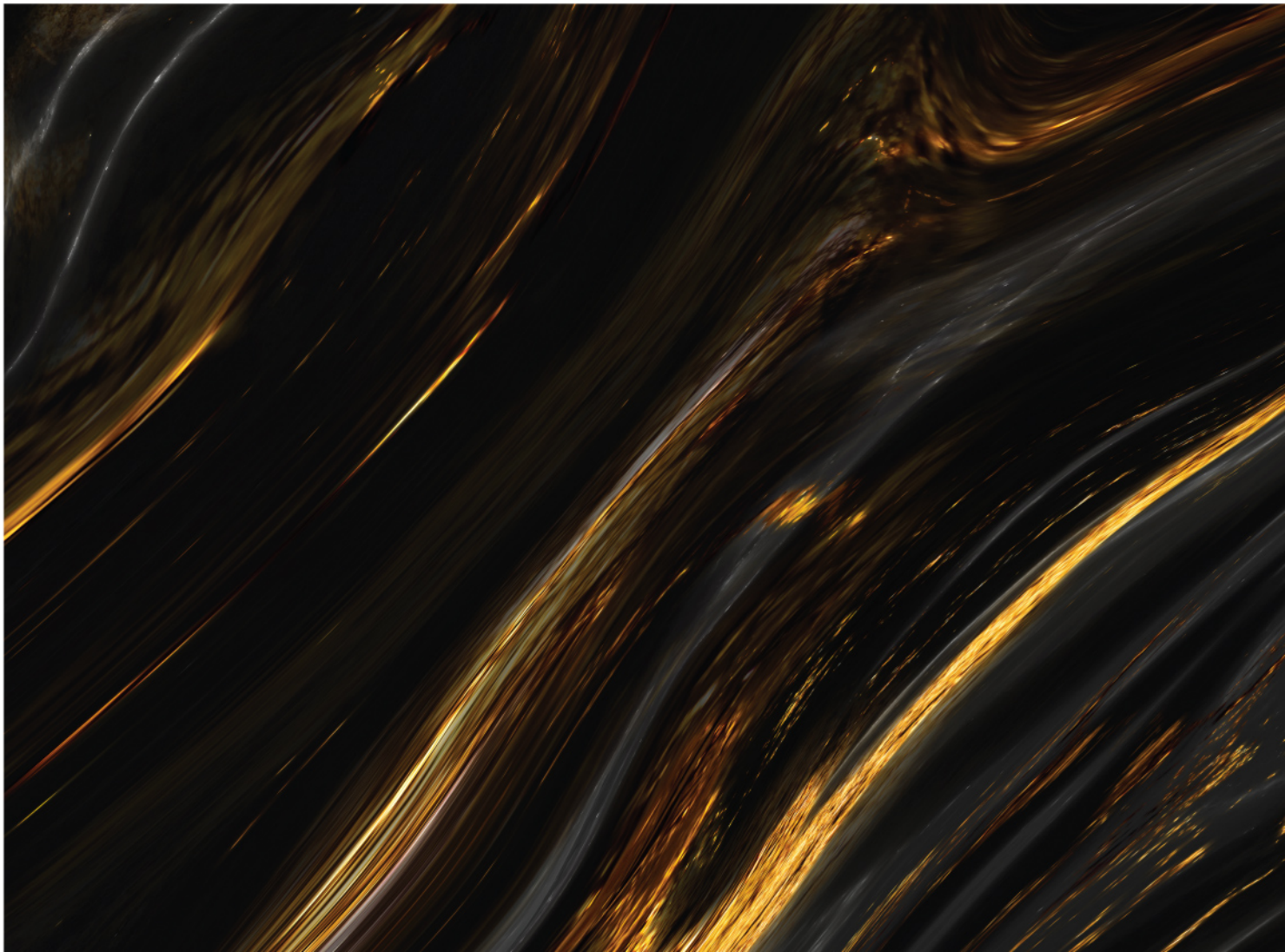
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benefits from the assets



FGA Trust is licensed in Hong Kong and is one of the brands under Payment Asia. Payment Asia has nearly 25 years of payment experience in Hong Kong and overseas. Since 1999, the company has been committed to providing innovative online and offline payment technology and electronic payment solutions for businesses in Asia, dedicated to establishing an ecosystem that integrates payments and financial management.

In the past decades we have been actively innovating and adding Web 3 solutions to meet the growing demand, tailor-made omnichannel payment solutions including crypto gateway for individuals and enterprises. Payment Asia has been growing with its customers and has served more than 10,000 local and overseas merchants.





A New Era of Digital Trust

One-Stop Fintech Asset Management Platform and Offshore Digital Assets Custody

Operating under Payment Asia, FGA Trust provides customers with a one-stop fintech trust management platform that provides asset protection and investment options. Customers can effectively manage multiple assets through the secure trust online platform at any time. Our platform empowers customers to efficiently and securely manage a diverse range of assets, including digital assets, via offshore digital asset custody.

We are a licensed trustee under Hong Kong law and also a legal and compliant trustee under the framework of international law. Our trust online platform uses a highly secure and confidential system, allowing you to safely check the prices and performance of various assets 24/7.



Why is a **Hong Kong** Trust Unique?

Hong Kong is a globally renowned free port and an international trade and finance centre. Its Rule of Law has fostered immense prosperity through vibrant commercial activities. The city boasts low taxation, maintaining a linked exchange rate system between the Hong Kong dollar and the US dollar, and unrestricted movement of funds in and out of the territory.

Notably, Hong Kong stands out as one of the few places worldwide that offers perpetual trusts, enabling individuals to preserve their wealth indefinitely without the need for withdrawal. Furthermore, Hong Kong law now permits the settlor to reserve investment management powers even after placing assets into the trust, providing the flexibility to seize optimal opportunities as they arise.



An Alternative Banking Solution, with Privacy and Diversification

The increasing interaction between traditional finance and digital assets leads to constant on-ramp and off-ramp needs. Hence, there is a need for a comprehensive secure treasury hub serving you as an alternative banking solution.

- Easy Management of Portfolio
- Preserve your Legacy for Future Generation
- Provide Tax Efficiency and Flexibility
- Create Future Synergy for Wealth Growth

A solution beyond traditional banking, with multiple offshore bank accounts to connect global financial institutions.

Asset Linked Credit Card

You can inject multi-assets into your Trust Account for pledging and spend it with our asset-linked MasterCard credit card.

Card Features:

No Maximum Spending Limit

Your credit limit is based on the value of assets in your account that are pledged. There is no maximum limit, so the more assets in your trust account (for pledging), the higher your credit limit.

Multi-Asset Card Repayment

With your account, you can choose your preferred assets for repayments according to your settlement needs.

Personalisable Cardholder Name

You can customise the name of the cardholder to create a unique card that is exclusive to you.

High Privacy Consumption

You will enjoy a high privacy level when shopping with your card, protecting you from information leakage.

Customized Card Face Design

Personalise the design of your credit card with metal or ceramic card, to add a sense of prestige and uniqueness.

Credit Card Management Platform

With access to the PA Alliance app, you can manage your card account easily. Apply for additional cards, lock your cards, set advanced spending restrictions, control transaction alerts and







Kavi Harilela

Kavi Harilela

Business Director of Payment Asia

Hong Kong Harilela Family

“Coming from a family with almost 100 years of history, I surely enjoy the benefit of trust, feel the power of heritage, and the need to preserve your legacy for the next generation. With the development of fintech, the trust structure also needs to evolve through time to best adapt to the demands in the new era.”

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Process to Open Trust Account

- Register account and fill in application forms
- Sign Non-Disclosure Agreement, Letter of Authorization
- Sign the Deed of Trust





Asset Injection

Bank account transfer, Offshore digital asset custody,
Cash injection, Licensed exchange, Financial institution

Trust Account

Property, Vehicles, Oversea asset, Private company
share holding

Flexible Usage

Unlimited expense, Global investment, Global bill
payment, Daily expense, Compliance asset certification





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