

HTSI AUTUMN TRAVEL SPECIAL

NatWest pair deepened by Farage report

● Shares lose 10% after outlook report
● 'Shortcomings' in debanking episode

STEPHEN MORRIS AND AKILA QUINIO

NatWest shares plunged by the most since the Brexit vote after it cut its profit outlook for the year, adding to the bank's problems on the day it published a highly anticipated report into its treatment of Nigel Farage.

The lender published a review by law firm Travers Smith, which found that while the decision to drop Farage as a client of NatWest unit Courts was primarily commercial and lawful, it failed to communicate the decision properly and then mishandled his complaint. "Courts failed to pay due regard to the interests of Mr Farage and failed to treat him fairly in the round," the report said.

The findings were released alongside NatWest's third-quarter earnings, which revealed pre-tax profit of £1.3bn that missed analysts' expectations. The bank also cut its guidance for lending margins in a signal that the benefits from higher interest rates had peaked.

"There is very little positive in this [results] statement," said Numis analyst Jonathan Pierce. "To say this is disappointing is an understatement."

NatWest shares plunged almost 18 per cent in early trading, before closing down 10 per cent. That was the worst daily fall since the day after the Brexit

vote in 2016. NatWest is still owned by the government after bailout as Royal Bank of Scotland.

The lawyers' probe determined former chief executive David Rose gave a BBC journalist information on Farage, in a "probably" broke data protection law and may have breached rules. The Financial Conduct Authority announced its own probe into the report set out "clear steps" in the bank's treatment of Farage, and promised "significant changes" to the lender's process.

The scandal erupted when the UKip leader claimed he was "debarred" from Courts for his political activities. NatWest's data protection data subject access request, its reputational risk committee accused him of "pandering and being a disingenuous grafter".

Farage called the law firm a "whitewash" for covering up Brexit was not a pro-Brexit stance and not a word Brexit appeared not to be in any of its documents.

What planet are they living on?



Dimon's talk of w...

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JPMorgan chief executive James Dimon will sell 10m shares in the next year, the first time he has sold shares in the group since joining two decades ago.

At current market prices, the sale will net Dimon more than \$100m, although he and his family would still own about 7.6m shares. Including options, Dimon's total stake in the group is worth \$1.4bn.

In a regulatory filing, JPMorgan said the sale was for "financial diversification and tax planning purposes". "Dimon continues to believe in the company's prospects and has his stake in the company remain very significant."

The sale will raise questions of...

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STOCK MARKETS	04 Oct
S&P 500	4146.58 413
Nasdaq Composite	12742.28 126
Dow Jones Ind	32623.41 326
FTSE 100	7176.85 172
FTSE 250	4209.58 494
FTSE 100	7291.28 729
FTSE All Share	3823.17 379
DAX 40	1769.28 68
Nikkei 225	18627.41 1473
Hang Seng	30891.69 3000
Shanghai	13798.75 1304
ASX 200	7242.58 217
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Halloween hoot Spooky ghosts, goblins and tawny owls – NATURE THERAPY PAGE 8

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It started with a phone call to Versailles. A senior curator there trekked into central Paris for an unusual undertaking – assessing the importance of an extensive collection of Louis XVI furniture and artworks. It was worth millions, the owners already knew, but would they be allowed to take it with them as part of their looming move from Paris to Geneva? It was entirely the curator's call.

No one breathed a louder sigh of relief than relocation consultant Pierre Jérôme to read that while precious, the pieces were not such essential parts of French patrimony that they could not leave the country. Jérôme then set about arranging that complex process. It meant securing special insurance for a shipment whose cargo was extremely valuable, engaging specialist art handlers and packers to prep the containers

'People are very polite in Switzerland, so don't make noise after 9pm and don't take a shower at midnight'

and even booking unmarked lorries to ensure discretion – and deter carjacking attempts.

"It was the master of ceremonies," he says, of his role co-ordinating it all. "We're a 24/7 service that's ready to help."

Jérôme is country director, Switzerland and the Middle East, for the relocation services company Anywyr, and works as a consultant for ultra-wealthy clients moving into new territories. His role is a unique mash-up of personal assistant, estate agent and therapist, handling every aspect of his clients' arrivals to make sure they are landing in a new country as frictionless as possible.

There's a growing demand for such services, according to Edward de Mallet Morgan, partner and head of international super prime sales at estate agency Knight Frank, who says that the number of buyers who are relocating from another country has doubled since 2019, as pandemic-induced flexibility freed up their log-jammed daily lives.

"It encouraged people to think about not needing to live in the same country as where you base your business, because there are often lifestyle and, potentially, tax advantages to domiciling somewhere else," he says. He'll often play a role in smoothing their arrival as well as selling them a home. "In some jurisdictions, it might be a conversation about if that person moves to a country, what level of tax they might be paying."

Switzerland-based Jérôme doesn't haggle with the authorities to secure a more favourable personal tax rate, but he'll handle almost anything else. "Our role is to help them build their autonomy – we might accompany them to the shopping centre for the first time to show them how it works," he says of his engagements, which typically last for three months after arrival. Fees usually come in at €5,000-€8,000 per family, but can run much higher. One move, involving a family going from Geneva to the US, was so complex the total relocation cost hit €200,000.

Jérôme and his team play an almost paternal role with their charges, often



From utility bills to Aston Martins

Meet the relocation consultants who organise global moves for the ultra-wealthy. That can mean packing valuable artworks, sourcing luxury cars, offsetting currency shock – and more. By Mark Ellwood

Illustration by Michelle Mildeberg (right) London-based relocation consultant Tim Fitzgerald, photographed for the FT by Billy Barraclough

schooling them in Swiss mores. "People are very polite in Switzerland, so you don't make noise after 9pm and don't take a shower at midnight. You don't make garden work on a Sunday because that day is dedicated to family. Go shopping on a Sunday? Sometimes Geneva looks like a post-nuclear-war city, there is no one on the streets."

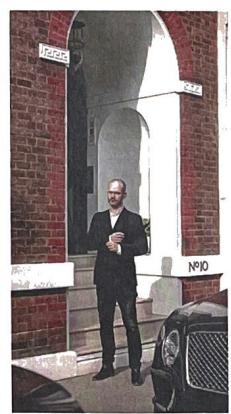
That city, of course, is already heavily international, thanks to the presence of both the UN and several multinational banks, but the rules of Swiss life remain consistent – and often resistant to the demands of the global 1 per cent. "It's also not the Swiss way to make a red carpet just for you."

A recent project for Jérôme involved the arrival of a wealthy family from the US. "We assisted them in buying cars and boats but this client also bought a beautiful house – and when

they did, they bought the Ferraris that were in the garage, too."

Jérôme's expertise in collectors' items stretches beyond art to other commodities such as wine. Year-round, he'll fly in the finest bottles rather than transporting them by road into the country, while in winter, the entire collection will probably be air freighted. "If the wine gets frozen, it will be dead."

Anywyr will also offer advice on what to leave behind, as it did recently for an Israeli banker. Luxury cars are highly taxed there, so his Mercedes E-Class E200 had cost him \$125,000 – the same car in Switzerland, where auto taxes are far lower, costs around \$50,000. There was no point shipping it to his new home, says Anywyr's Eymeric Moura. "We told him to sell it, and he could buy two for the same price here, though actually he upgraded to a Porsche," he laughs.



Switzerland is a common destination for one percenters in need of relocation reassurance thanks to its favourable taxes, high standard of living and superb schools. London is another hotspot for the same reasons and where Tim Fitzgerald has carved out a two-decade plus career. The fast-talker – who calls himself a human Swiss Army knife on his LinkedIn profile – says his role is simple.

"It's to avoid the potholes, as it were, to handle whatever dust doesn't settle after they've made it through passport control. I can fly from setting up a utility bill to sourcing a hard-to-find Aston Martin within a single hour. I might be training chefs, or interviewing security, then it's back to those utility bills. Fitzgerald typically works with one client at a time – "the 1 per cent don't like to share support" – and his services start at £100,000 per year, but can easily cost more.

Most of his clients aren't rubes roaming London for the first time, he says, but, rather, longtime visitors who've finally made the decision to live there. "They're not walking around Mayfair in an 'I Heart London' T-shirt. They know what they want and need, but

Continued on page 2



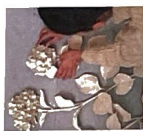
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Your partners in property



Artisans | Wall mounted botanical fantasies sculpted in clay create something permanent from nature's transience. By Malika Byng



When visitors step inside Tristan Hoare Gallery on London's Fitzroy Square from November 10, they will find its grand Georgian architecture has gone awol to seed. Or so it will seem. Ivy and brambles will creep their way up the walls of the once pristine exhibition space and headless blooms will burst from the shadows.

These rampant weeds are in fact sculptures, delicately modelled in clay by hand. The artist Kerri Tazebavski picked the plants from places they had self-seeded in her garden or on London's streets, then sculpted them in her Deptford studio before firing and fixing them to the gallery's walls. For private commissions, she picks plants straight from a client's garden.

"It's as if I'm freezing nature in time," she says. Botanical ornamentation has a long history in the decorative arts, from the exuberant plasterwork found in stately homes and palaces that began to peel away in the 16th and 17th centuries to the wooden boughs of foliage carved on to paneling by British sculptor Grinling Gibbons in the 17th century. But after the long drought of botanical designs in architecture, some



(Clockwise from far left) Kerri Tazebavski with her work at the Tristan Hoare Gallery in London for the upcoming exhibition 'Still Life', porcelain work by Alice Richi at the flagship store for jeweller Chaumet in Paris, Richi and her work 'Fugue'.



contemporary ceramic artists are helping it bloom once more.

At Tristan Hoare, Tazebavski's work rifts off the gallery's period cornicing, a naggy white collection of plasterwork recalling the geometry of formal gardens. But Tazebavski gives the tradition a wider edge. "I'm interested in the dark side of nature — the plants that spread and invade," she says.

Making complex, hand-modelled clay sculptures and installing them on interior walls is no easy task. Tazebavski says that the exhibition, named *Still Life*, took about 16 months to make and will take 10 days to install across two rooms. Intricate pieces are also fragile and the

'It tells a story on the wall'

size of the components are limited by the scale of the maker's life. By contrast, decorative plaster can be precast in large modules using moulds made from materials such as clay. Then installed in just a few days.

It's why the London-based ceramic artist Lucy Smith — who creates botani-

cal interiors, such as a Dipsyque fragrance store — resorted to pre-casting the Jennemite (made from gypsum and resin) for an installation of trees waving in the breeze at the Brynaston, a new residential tower overlooking Hyde Park. "The hallway was a tight spot with high traffic, so the work needed to be robust and not stick out too far from the wall," she says of the David Collins-designed show apartment. "Yes, mortar was the best solution there." But elsewhere she enjoys "stretching clay to its limits", re-creating in the detail to allow her to depict such as the brittle stems of clematis flowers found on walks near her home in Leytonstone.

Wall mounted clay sculptures can have a depth and delicacy that would be hard to achieve in other mediums, throwing shadows across the walls and allowing artists to invite people in a botanical fantasy. And though often site specific, homeowners can take them with them if they move.

Paris based artist Alice Richi uses porcelain to capture lush interior environments around the world, including the flagship store for jeweller Chaumet in Paris. She was seduced by the "purity of its whiteness", and its ability to reflect light.

"It's also one of the clays that distorts most in the kiln, which gives my work a



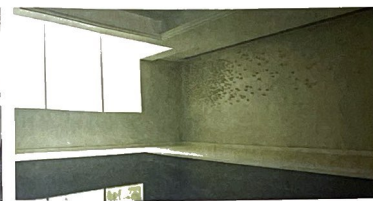
(left) London based artist Valeria Nounis, (above) her 'Sakura' installation, (right) Lucy Smith, who enjoys 'stretching clay to its limits', (below) a work in progress by Smith.



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natural feel and a sense of movement," she says. Richi delights in imperfections, often capturing foliage as it begins to wilt. "I embrace the whole lifecycle," she adds. For her recent work "Fugue", she evoked the "orange beauty" of withered lotus leaves spotted on her travels in Asia. It was conceived for the Berlin penthouse of a music lover who had previously lived on the continent — she aims to "connect my work with the lives of my clients".

"Fugue" fills the corner of the living room above a piano, with the lotus stems recalling notes on a musical score.



"In fact, we joke that we can't sell a ceramic plate or vase but if you mount it on a wall we will sell it."

However, the London-based artist Valeria Nounis is ending increased interest from US-based interior designers. Among them is Jake Arnold, who via Nounis's California based gallery Big Culture — commissioned her to create a work for the Los Angeles home of musician John Legend and model Chrissy Teigen that would bring the outdoors in.

Nounis's response was a series of ethereal porcelain buds of blossoms that marfart across the wall behind their dining table, evoking the promise of spring. Each bush pink bud — with petals as thin as paper — appears to float away from the wall.

"We joke that we can't sell a ceramic plate or vase but if you mount it on a wall we will sell it."

Her pared back aesthetic is influenced by her early career as an architect in Brazil, where the green up, and the influence of Modernists including the architect Oscar Niemeyer. "We had this ability to create massive concrete buildings that looked as light as petals," she says.

Her delicate flowers and foliage add softness to the hard angles of contemporary architecture, such as the concrete walls of a pool house in Golders Hill, where they look equally at home in the 18th-century confines of the London restaurant Spring at Somerset House.

Richi's influences, meanwhile, span the arts from the curves of 18th-century French Rocaille decorative style — made from rock, shell and plaster — to the veined scenes in tapestries of the Middle Ages. A childhood visit to the Bayeux tapestry in Normandy proved formative, she says. "I think of my work as like a porcelain tapestry, because it tells a story on the wall."

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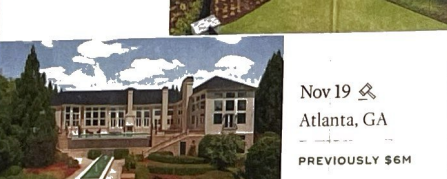


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Artisans | Wall-mounted botanical fantasies sculpted in clay create something permanent from nature's transience. By Malaika Byng



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But after the long drought of horticultural designs in architecture, some



'It tells a story on the wall'

contemporary ceramic artists are helping it bloom once more.

At Tristan Hoare, Tatebayashi's work riffs off the gallery's period cornicing, a sugary white confection of plasterwork recalling the geometry of formal gardens. But Tatebayashi gives the tradition a wilder edge. "I'm interested in the dark side of nature – the plants that spread and invade," she says.

Making complex, hand-modelled clay sculptures and installing them on interior walls is no easy task. Tatebayashi says that the exhibition, named *Still Life*, took about 16 months to make and will take 10 days to install across two rooms. Intricate pieces are also fragile and the



(Clockwise from far left) Kaori Tatebayashi with her work at the Tristan Hoare Gallery in London for the upcoming exhibition 'Still Life'; porcelain work by Alice Riehl at the flagship store for jeweller Chaumet in Paris; Riehl and her work 'Fugue' — Sophie Davidson/Tom Carter/courtesy of Tristan Hoare Gallery; Masaki Osumura

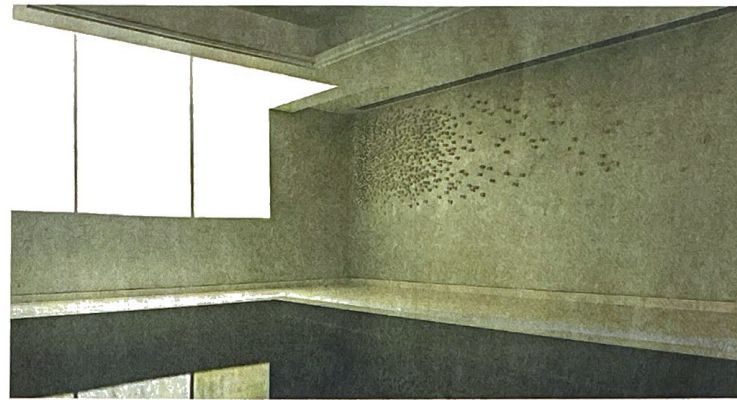


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size of the components are limited by the scale of the maker's kiln. By contrast, decorative plaster can be precast in large modules using moulds made from materials such as clay, then installed in just a few days.

It's why the London-based ceramic artist Lucy Smith – who creates botanical clay sculptures for residential and

retail interiors, such as a Diptyque fragrance store – resorted to pre-casting the Jesmonite (made from gypsum and resin) for an installation of irises swaying in the breeze at The Bryanston, a new residential tower overlooking Hyde Park. "The hallway was a tight spot with high traffic, so the work needed to be robust and not stick out too far from the wall," she says of the David Collins-designed show apartment. "Jesmonite was the best solution there." But elsewhere she enjoys "stretching clay to its limits", revelling in the detail it allows her to depict, such as the bristly stems of cleavers found on walks near her home in Leytonstone.



(Left) London-based artist Valéria Nascimento; (above) her 'Sakura' installation; (right) Lucy Smith, who enjoys 'stretching clay to its limits'; (below) a work in progress by Smith — Christopher Pritz, Steve Shipman



Wall-mounted clay sculptures can have a depth and delicacy that would be hard to achieve in other mediums, throwing shadows across the walls and allowing artists to immerse people in a botanical fantasy. And though often site specific, homeowners can take them with them if they move.

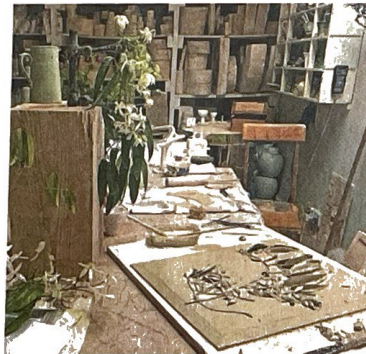
Paris-based artist Alice Riehl uses porcelain to conjure lush interior environments around the world, including the flagship store for jeweller Chaumet in Paris. She was seduced by the "purity of its whiteness" and its ability to reflect the light.

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natural feel and a sense of movement," she says.

Riehl delights in imperfections, often capturing foliage as it begins to wilt. "I embrace the whole life cycle," she adds.

For her recent work "Fugue", she evoked the "strange beauty" of withered lotus leaves spotted on her travels in Asia. It was conceived for the Berlin penthouse of a music lover who had previously lived on the continent — she aims to "connect my work with the lives of my clients", she says. "Fugue" fills the corner of the living room above a piano, with the lotus stems recalling notes on a musical score.



Demand for her work is growing in the US in particular, just as Lucy Smith has found. In Riehl's case, it's thanks to her representation by New York gallery Todd Merrill Studio. The gallery began championing wall-mounted ceramics in 2008, with artists such as Molly Hatch — who reimagines historic patterns across earthenware plates — and later Beth Kattelman, whose 2010 work "Folly" gives surreal 3D life to Toile de Jouy wallpaper.

It has since taken their work to international fairs, placing it in homes and museums in the US and beyond.

It's a format they have become known for, gallery founder Todd Merrill says.

"In fact, we joke that we can't sell a ceramic plate or vase but if you mount it on a wall we will sell it."

Likewise, the London-based artist Valéria Nascimento is seeing increased interest from US-based interior designers. Among them is Jake Arnold, who — via Nascimento's California-based gallery Sage Culture — commissioned her to create a work for the Los Angeles home of musician John Legend and model Chrissy Teigen that would bring the outdoors in.

Nascimento's response was a series of ethereal porcelain buds of blossom that unfurl across the wall behind their dining table, evoking the promise of spring. Each blush pink bud — with petals as thin as paper — appears to float away from the wall,

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fixed in place with just a thin metal pin.

The artist's installations for private homes and retailers such as Cartier have a graphic simplicity to them. "I use repetition to scale up the work," she says, seated at a desk in her studio, with boxes of handmade flower heads lining the shelves behind her, ready to be installed around the world.

Her pared-back aesthetic is influenced by her early career as an architect in Brazil, where she grew up, and the influence of Modernists including the architect Oscar Niemeyer. "He had this ability to create massive concrete buildings that looked as light as petals," she says.

Her delicate flowers and foliage add softness to the hard angles of contemporary architecture, such as the concrete walls of a pool house in Guildford, Surrey. But they look equally at home in the 18th-century confines of the London restaurant Spring at Somerset House.

Riehl's influences, meanwhile, span the arts, from the curves of 18th-century French Rocaille decorative style — made from rock, seashell and plaster — to the verdant scenes in tapestries of the Middle Ages.

A childhood visit to the Bayeux tapestry in Normandy proved formative, she says: "I think of my work as like a porcelain tapestry, because it tells a story on the wall."