



## FOCUS ON FINANCIAL TRANSLATIONS



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### Financial translations

As the world continues to grow and trading barriers dissolve, so the financial services industry continues to evolve. Ever tighter governance and regulatory controls on the one hand, and technological developments on the other, have a direct influence on the communication content and methods of banks and insurance companies, both internally and with customers, shareholders and other stakeholders. Nevertheless, financial industries are fast spreading around the globe: to survive as a force, a firm must have a significant presence in all of the world's leading financial markets.

### Global financial transactions require global financial translations

There is no room for improvisation in the field of finance. The growing internationalisation of financial activities increasingly calls for scrupulous and strict multilingual management. Indeed, banks and financial institutions entering foreign markets must comply not only with local financial regulations, but also with local language requirements. Investment companies, for instance, must deliver their Key Investor Information Documents (KIIDs) in the languages of all the markets where the fund is sold.

Translating financial documents simultaneously into many languages is one of the typical demands we meet for our clients, whether they are leading multinationals in the financial, insurance, real estate or accounting industries, or leading financial institutions, auditing firms or consulting companies. In this field, we combine meticulous use of terminology with tight deadlines, legal constraints and technological advances, all in a growing number of languages.

### Guardian of your specific financial terminology

How can you be sure that the specific terms, abbreviations and nomenclature used by your firm or department are correctly and consistently translated into different languages, across a large number of documents? Apart from the translator's expertise, the answer is **BIGS® (Built-In Glossary System)**, our in-house "controlled language" tool that we use as part of our standard procedure. BIGS pre-processes your documents using your customer-specific glossary so that the translator will see all glossary terms flagged, signifying that there is a corresponding, approved translation in our database. As a client, you can access and edit this information via our portal using a secure login and password.

### Advantages for your company

- Increased efficiency and quality
- Centralization of your financial terminology
- Pre-translation of glossary terms
- Terminology embedded in the master document
- Easy access 24/7
- Import/export functions
- Powerful search engine

## Languages translated

Bulgarian, Croatian, Czech, Danish, Dutch (Belgium, Netherlands), English (Australia, Canada, Ireland, UK, USA), Estonian, Finnish, French (Belgium, Canada, France, Switzerland), German (Austria, Belgium, Germany, Switzerland), Greek, Hebrew, Hungarian, Italian (Italy, Switzerland), Latvian, Lithuanian, Norwegian, Polish, Portuguese (Brazil, Portugal), Romanian, Russian, Serbian (Cyrillic, Latin), Simplified Chinese (China, Malaysia, Singapore), Slovak, Slovenian, Spanish (Latin America, Spain, USA), Swedish, Turkish, Ukrainian, ...

## Our financial translations

- Translation by translators with degrees in economics, accounting, business administration or finance and/or careers in a corporate environment
- Editing and review by specialist translators
- Compliance with (tight) deadlines
- Use of financial jargon in compliance with legal regulations, with the main accounting regulations in the EU and worldwide, with the International Financial Reporting Standards (IFRS), with the European Securities and Markets Authority (ESMA) and with the Generally Accepted Accounting Principles
- Use of client-specific terminology databases and standardized language
- Professional translation ethics
- Precision and attention to detail
- Dedicated project managers
- Data protection in a secure IT environment

## Types of documents

### Accounting

- Annual and semi-annual reports (including general corporate information, accounting policies, balance sheets, cash flow statements, income statements, profit and loss accounts, notes to financial statements, chairpersons' statements, directors' reports, operating and financial reviews, auditors' reports)
- 10-Q reports, 6-K, 8-K and 10-K filings, bankruptcy documentation
- Filings (EDGAR filings, foreign registration filings, mortgage filings, SEC filings)

### Asset management

- All legal information documents (prospectuses, articles of association, trust deeds, KIIDs) on all types of investment tools (bonds, equities, hedge funds, alternative funds, etc.)
- Initial Public Offerings (IPOs)
- Foreign registration filings and registration statements
- Global equity and debt offerings
- Financial comments (daily, weekly, monthly)
- Financial data sheets
- Marketing materials, press releases and other investment-related documents

### Investment banking

- Material for international deals
- Mergers & Acquisitions documentation
- Investment policies

### Insurance and risk management services

- Insurance plans and policies (group policies, general policies, life insurance, reinsurance, savings and investments, etc.)
- Expert reports, risk analysis documents
- General and special conditions, financial clauses
- Claims
- Management reports
- Annual reports
- Proceedings, reporting, minutes, deeds
- Press releases, newsletters, marketing material

### Lending and securities

- Documents targeted at investment advisors, broker-dealers and fund managers

### Real estate and mortgages

- Lease agreements

### Commercial banking

- Traditional documentation
- Website and software localization
- Consumer online banking
- Investor relations websites
- Web applications and services
- Payment software
- Interbank communication software

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