

BOBO Famex™

*Elevating Family Finances
Streamlining Operations*



BOURGEOIS
BOHÈME

OUR OFFERING

BOBO Famex™ by Bourgeois Bohème is a financial and lifestyle platform designed to support individuals, families, and the teams who assist them. The platform brings together financial tools, secure payment infrastructure, and tailored lifestyle services—all in one place.

From managing family finances and setting boundaries for younger family members to delegating tasks to personal assistants, every feature is built to reduce friction and increase clarity—without the manual processes and constraints of traditional banking. Permissions are tailored. Approvals are instant. Reporting is seamless. And every wallet, device, or user operates within a structure you control.

Explore the future of financial management today.



Family & Staff *Wallets*



Sub-Accounts *for Family and Staff*

Create individual wallets for family members and staff directly from the app. Manage household ecosystem effortlessly through the app with full oversight.

Wallets for *Younger Family Members*

Empower children as young as 6 to learn responsible spending with secure sub-accounts and customizable limits and parental controls.

Customized *Spending Controls*

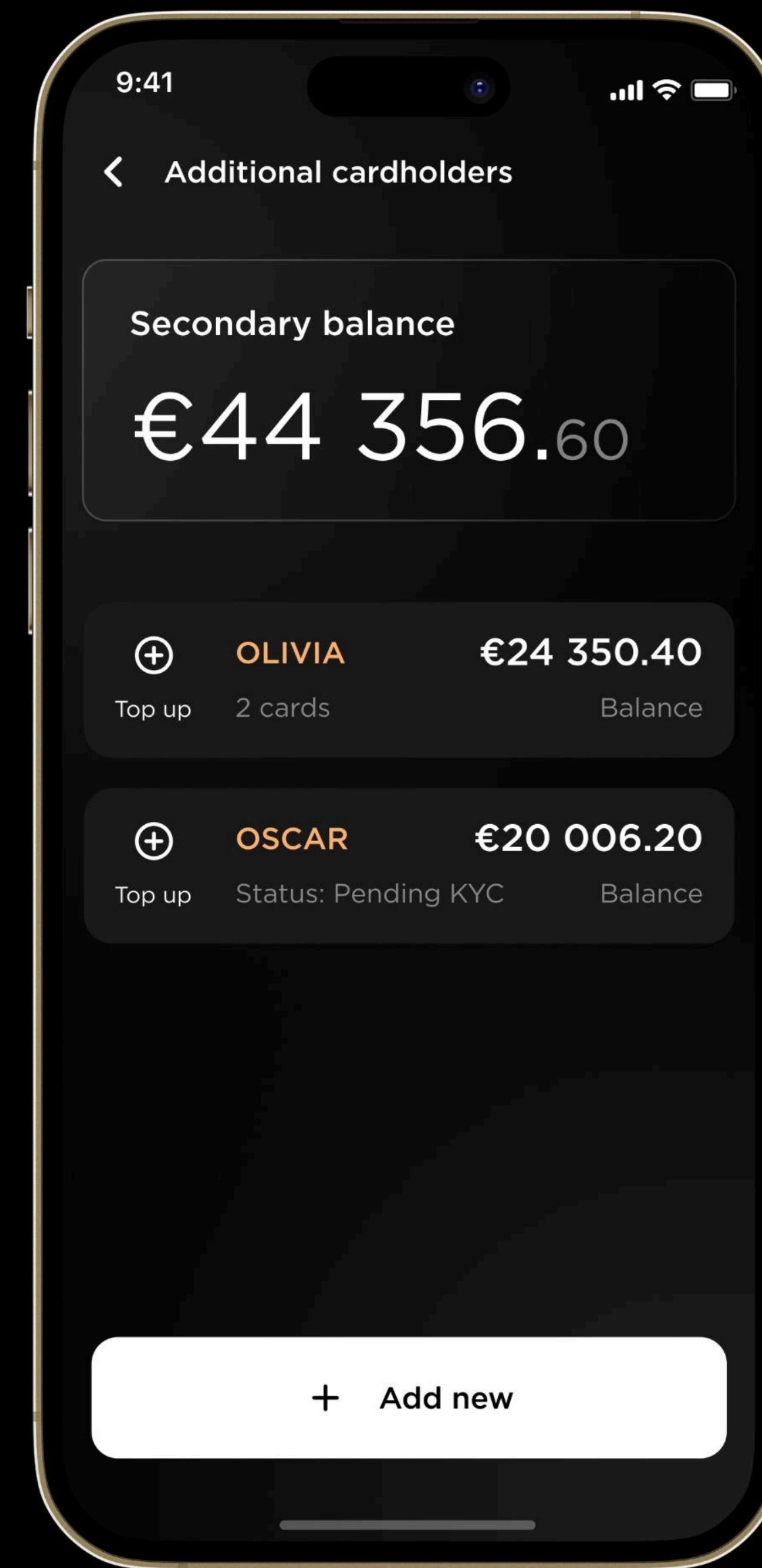
Set limits by category, location, or time for each sub-account. From a child's school allowance to restricting staff cards to work-related expenses, every wallet is purpose-built for its user.

Consolidated *Financial Reporting*

Check the payment patterns of your household, with a consolidated financial report of transactions across all accounts.

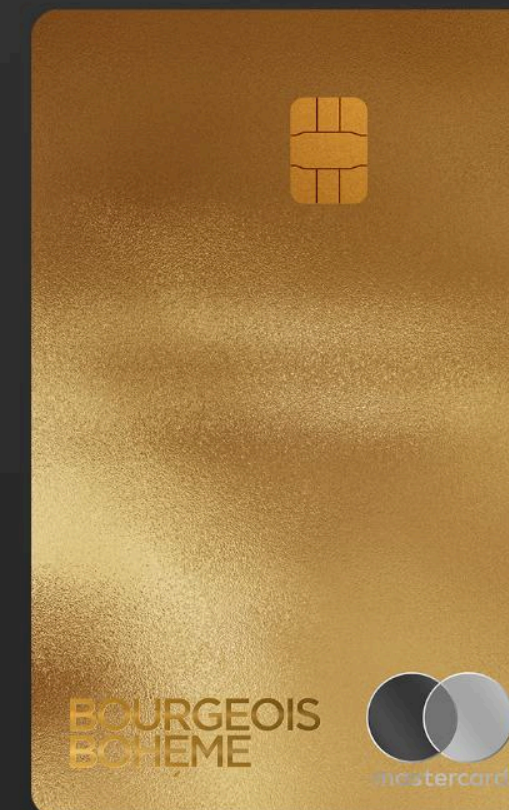
Authorised Access to BOBO *Control Hub*

Delegate sub-account management to a personal assistant or senior staff member without compromising the security of the primary account.





Household *Setup*



Primary Cardholder

no restrictions,
max limits



Partner

no restrictions



Personal Assistant

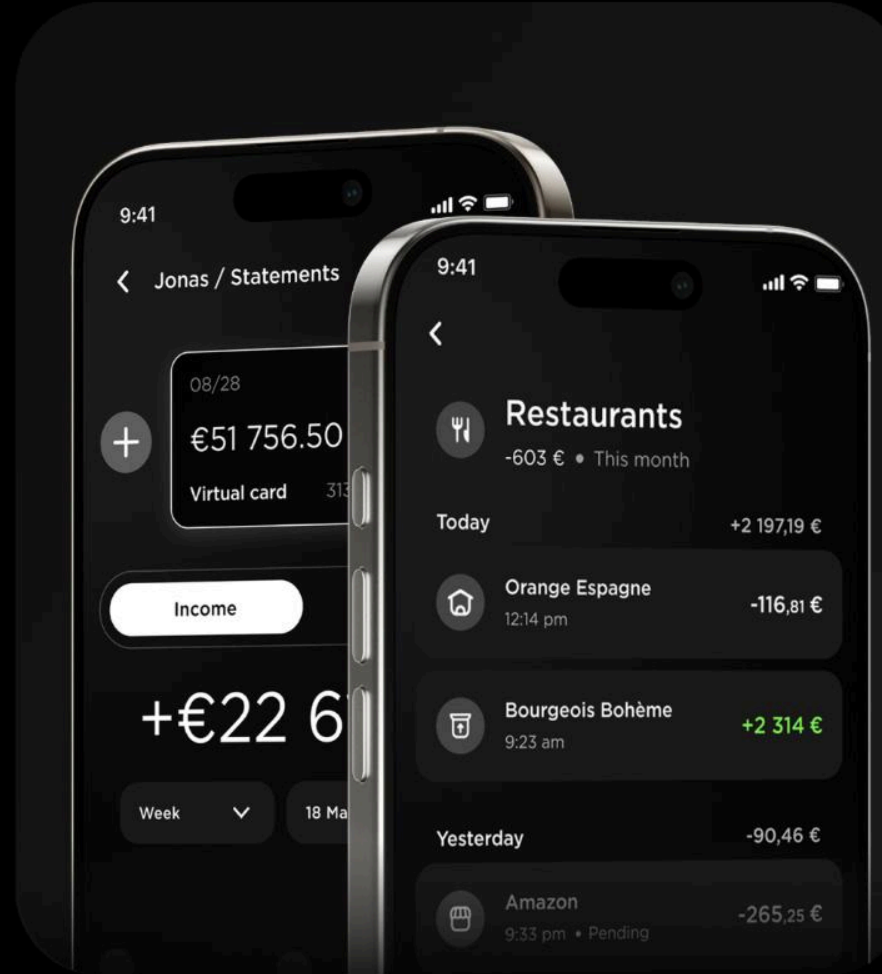
monthly limits,
restricted purchases



Child

daily limit,
restricted purchases

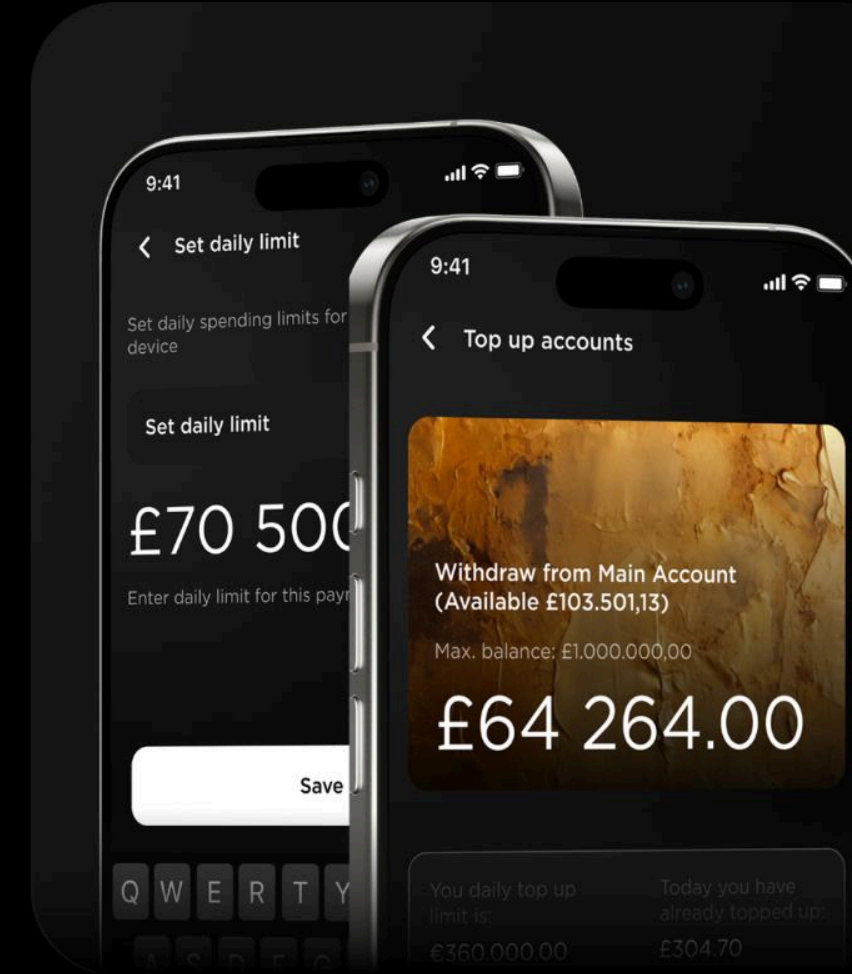
Seamless and Secure Payments



EFFORTLESS SPENDING

From instant family transfers to contactless payments on the go, BOBO makes moving money effortless.

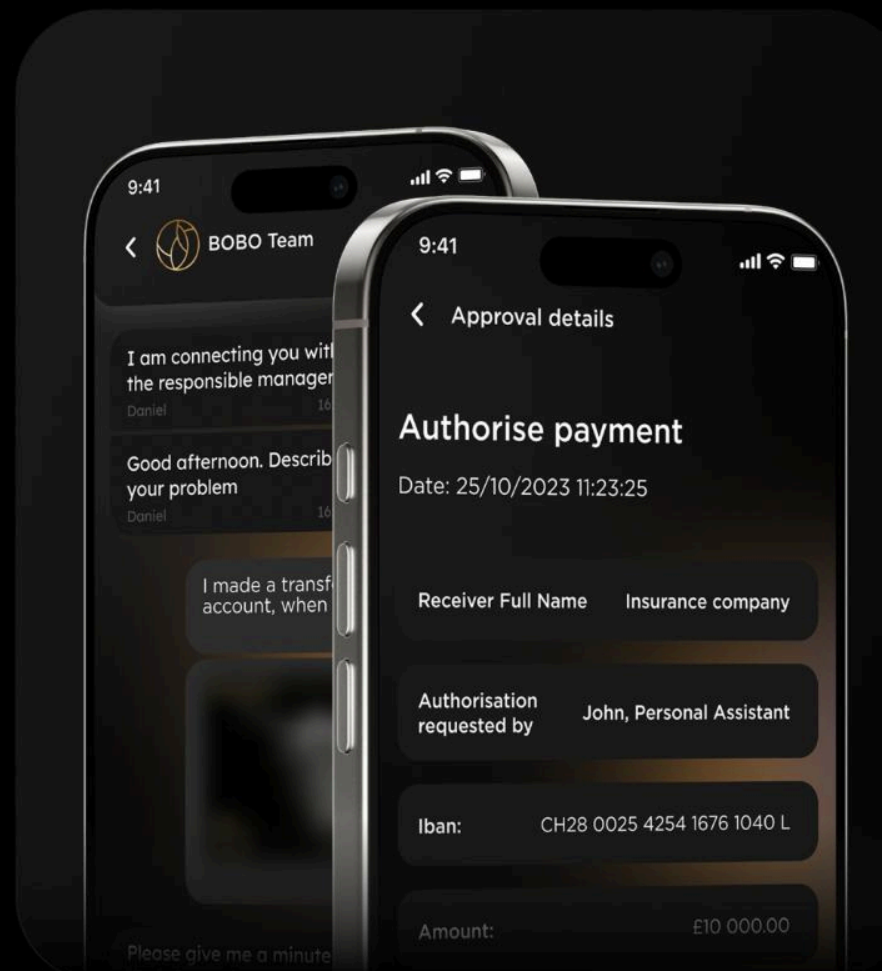
Send funds worldwide to family and staff wallets in seconds. Use SEPA, Faster Payments, and SWIFT for external transfers. For everyday convenience, use Apple Pay, Google Pay*, or Garmin Pay**.



UNMATCHED LIMITS

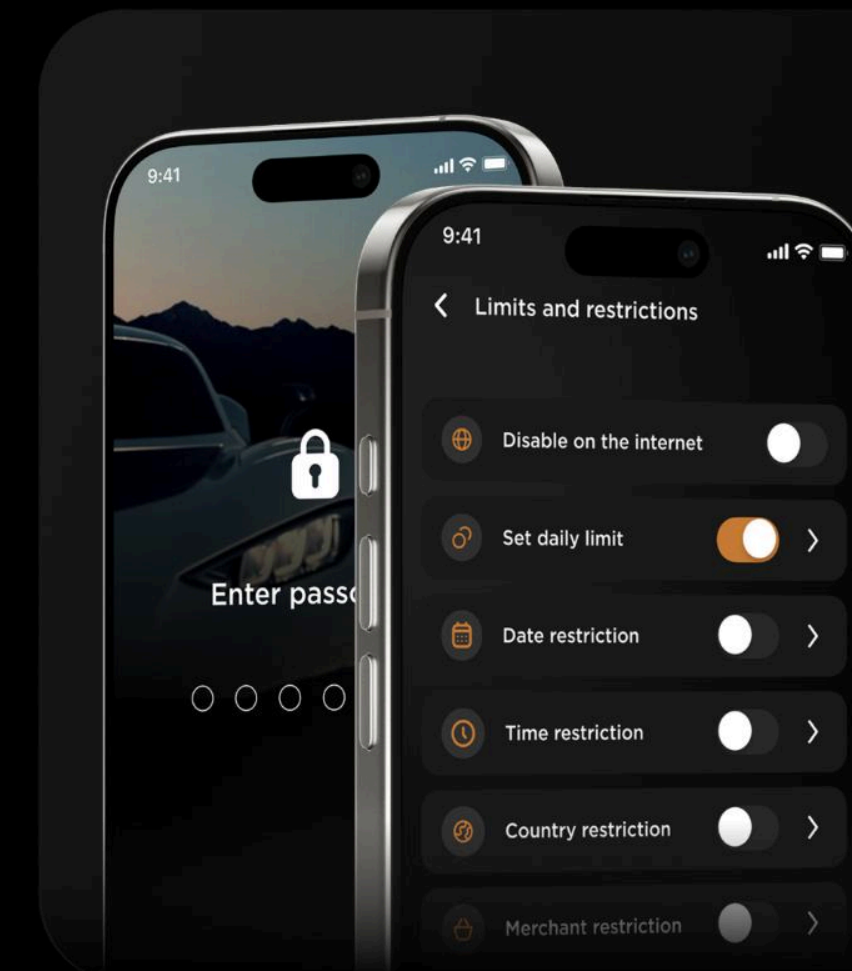
Enjoy payment limits of up to €1M per transaction, along with industry-leading top-up and ATM withdrawal thresholds.

Family and Staff Wallet users benefit from generous, custom-set limits — offering convenient access to funds without unnecessary friction.



DELEGATED PAYMENTS

Approve or decline transactions in real time when BOBO team, your Personal assistant or trusted staff member makes a payment on your behalf. Receive push notifications to your device for instant approval, maintaining full oversight while delegating operational control.



SECURE INFRASTRUCTURE

Security with one-touch controls to block or unfreeze devices and sub-accounts.

Advanced transaction protection, including 3DS 2.2, ensures every payment is safe.

*Google Pay is a trademark of Google Inc.
**Garmin Pay™ is a trademark of Garmin Ltd. or its subsidiaries

Control Hub for Those Who *Support You*

Easily onboard your Assistant, Chief of Staff, or other key team members to the BOBO Control Hub.

Your team can filter and reconcile transactions, upload supporting documentation, and generate custom reports across multiple accounts via user friendly web-interface — streamlining reconciliation and reducing manual admin.

Assign tailored, role-based permissions so trusted individuals can make purchases on your behalf with real-time approvals via secure push notifications. No shared access to your funds. No expired verification codes. Just seamless, controlled collaboration.



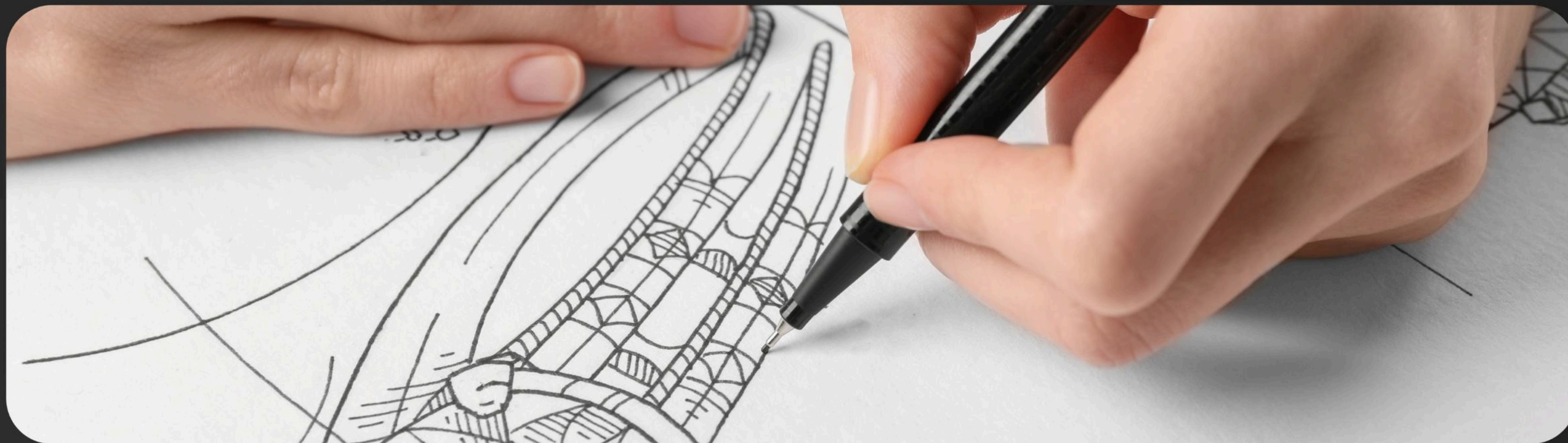
Cards and *Devices*

Signature metal and golden cards are your keys to unlocking the Bourgeois Bohème experience.

Add unique payment wearables with secure, integrated payment functionality for you, your family, and staff¹.

¹Cards and devices available to order at no cost within your tier's complimentary allowance: Plastic Card, Bourgeois Bohème Key Fob, Black Ceramic Payment Ring, White Ceramic Payment Ring.





Bespoke *Craftsmanship*

For truly unique payment options, explore our customization service, where you can tailor devices — including key fobs, watch straps, gloves, or cufflinks — to suit your lifestyle.

Types:

[Cards](#)[Bracelets](#)[Key Fobs](#)[Rings](#)[Charms](#)

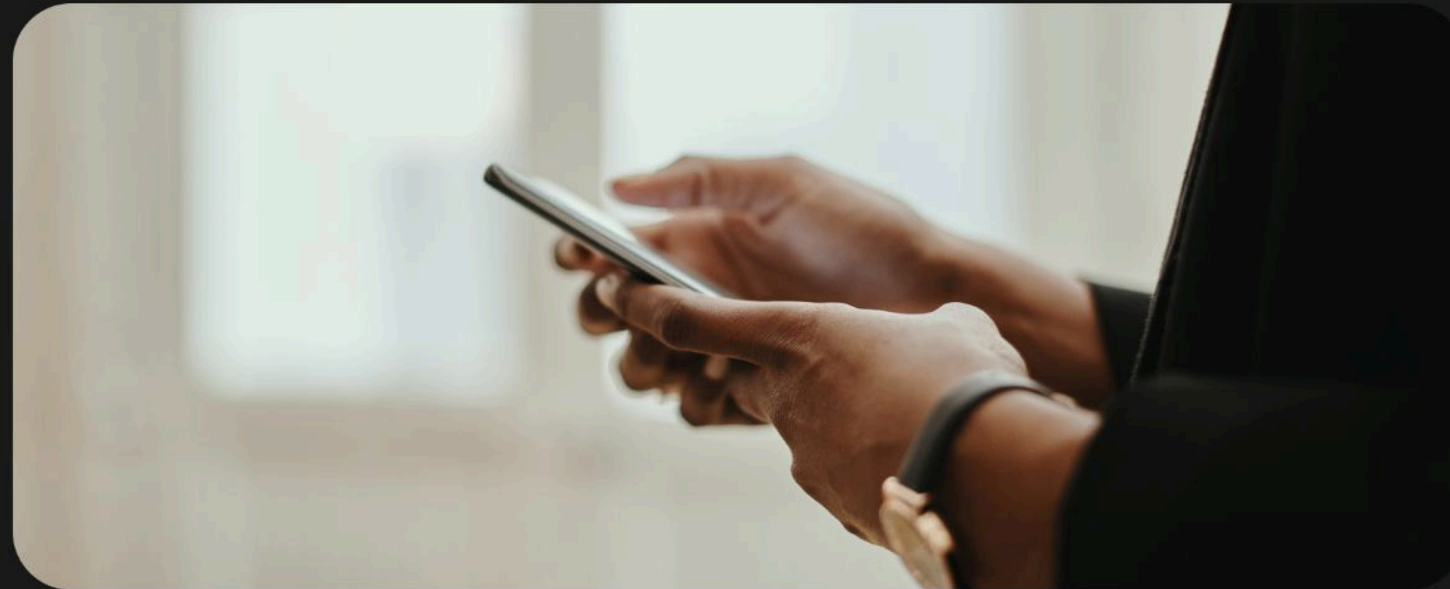
Materials:

[Epoxy](#)[Wood](#)[Eco Leather](#)[Gold](#)[Stainless Steel](#)[Premium Leather](#)[Silver](#)[Precious Metals](#)[Precious Stones](#)[Diamonds](#)

Lifestyle Assistance and Benefits



All BOBO clients enjoy exclusive access to Mastercard® Travel & Lifestyle Services¹ — including a 24/7/365 Global Concierge and a premium self-service digital platform.



For bespoke experience, our Dedicated Concierge provides highly personalized support and seamlessly manages payments for all bookings through the BOBO Control Hub.



Dedicated Personal Assistant for your daily errands can be added to any membership as an optional extra, providing tailored support where needed.



Complimentary access to airport lounges via Priority Pass™ and Mastercard® Airport Security Fast Track, powered by Dragon Pass, ensures a smoother travel experience.



Benefit from specially negotiated rates and privileged upgrades on flights, yachts, hotels, and distinctive shopping opportunities.



Use BOBO as your gateway to meaningful connections — we bring together a community of like-minded individuals at private, curated events.

¹Mastercard Travel & Lifestyle Services are provided by Ten Lifestyle Management USA, Inc. No travel bookings are made by Mastercard or BOBO, nor does Mastercard or BOBO act as a travel agency or provide any travel consultation or advice in connection with Mastercard Travel & Lifestyle Services. Terms and Conditions apply. See travel.mastercard.com for further details.

Membership Tiers



Family & Staff Wallets

- Primary Account, BOBO App
- Sub-accounts for Family & Staff¹, personal BOBO App access
- 24/7 Support
- BOBO Relationship Manager
- ATM Fee
- FX Fee

Control Hub

Control Hub for Back-Office

Cards & Devices

- Virtual Card
- Signature Premium Card
- Complimentary Cards and Payment Devices²

Lifestyle Assistance

- Mastercard® Travel & Lifestyle Services
- Travel & Entertainment Dedicated Concierge³
- Private Events & Networking

Premium Benefits

- Airport Lounges & Fast Track
- Negotiated Rates, Upgrades on Travel & Entertainment
- Negotiated Rates on Luxury Shopping Experiences

Essence

- ✓
- 2
- ✓
-
- 2,0%
- 2,0%

1-month access

- ✓
- Metal
- 2

- ✓
-
- Limited access

- ✓
-
-

Star

- ✓
- 4
- ✓
- Monthly check-up
- 1,5%
- 1,5%

3-month access

- ✓
- Metal
- 3

- ✓
- 30 requests per annum
- Preferential access

- ✓
- ✓
-

Legend

- ✓
- Unlimited
- ✓
- Unlimited
- 1,0%
- 1,0%

Unlimited access

- ✓
- Golden
- 5

- ✓
- Unlimited number of requests
- Included

- ✓
- ✓
- ✓

¹Additional sub-accounts can be opened at cost.
²Plastic card and non-custom wearables are included for Essence and Star; for Legend clients one premium metal card is provided on a complimentary basis. Other payment cards and devices can be purchased at additional cost.
³Additional personal assistance services—including a dedicated PA for daily errands—are available upon request for an added fee.



Why Families Choose Bourgeois Bohème

Traditional banks and concierge services were never built for the way successful individuals and modern families live today. They separate financial services, household management, and lifestyle support, forcing families to manage operations across multiple systems, platforms, and providers that are fragmented and don't connect.

BOBO Famex™ was built differently. It brings everything together, financial management, household operations, and lifestyle access, in one secure, private platform designed around how individuals with global lifestyles and modern families already operate, not how banks think they should.

Clients choose BOBO Famex™ because it gives them something traditional providers cannot: complete control over spendings, clear oversight of household finances through the BOBO App and Control Hub backed by real privacy, flexibility, and security.

Your wealth. Your family. Your rules.

Financial management beyond banking

Contact:

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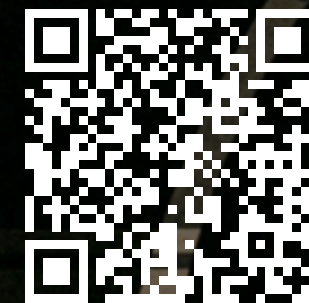
PARTNERSHIPS & STRATEGIC ALLIANCES

HAYLEY.ATKINSON@BOBOFIN.COM

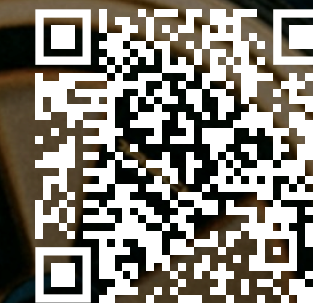
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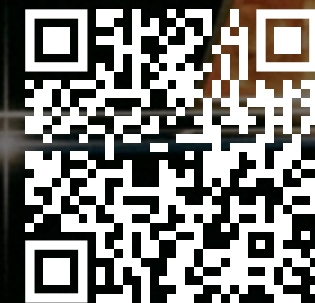
**BOURGEOIS
BOHEME**



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(LINKEDIN)

Embrace the future of payments with BOBO App

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[GOOGLE PLAY](#)