

Julius Bär

E-BANKING USER GUIDE

www.juliusbaer.com/ebanking

INTRODUCTION

WELCOME TO JULIUS BAER E-BANKING

With a fresh design and various personalisation options, Julius Baer e-Banking gives you convenient and secure access to your financial information any time, anywhere.

This user guide describes the main functionalities of the platform and helps you get started.

Should you have any questions regarding Julius Baer e-Banking or need assistance to use the service, we are here to help. Simply call our dedicated team of customer service professionals – they will be happy to be of assistance.

E-BANKING SERVICE CENTRE

Opening hours:

Monday to Friday, 8 a.m. to 8 p.m. (CET)

Telephone numbers:

+800 0800 45 45 (toll-free number)

+41 (0) 58 888 45 45 (standard rates apply)

MAIN FUNCTIONALITIES

Julius Baer e-Banking offers a comprehensive range of services to make your online banking experience easy and enjoyable.

- **Dashboard:** Get a customisable snapshot of your financial information, including easy access to notifications and favourites.
- **Assets:** View, analyse, and report your account and portfolio information.
- **Payments:** Create and manage fast and secure online payments, both in Switzerland and abroad.
- **Trading:** Buy and sell securities on the world's major stock markets.
- **Services:** Send secure messages to your relationship manager or the Service Centre, view and download bank documents, and set up alerts via e-mail, text message or push notification.
- **Mobile Banking** with the Julius Baer Mobile App.



Functionalities mentioned in this publication may not be available in all countries and for all means of access. Please contact your relationship manager for further information.

CONTENT

GENERAL INFORMATION	4	ASSETS	19	SERVICES	33
Security	4	Assets overview	19	Messages	33
Login with the Julius Baer		Accounts	20	Documents	34
Mobile App	5	Portfolios	21	Agreements (e-Signature)	35
Navigation	6	Portfolio groups	24	Self-Service	44
Dashboard	7			Alerts	45
Context functions, Favourites,		TRADING	25	File Exchange	46
Notifications	8	Order overview	25	Settings	47
		Buy order	26		
PAYMENTS	9	Sell order	27	SUPPORT	50
Payment overview	9	Research	28	Service Centre contact	50
New payment	10			Frequently asked questions (FAQ)	51
New account transfer	12	MOBILE BANKING	29		
New balance adjustment	13	Navigation	29		
Standing orders	14	Login on mobile device	30		
Payment templates	15	Payments and payment scanning	32		
Payment scanning	16				
Payment files	18				

SECURITY

PROTECTING YOUR COMPUTER

- Use up-to-date, leading, tested antivirus software and effective, latest-generation Internet security software (firewall) that covers all the main operating systems.
- Configure the security software you use to update virus lists automatically and regularly in order to minimise risks.
- Make sure that the latest operating system updates are installed.
- Check if there are any security messages from the maintenance centre of your operating system or from your hardware supplier that require your attention.
- Close other open browser applications before you use e-Banking.
- Do not open any other browsers or web pages during your e-Banking session.
- Keep your e-Banking login device in a safe place and do not put/leave it near the computer if you do not want to access e-Banking.
- Do not leave your computer unattended when the e-Banking session is active. End your e-Banking session if anything occurs which looks suspicious and contact the Service Centre immediately.
- Check your computer for system damage on a regular basis. In particular, an active system check should be carried out after large amounts of data have been downloaded from what might be non-secure sources. Check the entire system so that the whole of the hard drive is examined.
- Always have file attachments in e-mails scanned by an antivirus software.

VIRUS PROTECTION

- Do not install software from untrustworthy sources.
- Always check the origin of files from the Internet very carefully.
- If you have more than one computer, use one for sensitive activities like e-Banking and a different one for games and entertainment.

FIREWALL

- Make sure your firewall protection is activated before you connect your computer to the Internet.
- Your firewall should be activated when you download software updates and other programs and files from the Internet.
- The firewall software must be active and regularly updated.

PROTECTION AGAINST FRAUDULENT E-MAILS

- Never send confidential information about your banking relationship by e-mail.
- Julius Baer will never request personal details, information on your banking relationship, or a password for e-Banking by e-mail.
- Delete e-mails from unknown senders immediately without opening them if you have any doubts about the sender and/or content of the e-mail.
- Be particularly careful about opening attachments.
- Do not click on links in e-mails from unknown senders.
- Never use a link in an e-mail to open a Julius Baer web page.



For further information on e-Banking security, please click on the below links and visit the listed websites:

- www.ebankingbutsecure.ch/en
- www.melani.admin.ch/melani/en/home/dokumentation/checklisten-und-anleitungen/sicheres-e-Banking.html

LOGIN WITH THE JULIUS BAER MOBILE APP

Julius Baer e-Banking is optimised for desktops, laptops, tablets, smartphones and iPods. The app is needed to login on your desktop, tablet, smartphone or iPod. Visit the App Store to download the Julius Baer Mobile App to your mobile device. To activate the app, please refer to the Activation Guide on our [e-Banking support site](#).

Login with the Julius Baer Mobile App on desktop:






Access the e-Banking login screen on the Julius Baer website at www.juliusbaer.com/ebanking.

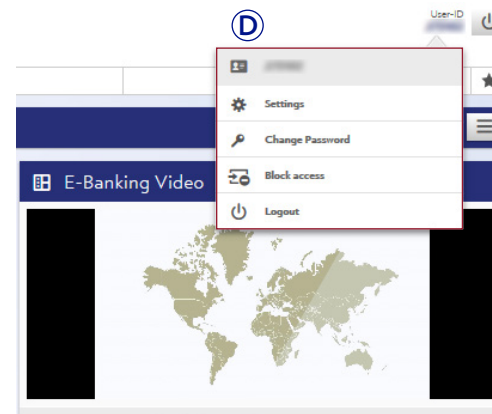
- A** Enter your User-ID and password in the relevant fields and click **next**.
- B** A push message has been sent to your mobile device. Click on it in order to obtain the Secure Key in the Julius Baer Mobile App.
- C** Enter the Secure Key in the relevant field on your desktop and then click **next** to log-in to e-Banking.



NAVIGATION

The navigation in Julius Baer's e-Banking is intuitive so that you can locate the desired functions quickly and easily.

- A** The global navigation gives you fast and direct access to all e-Banking functions through collapsible tabs.
- B** The main content area shows you the relevant information and options for your current tab selection.
- C** The following navigation elements are available on most screens:
 -  **Notifications** (see page 8 for more information)
 -  **Favourites** (see page 8 for more information)
 -  **Context functions** (see page 8 for more information)
 -  **Support** (see page 50 for more information)
 -  **Logout**
- D** Your User-ID is displayed in the top right corner of each screen. Click on it to see a menu providing you with direct access to your settings as well as important service functions.



For security reasons, please always use the logout button to end your e-Banking sessions.

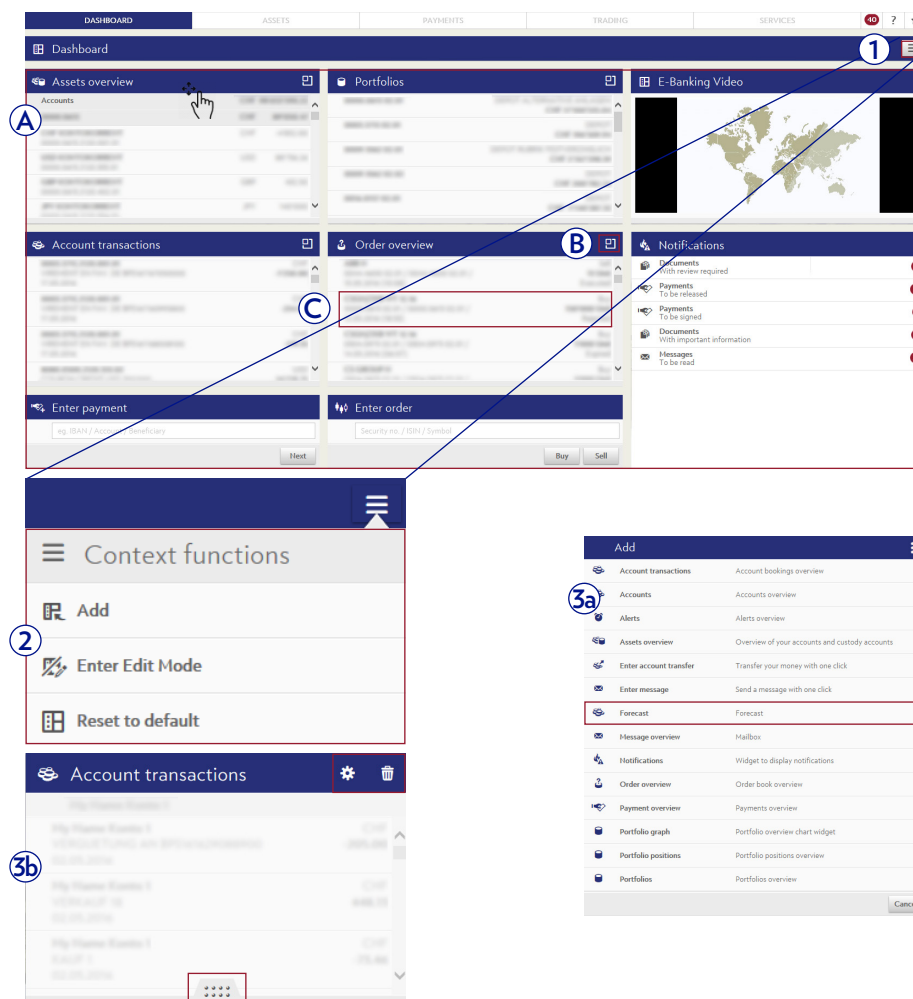
DASHBOARD

The **Dashboard** provides you with an overview of your financial information. It is fully customisable and gives you convenient access to all of your banking needs.

- Ⓐ The main content area shows you different boxes with useful information, called widgets. To move a widget, click on the blue bar and drag the widget to where you want to place it.
- Ⓑ Click on the icon in the top right corner of a widget (🗑️) to directly access the respective e-Banking functions.
- Ⓒ Click on the data inside a widget to see more details.

Customising your dashboard:

- 1 Access the Context functions menu (☰).
- 2 Choose from the available options:
 - Select **Add** to add a new widget to your dashboard (see 3a).
 - Select **Enter Edit Mode** to delete or change the size of a widget, or to customise the displayed data inside a widget (see 3b).
 - Select **Reset to default** to restore your original dashboard settings.
- 3a Click on a widget in the list to add it to your dashboard.
- 3b When you are in edit mode:
 - Click on the bin icon (🗑️) to remove a widget from your dashboard.
 - Click on the cogwheel icon (⚙️) to customise the displayed data inside a widget.
 - Click on the resize icon (⋮) to change the size of a widget.
 - Click on **Leave Edit Mode** when you are finished.



CONTEXT FUNCTIONS, FAVOURITES, NOTIFICATIONS

Julius Baer e-Banking offers features that make your online banking experience efficient and enjoyable.

- A** The **Notifications centre** (65) informs you if need to release payments or have received new documents or messages. The red badges indicate the number of unreleased payments, unread documents, and new messages in your inbox.

Click on a category in the list to access the respective functions.

- B** The **Favourites** menu (★) contains all shortcuts that you have created (see A). Select a link from the list to access the respective function.

Click on **Edit** to change the order of your favourites or delete individual entries from the list.

- C** The **Context functions** menu (☰) contains quick links to customise your e-Banking and to download relevant information to your computer.

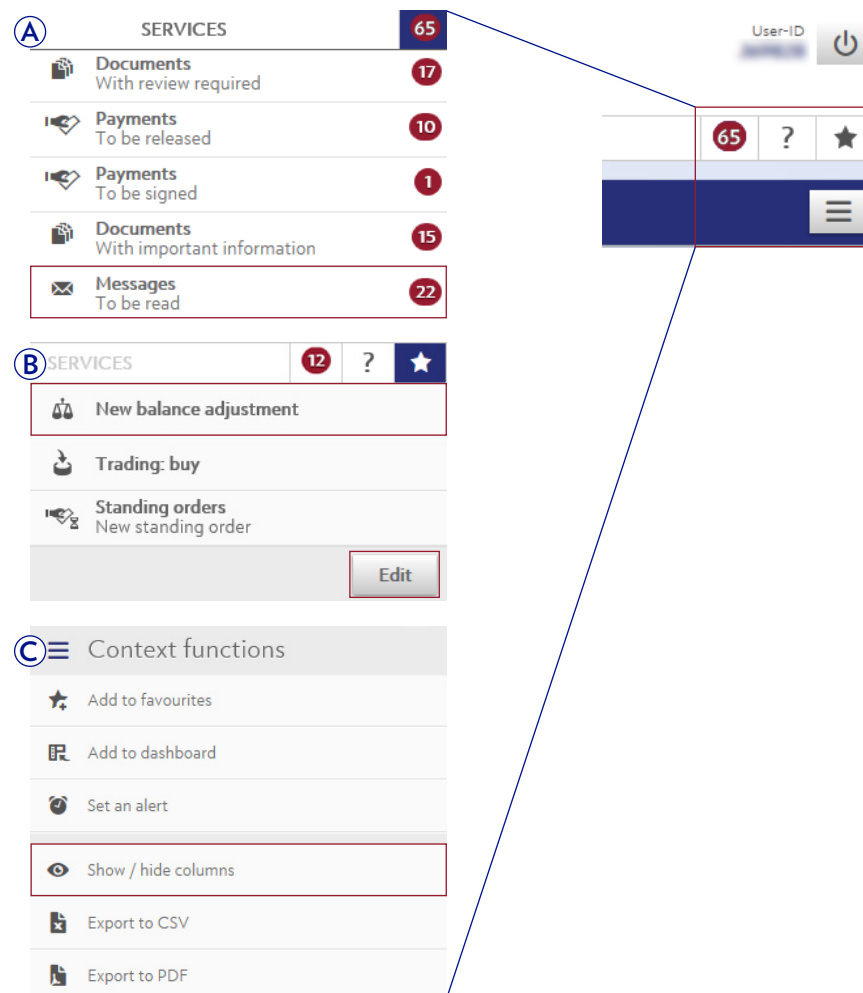
Click on an item in the list to add the current screen to your favourites, for example, or to set up a new alert, or to change the table view to your needs. You may also have the option to download data in CSV or PDF format.

The available items may vary depending on the current e-Banking function and screen.



For greater convenience, use the widget 'Notifications' to see your notifications right on the **Dashboard** (see page 7 for details).

You can also set up **Alerts** via e-mail, text message or push notification for selected account, portfolio, or inbox activities (see page 45 for details).



PAYMENT OVERVIEW

Under the menu item **Payments → Payment overview** you can find a list of your past and scheduled payments.

- A** Use the quick filters or the search function to see the payments that are relevant to you.
- B** The status messages help you identify and track the progress of your order (see the table on the right for an overview of the status messages).
- C** Click on an order in the list to view its details. Orders can be edited or deleted as long as they are in pending status.
- D** Click on **Release payments** to display a list of all orders that have to be confirmed by another authorised signatory.

Under **Delete payments** you can delete several payments at once.

Click on **Export** to download selected payments in CSV or PDF format.

Status	Execution	Beneficiary name / account	Beneficiary reference	Debit account	Curr	Amount
Pending	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00
Transmitted	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00
Executed	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00
Booked	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00
Cancelled	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00
To be released	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00
Partially signed	2023-09-01	Julius Baer AG	123456789	123456789	CHF	1000.00

Status	Explanation
Pending	The order has been entered and is pending.
Transmitted	The order has been sent to Julius Baer's payment system for processing. However, e-Banking has not yet received feedback from the system.
Executed	The order has been fully executed. The payment will be cleared in the next few bank working days.
Booked	The order has been fully executed and has already been booked to the relevant account.
Cancelled	Your cancellation request was successful. The order has been cancelled.
To be released	The order has been entered and has to be confirmed on the mobile screen.
Partially signed	The order has been entered and has to be released by another authorised signatory.



Use the **Context functions** to customise the view and see the information that is most important to you (see page 8 for details).

You can receive **Alerts** on the status of each individual payment via email, text message or push notification (see page 45 for details).

For greater convenience, use the widget 'Payment overview' to get a snapshot of your payments right on the **Dashboard** (see page 7 for details).

NEW PAYMENT

Under the menu item **Payments** → **New payment** you can enter payments to known or new beneficiaries simply and quickly.

- A** Start a **Quick Entry** by entering either the beneficiary name or the account number and click on **Next**. If the beneficiary or form of payment is recognised by the payment assistant, you will be directed to the appropriate page, where you can complete your payment order.
- B** **1** Click on **Scan**, **Scan with mobile** or **Scan with PayPen** to scan the code line on your payment slip.
- 2** On your mobile device, choose between **Scan reference number** or **Scan Swiss QR bill**.
- 3** If the scan was successful, you will be forwarded to the relevant page, where you can complete your payment order.

Confirmation of payments entered on desktops and laptops

- C** **1** Enter a payment in e-Banking.
- 2** A message with the payment details will be sent to your mobile device. **Confirm** the payment.
- 3** The payment will be processed.



Please note that the same procedure for confirming payments also applies to tablets with the Julius Baer Mobile App installed on it.

D Choose **Forms of payment** if you do not wish to use the scanning feature or prefer to enter all payment information manually.

- 1 Select the appropriate payment method.
- 2 Enter the payment and beneficiary details as well as the payment instructions in the relevant fields. Click on **Send** to continue.

On the following screen you can check the information you have entered and issue the payment order by clicking on **Confirm**.

You will receive a confirmation that the payment order has been successfully received. The payment will be executed provided you have sufficient funds in your account.

The screenshot shows the 'New payment' screen with three tabs: 'QUICK ENTRY', 'SCAN', and 'FORMS OF PAYMENT'. The 'FORMS OF PAYMENT' tab is selected. It displays a table with payment methods. A red circle with the number 1 highlights the 'QR-bill payment' option. Other options include 'Swiss payment slip (orange)', 'Swiss payment slip (red)', 'Swiss domestic payment', 'International payment', 'New account transfer', and 'Balance adjustment'.

The screenshot shows the 'Swiss domestic payment' screen. A red circle with the number 2 highlights the 'Payment details' section, which includes fields for 'Credit account', 'Amount' (with a currency dropdown set to CHF), 'Beneficiary details', and 'Reason for payment'. Below this is the 'Payment instructions' section with fields for 'Client', 'Debit account', 'Execution date', and 'Debit reference'. At the bottom, there is an 'Advanced payment options' section and 'Cancel' and 'Send' buttons.



The earliest possible day on which a payment can be executed in e-Banking is always the next working day. For same-day payments, please contact your relationship manager.



You can check the status of each individual payment in the **Payment** overview (see page 9). You can also receive **Alerts** via e-mail, text message or push notification (see page 45 for details).

For greater convenience, use the widget 'Enter payment' to start the payment process right from the **Dashboard** (see page 7 for details).

NEW ACCOUNT TRANSFER

Under the menu item **Payments → New account transfer** you can transfer money between accounts that are linked to your Julius Baer e-Banking access.

- ① Enter the transfer details in the relevant fields. Click on **Send** to continue.
- ② On the following screen you can check the information you have entered and confirm the account transfer by clicking on **Confirm**.

You will receive a confirmation that the payment order has been successfully received.



You can receive **Alerts** via e-mail, text message or push notification when your specified account limits are reached or exceeded (see page 45 for details).
For greater convenience, use the widget 'Enter account transfer' to start the account transfer process right from the **Dashboard** (see page 7 for details).

The 'Account transfer' form includes the following fields:

- Portfolio group:** A dropdown menu with a red circle '1' next to it.
- Transfer details:**
 - Debit account:** A dropdown menu.
 - Credit account:** A dropdown menu with the text 'Please select'.
 - Amount:** A text input field followed by a currency dropdown set to 'CHF'.
- Transfer instructions:**
 - Execution date:** A date picker.
 - Beneficiary reference:** A text input field.
 - Debit reference:** A text input field.
- Advanced payment options:** A section with a plus icon and a minus icon.
- Buttons:** 'Cancel' and 'Send' (highlighted with a red box).

The 'Confirm payment' form displays the transfer details for confirmation:

- Transfer details:**
 - Form of payment:** A dropdown menu with a red circle '2' next to it.
 - Debit account:** A dropdown menu.
 - Credit account:** A dropdown menu.
 - Amount:** A text input field.
- Transfer instructions:**
 - Advanced payment options:** A section with a plus icon and a minus icon.
 - Debit note:** A text input field.
 - Credit note:** A text input field.
 - New template:** A text input field.
- Buttons:** 'Cancel' and 'Confirm' (highlighted with a red box).

NEW BALANCE ADJUSTMENT

Under the menu item **Payments → New balance adjustment** you can arrange automatic account transfers, which will be triggered when the balance on a relevant account exceeds or falls below a threshold you have set.

- ① Enter the transfer details in the relevant fields, including type of transfer and balance limit. Click on **Send** to continue.
- ② On the following screen you can check the information you have entered and confirm the automatic account transfer by clicking on **Confirm**.

You will receive a confirmation that the order has been successfully received. The account balance will be checked and the transfer executed on the date you have selected.

STANDING ORDERS

Under the menu item **Payments → Standing orders** you can manage and set up recurring payments that are always of the same amount.

- A** Use the quick filters or the search function to show the standing orders that are relevant to you.
- B** Click on a standing order to view its details. You can edit or delete standing orders at any time. You can also temporarily deactivate and reactivate standing orders.
- C** Click on **New standing order** to set up a new standing order. Under **Delete standing orders** you can delete several standing orders at once.

Setting up a new standing order:

- 1 Click on **New standing order** and select the type of standing order you want to create.
- 2 Select the form of payment and enter the payment and beneficiary details as well as the payment instructions in the relevant fields. You also need to enter the following information: frequency, execution date, validity, and holiday handling. Click on **Save** to continue.

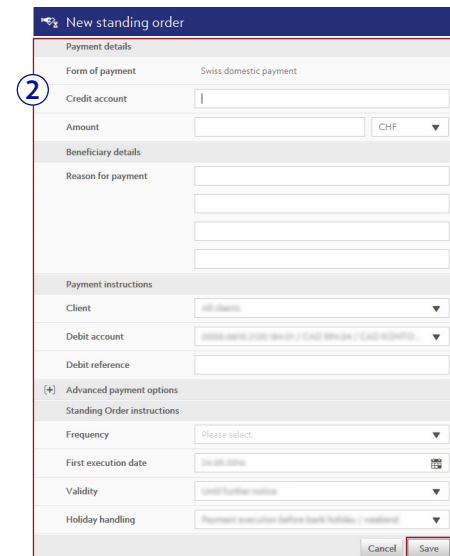
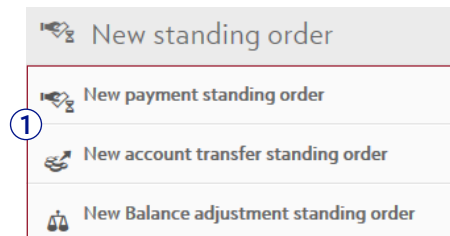
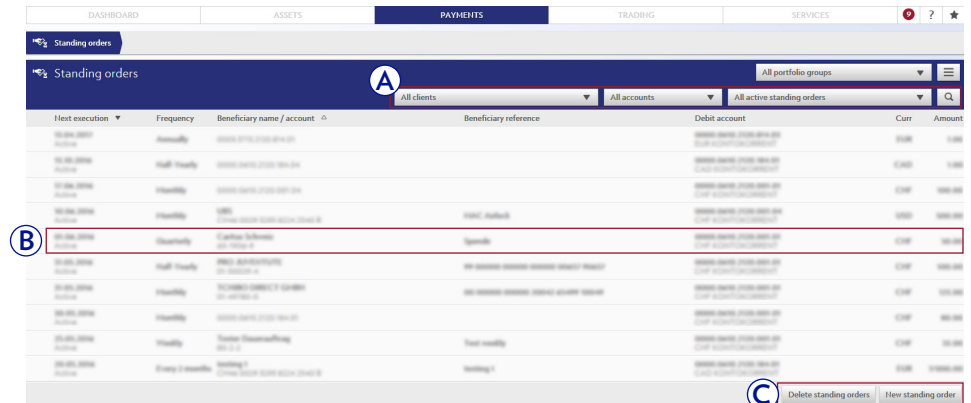
On the next screen, check the information you have entered and click on **Confirm**. You will receive a confirmation that the standing order has been submitted.



You can only see and manage standing orders in e-Banking that you have set up yourself. For all other orders, please contact your relationship manager.



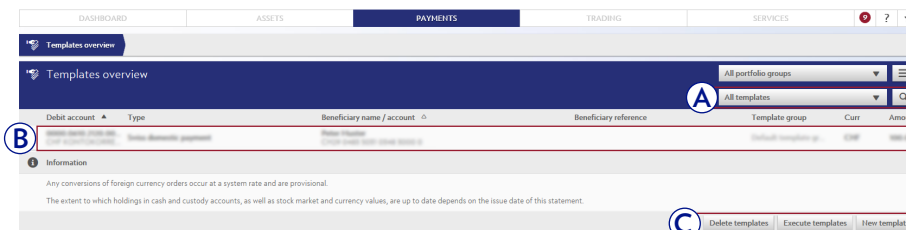
Use the **Context functions** to customise the view and see the information that is most important to you (see page 8 for details).



PAYMENT TEMPLATES

Under the menu item **Payments → Payment templates** you can create and manage templates for variable amounts to save time and make regular payments easy.

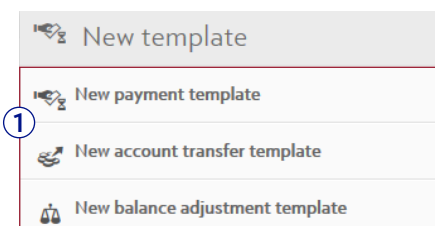
- A** Use the quick filter or the search function to show the payment templates that are relevant to you. You can also create or delete groups to organise your templates.
- B** Click on a payment template to view its details and execute a payment order. You can edit or delete your templates at any time.
- C** Click on **New template** to create a new payment template. Under **Execute templates/Delete templates** you can execute/delete several payment templates at once.



Creating a new template:

- 1** Click on **New template** and select the type of template you want to create: payment, account transfer, or balance adjustment template.
- 2** Select the form of payment and enter the payment and beneficiary details as well as the payment instructions in the relevant fields. You can also assign the new template to a specific group that you have created. Click on **Save** to continue.

On the next screen, check the information you have entered and click on **Confirm**. You will receive a confirmation that the template has been created.

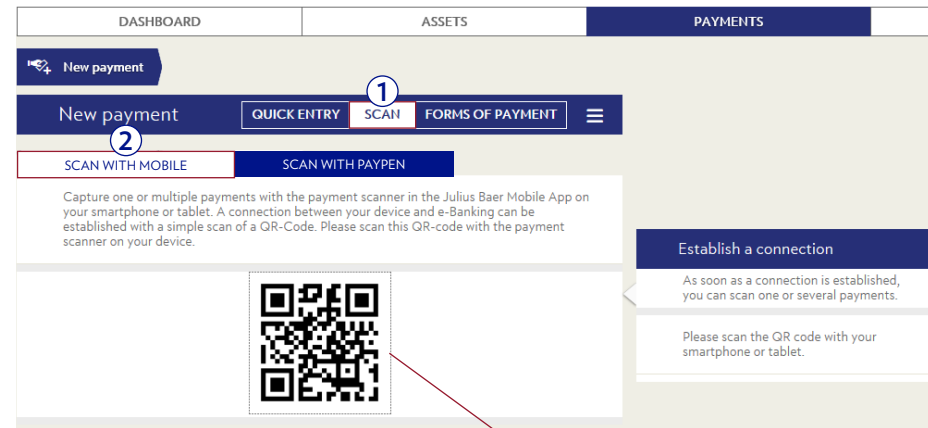



Use the **Context functions** to customise the view and see the information that is most important to you (see page 8 for details).

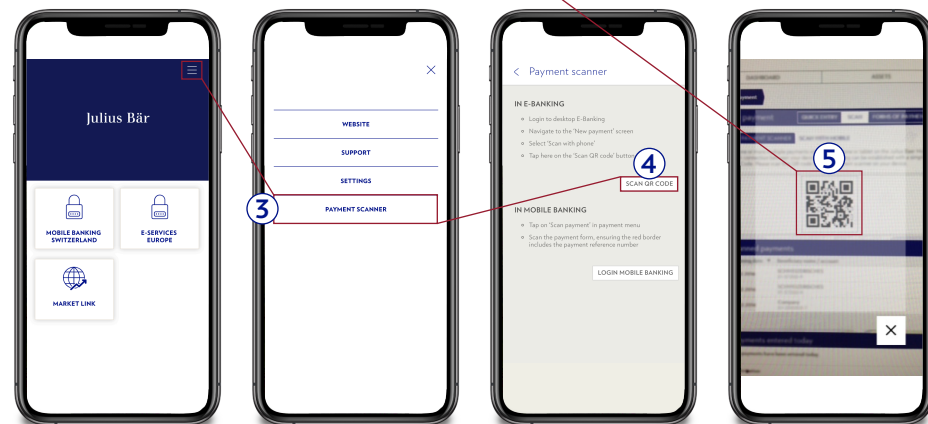
PAYMENT SCANNING

A On your desktop click on **Payments**, then **New Payment**.

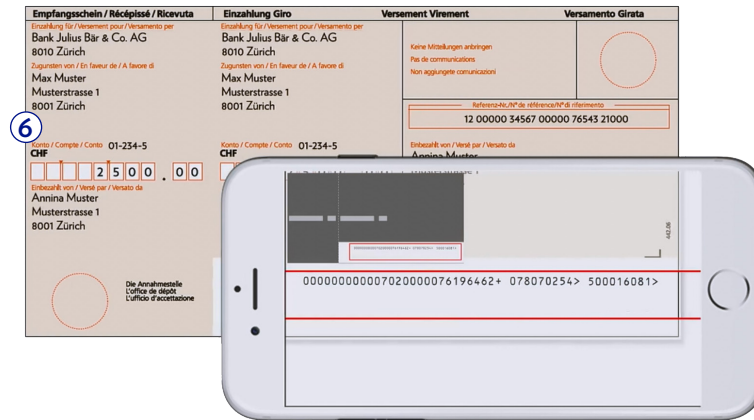
- ① Click on **Scan**.
- ② Click on **Scan with mobile**.



- ③ On your mobile device: open the Julius Baer Mobile App and select **Payment scanner**.
- ④ Then select **Scan QR code in e-Banking**.
- ⑤ Scan the QR code on the desktop to establish a connection between desktop and mobile device.

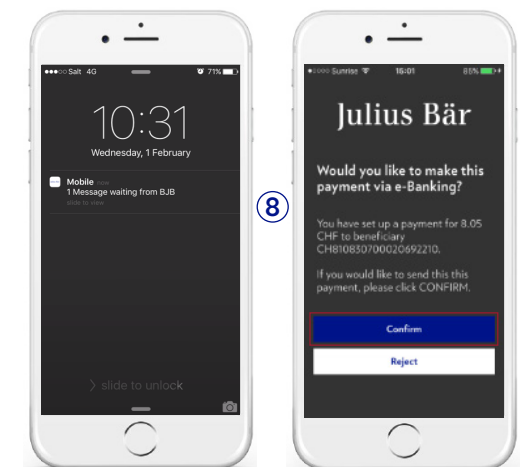


- ⑥ As soon as the connection is established, you can scan one or several payment slips. The information is then sent to e-Banking and you will be directed to the Payments section on your desktop.



- ⑦ The information fields on the payment slip will be filled in automatically. Verify this information and, if necessary, make corrections. Once complete, click **send**.

- ⑧ A message with the payment details will be sent to your mobile device. **Confirm** the payment in the Julius Baer Mobile App.



Please note that the same procedure for confirming payments also applies to tablets with the Julius Baer Mobile App installed on it.

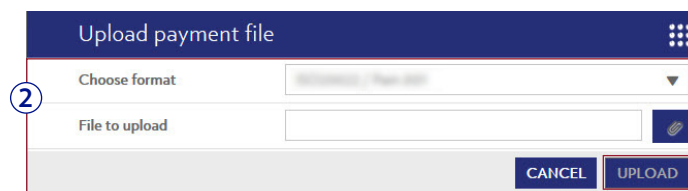
PAYMENT FILES

Under the menu item **Payments** → **Payment file upload** you can upload and process data from an offline payment software to make payments.

- A** Use the quick filter or the search function to see already uploaded payment files that are relevant to you.
- B** Click on a payment file in the list to see its details.

Uploading a payment file:

- 1 Click on **Upload file**.
- 2 Select a file from the hard drive of your computer and click on **Upload file** to transmit the file to e-Banking.



Only ESR payments, ES payments, and domestic and foreign (BIC) payments in all currencies available in e-Banking are supported. Salary and pension payments are not possible.

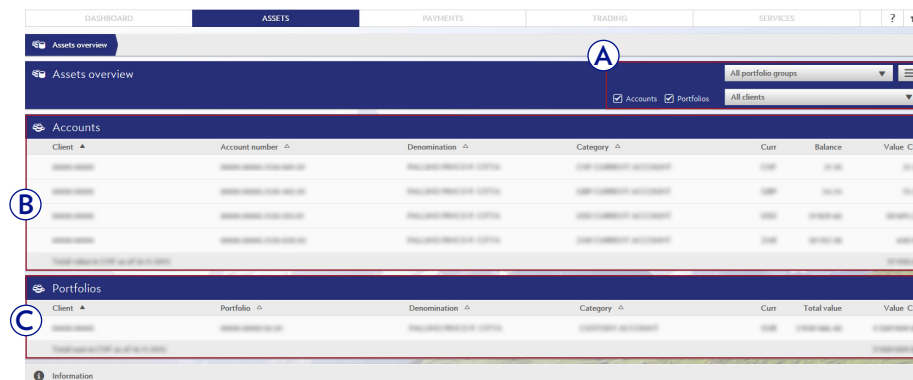
Please be aware that just one incorrect payment will prevent the execution of the entire DTA file. If all payments are correct, they will be filed individually in the **Payment overview** (see page 9 for details).

Faulty ISO files are generated but show the status «partially accepted».

ASSETS OVERVIEW

Under the menu item **Assets → Assets overview** you find an overview of all accounts and portfolios that are linked to your Julius Baer e-Banking access.

- A** Use the quick filters to see the account and portfolio information that is relevant to you.
- B** All your accounts and available balances are shown in one combined list. Click on an account to get more details and to view both past and scheduled transactions.
- C** All your portfolios and their respective values are shown in one list. Click on a portfolio to analyse your asset allocation and view details of your positions and performance.



E-banking depicts the previous day's data. For accounts, the closing balance of the previous day is displayed. For portfolios and positions, the value of the securities based on the previous day's closing price is displayed.



For greater convenience, use the widget 'Assets overview' to get a snapshot of your assets right on the **Dashboard** (see page 7 for details).

ACCOUNTS

Under the menu item **Assets → Accounts** you find an overview of all accounts that are linked to your Julius Baer e-Banking access.

- A** Select from the different view options or use the quick filters to see the accounts that are relevant to you.
- B** Click on an account in the list to get more details.
 - 1** Select from the different view options to see a list of your transactions or a forecast of your account balance.
 - 2** Click on an entry in the list to retrieve the posting details of individual transactions.

Client	Account number	Denomination	Category	Curr	Balance	Value CHF
...
...
...
...
Total (also in CHF as of 10.10.2020)						12'150.00

Booking date	Value date	Booking text	Debit	Credit	Balance EUR
...
...
...
...
...



E-banking depicts the previous day's data. For accounts, the closing balance of the previous day is displayed.

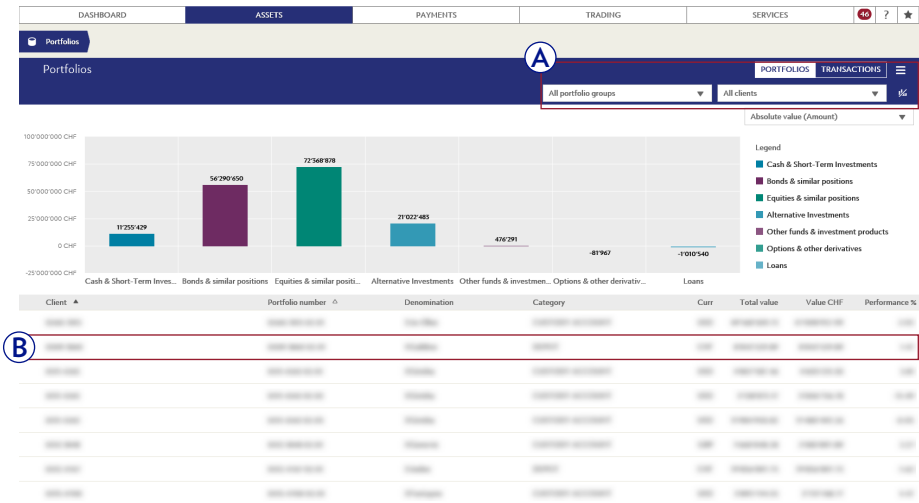


You can receive **Alerts** with periodic account information via e-mail, text message or push notification (see page 45 for details).
For greater convenience, use the widget 'Accounts' to get a snapshot of your accounts right on the **Dashboard** (see page 7 for details).

PORTFOLIOS

Under the menu item **Assets → Portfolios** you find an overview of all portfolios that are linked to your Julius Baer e-Banking access.

- A** Select from the different view options or use the quick filters to see the portfolio information that is relevant to you.
- B** Click on a portfolio in the list to get more details (see pages 22–23).



E-banking depicts the previous day's data. For portfolios, the value of the securities based on the previous day's closing price is displayed.



You can receive **Alerts** with periodic portfolio information via e-mail, text message or push notification (see page 45 for details).
For greater convenience, use the widget 'Portfolios' to get a snapshot of your portfolios right on the **Dashboard** (see page 7 for details).

After you have clicked on a portfolio entry on the **Portfolios** page you can analyse your asset allocation and view details of your positions and performance.

D Select **Positions** to view your asset allocation and positions within each asset class.

- ① The chart shows your asset allocation by investment category, sector, or currency.
- ② A list of your positions grouped by asset class is shown below the chart. Click on a position to view more details.

E Select **Transactions** to see a list of your past transactions.

- ① Use the quick filter or search function to view the transactions that are relevant to you.
- ② Click on an entry in the list to retrieve the posting details of individual transactions.
- ③ Click on the arrow to view research publications (PDF) related to your portfolio holdings. See page 30 for more details about Research.

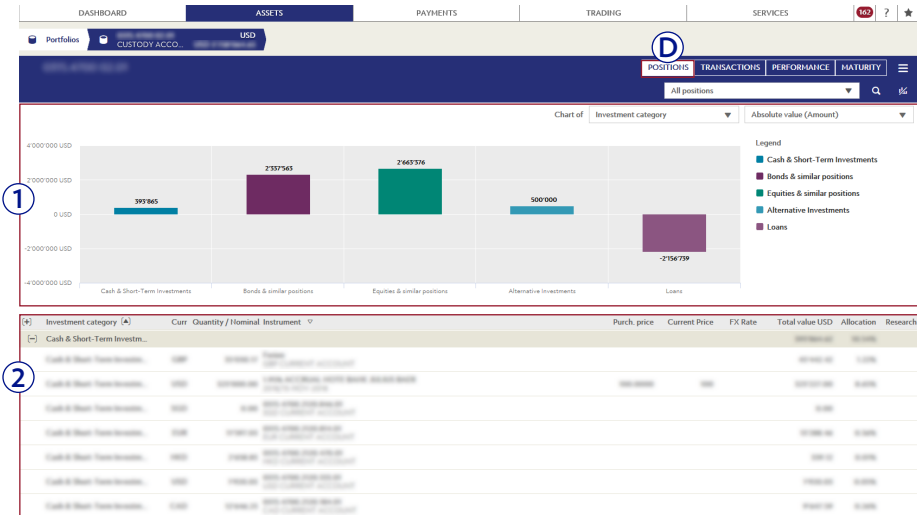


E-banking depicts the previous day's data. For portfolios and positions, the value of the securities based on the previous day's closing price is displayed.



Use the **Context functions** to customise the view and see the information that is most important to you (see page 8 for details).

For greater convenience, use the widget 'Portfolio positions' to get a snapshot of your positions across all your portfolios right on the **Dashboard** (see page 7 for details).



DASHBOARD

ASSETS

PAYMENTS

TRADING

SERVICES

Portfolios

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- F** Select **Performance** to get an overview of the investment performance of your assets.
- 1 Select from the available view options. You can check your performance for the current year and display charts to analyse your performance on a monthly or yearly basis.
 - 2 The charts show your monthly or yearly performance and your net money flows per year. You can see more details in the table at the bottom, such as the value of your portfolio at the end of each period.
- G** Select **Maturity** to see a preview of the upcoming capital maturities that you can expect from your current positions.
- 1 Select a date range and use the quick filters to display the maturities of your positions that are relevant to you.
 - 2 The chart shows your upcoming maturities for each year. You can see more details in the table at the bottom, such as the individual positions and their maturity values.

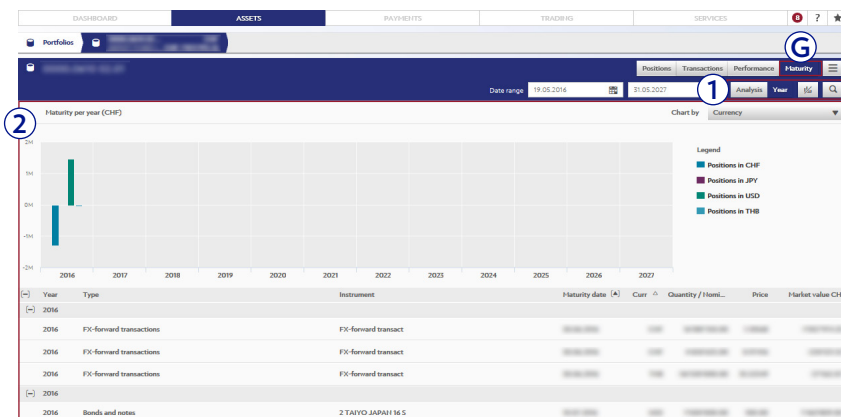
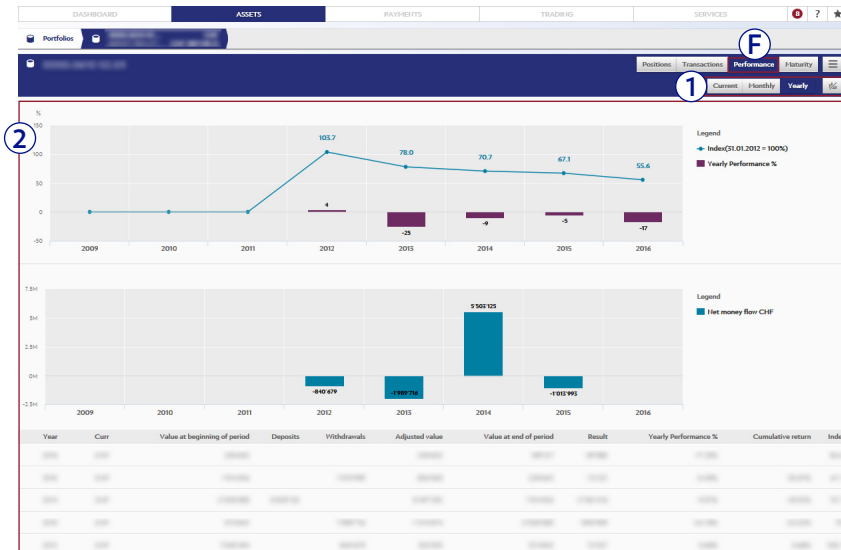


E-banking depicts the previous day's data. For portfolios and positions, the value of the securities based on the previous day's closing price is displayed.

The charts are based on historical index performance. Performance data is available since the start date of the portfolio or the e-Banking activation date (whichever comes later).



Use the **Context functions** to customise the view and see the information that is most important to you (see page 8 for details).



PORTFOLIO GROUPS

Under the menu item **Assets → Portfolio Groups** you can create and manage portfolio groups according to your specific needs. Portfolio groups can be used in the quick filters function, for example on the Assets, Payment, and Order overview screens, to show the information that is relevant to you.

A Select the tab **New search** to start a new search.

B Use the search function by selecting the criteria you are interested in: client, portfolio, or position. Click on **Search** to continue.

On the next screen, click on **Save as static group** or **Save as dynamic group** if you want to create a new portfolio group. Static means that the composition of the portfolio group will stay constant over time, whereas dynamic means that the composition of the portfolio group will change as the underlying criteria change.

Click on **Collective buy** or **Collective sell** to start a collective order for the shown portfolios or positions.

C Select the tab **Portfolio groups** to view a list of your portfolio groups.

D Click on an entry in the list to view the portfolio group's details. Portfolio groups can be deleted or merged.

The screenshot shows the 'New search' tab in the 'Portfolio groups overview' section. It features a search bar for 'Client number' and a 'Total cash' filter with 'From', 'To', and 'All' options. Below these are expandable sections for 'Portfolio criteria' and 'Position criteria'. A red box highlights the 'Search' button at the bottom right.

The screenshot shows the 'Portfolio groups' tab with a table listing portfolio groups. The table has columns for Group name, Number of clients, No. of portfolios, Type, Last modified, Curr, and Group value. A red box highlights one of the entries in the list.

Group name	Number of clients	No. of portfolios	Type	Last modified	Curr	Group value
Group 1	1	1	Static	2023-01-01 10:00	USD	1000000.00
Group 2	2	2	Dynamic	2023-01-01 10:00	USD	2000000.00
Group 3	1	1	Static	2023-01-01 10:00	USD	1000000.00

ORDER OVERVIEW

Under the menu item **Trading → Order overview** you can find a list of your past and scheduled securities transactions.

- A** Use the quick filters or the search function to see the securities orders that are relevant to you.
- B** The status messages help you identify and track the progress of your orders (see the table on the right for an overview of the status messages).
- C** Click on an order in the list to view its details. Orders can be cancelled as long as they are in pending, transmitted, or registered status. However, sending a cancellation request does not guarantee that the order will actually be cancelled.

Status	Type	Instrument	Quantity	Limit	Validity	Curr	Modified	Executed qty	Remaining qty
Executed	Buy	WILLIAMS SONS PLC ORDINANCE 1000000	100	at market	10.00.2019	EUR	10.00.2019 11:11	100	
Executed	Buy	WILLIAMS SONS PLC	100	at market	10.00.2019	EUR	10.00.2019 11:11	100	
Expired	Subscription	WILLIAMS SONS PLC ORDINANCE 1000000	100	at market	10.00.2019	EUR	10.00.2019 11:11		
Executed	Buy	WILLIAMS SONS PLC	1000	at market	10.00.2019	EUR	10.00.2019 11:11	1000	
Executed	Buy	WILLIAMS SONS PLC	100	at market	10.00.2019	EUR	10.00.2019 11:11	100	
Executed	Buy	WILLIAMS SONS PLC	100	at market	10.00.2019	EUR	10.00.2019 11:11	100	
Executed	Buy	WILLIAMS SONS PLC	100	at market	10.00.2019	EUR	10.00.2019 11:11	100	
Expired	Buy	WILLIAMS SONS PLC	1000	at market	10.00.2019	EUR	10.00.2019 11:11		
Cancelled	Buy	WILLIAMS SONS PLC	1000	at market	10.00.2019	EUR	10.00.2019 11:11		

Status	Explanation
Pending	The order has been entered and is pending.
Transmitted	The order has been sent to Julius Baer's stock exchange system for processing. However, e-Banking has not yet received feedback from the system.
Registered	The order has been received by the stock exchange system.
Executed	The order has been executed in full. Settlement has already taken place or will take place on the next bank working day.
Rejected	The order could not be executed and was rejected. There are various possible reasons for this. Please contact your relationship manager.
Partially executed	Only part of the order has so far been executed under the terms defined.
Cancellation pending	Your cancellation request is being processed. Once it has been processed, the status 'Cancelled', 'Executed', or 'Partially executed' will appear.
Cancelled	Your cancellation request was successful. The order has been cancelled.
Expired	Your order has expired and was not executed because the limit defined by you was not reached. If you wish to place a repeat order at the stock exchange, please enter it again.



Use the **Context functions** to customise the view and see the information that is most important to you (see page 8 for details).

You can also receive **Alerts** on status changes of individual orders via e-mail, text message or push notification (see page 45 for details).

For greater convenience, use the widget 'Order overview' to get a snapshot of your orders right on the **Dashboard** (see page 7 for details).

BUY ORDER

Under the menu item **Trading → Buy** you can enter orders to buy securities on the world's major stock markets.

- ① Search for a security by entering its security number (Valor)/ISIN/symbol or instrument name. Click on **Search** to continue.
- ② Select the security you want to buy from the search results.
- ③ Enter the order details in the relevant fields. Continue the order process by clicking on **Buy**.

On the next screen, check the information you have entered and click on **Confirm**. You will receive a confirmation that the buy order has been successfully submitted.



You can enter buy orders 24 hours a day, seven days a week. However, the orders are placed on the stock market during the following operating hours: Monday to Friday, 7.00 a.m. to 10.00 p.m. (CET). As the actual trading hours can vary between individual stock exchanges and for different products, you are advised to issue securities orders in good time.

Please note: for Asian exchanges, order entries are not processed between Friday 10.00 p.m. and Monday 07.00 a.m. (CET).



You can check the status of each order in the **Order overview** (see page 25).

You can also receive **Alerts** on status changes of individual orders via e-mail, text message or push notification (see page 45 for details).

For greater convenience, use the widget 'Enter order' to start the order process right from your **Dashboard** (see page 7 for details).

The screenshot shows the 'Buy' form in the trading interface. The form has a dark blue header with the 'Buy' button and a menu icon. Below the header, there are five input fields: 'Security no. / ISIN / Symbol', 'Instrument', 'Investment category', 'Instrument type', and 'Exchange'. Each field has a dropdown arrow. At the bottom right, there are two buttons: 'RESET' and 'SEARCH'. The 'SEARCH' button is highlighted with a red box and a circled number 1.

The screenshot shows the 'Instrument search results' table. The table has a dark blue header with the title 'Instrument search results'. Below the header, there is a table with the following columns: 'Instrument type', 'Instrument', 'Security no.', 'Curr', and 'Price'. The table contains several rows of data. The second row is highlighted with a red box and a circled number 2.

The screenshot shows the 'Buy' form in the trading interface, specifically the 'Order details' section. The form has a dark blue header with the 'Buy' button and a menu icon. Below the header, there are several input fields: 'Instrument', 'Exchange', 'Client', 'Portfolio group', 'Portfolio', 'Trading account', 'Type', 'Quantity', 'Validity', and a 'BUY' button. The 'BUY' button is highlighted with a red box and a circled number 3.

SELL ORDER

Under the menu item **Trading → Sell** you can enter orders to sell securities on the world's major stock markets.

- ① Search for a security by entering its security number (Valor)/ISIN/symbol or instrument name. Click on **Search** to continue.
- ② Select the security you want to sell from the search results.
- ③ Enter the order details in the relevant fields. Continue the order process by clicking on **Sell**.

On the next screen, check the information you have entered and click on **Confirm**. You will receive a confirmation that the sell order has been successfully submitted.



You can enter buy orders 24 hours a day, seven days a week. However, the orders are placed on the stock market during the following operating hours: Monday to Friday, 7.00 a.m. to 10.00 p.m. (CET). As the actual trading hours can vary between individual stock exchanges and for different products, you are advised to issue securities orders in good time.

Please note: for Asian exchanges, order entries are not processed between Friday 10.00 p.m. and Monday 07.00 a.m. (CET).



You can check the status of each order in the **Order overview** (see page 25).

You can also receive **Alerts** on status changes of individual orders via e-mail, text message or push notification (see page 45 for details).

For greater convenience, use the widget 'Enter order' to start the order process right from your **Dashboard** (see page 7 for details).

The screenshots illustrate the steps to place a sell order:

- Step 1:** The 'Sell' screen shows search filters: Portfolio group (All), Portfolio (dropdown), Security no. / ISIN / Symbol (text input), Instrument (text input), Investment category (All), and Instrument type (All). Buttons for 'RESET' and 'SEARCH' are at the bottom right.
- Step 2:** The 'Instrument search results' screen displays a table with columns: Instrument type, Instrument, Security no., Curr, and Price. Three results are listed, with the first one highlighted.
- Step 3:** The 'Sell' screen shows order details: Portfolio (dropdown), Instrument (dropdown), Exchange (Primary market), Trading account (dropdown), Type (Redemption), Quantity (text input with Unit dropdown), Type of execution (At market), and Validity (Date). Buttons for 'CANCEL', 'SELL POSITION', and 'SELL' are at the bottom. A sidebar on the right shows additional details: Exchange, Symbol, Instrument type, ISIN, Security no., Quantity, Prev. Day close, Purch. price, Unrealised gain/loss %, Allocation %, Round lot, and Smallest den.

RESEARCH

Under the menu item **Trading → Research** you can access research information.

- A** Use the quick filters or the search function to see publications relevant to you.
- B** Click on a publication to view the details.

Research publications are also related to portfolio holdings. See page 22 for more details.

RESEARCH WEEKLY
Analysis of the upcoming week 13/7/8

DAILY WIRE
Stay up-to-date with the latest news

SPECIAL STUDIES
Next Generation

COVERAGE LISTS

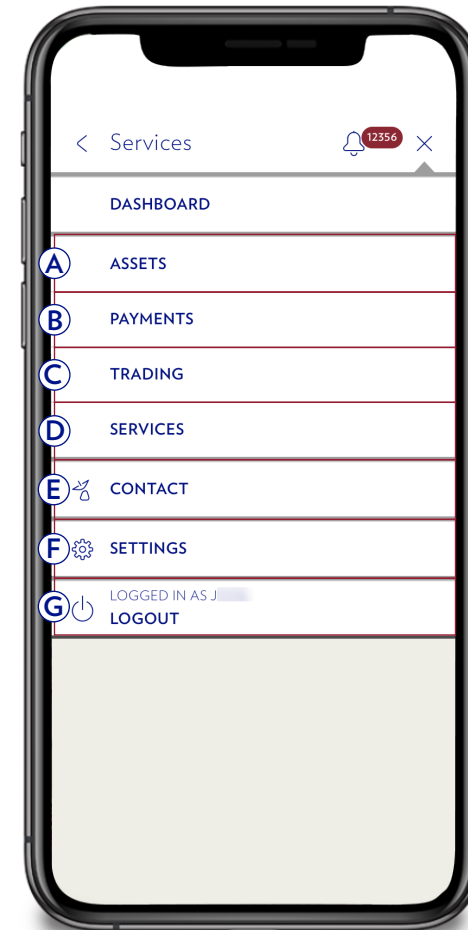
Title	Language	Type	Published
+ Research Weekly - Test Variant Unpublishing	en de	Research Weekly	14.12.2016
+ Test Variant	en de	Insights	06.12.2016
+ Investment Opportunities - Test PDF	en de	Insights	02.12.2016
+ RF TEST T35921	en	Research Focus	24.11.2016
+ Test Research Focus	en	Research Focus	24.11.2016
+ Daily Wire	en	Daily Wire	24.11.2016
+ Daily Wire	en	Daily Wire	24.11.2016
+ Research Weekly - [Title Editorial]	en	Research Weekly	24.11.2016
+ Company (Rating/Risk)	en	Baer Insight Fixed Income Research	24.11.2016
+ Company (Rating, Price/Target: ISO/xx/xx)	en	Baer Insight Equity Research	24.11.2016
+ Daily Wire	en	Daily Wire	24.11.2016
+ Eli Lilly (Maintain Buy, Price/Target: USD 75.99/80.00)	en	Baer Insight Equity Research	23.11.2016
+ EZION HOLDINGS (Buy, Price/Target: 1.5/1.18)	en	Baer Insight Equity Research	23.11.2016
+ Lindt & Sprüngli (Maintain Buy, Price/Target: CHF 5005.00/5800.00)	en	Baer Insight Equity Research	23.11.2016
+ Sodexo (Maintain Hold, Price/Target: EUR 101.35/100.00)	en	Baer Insight Equity Research	23.11.2016
+ ABB Test GZA	en	Baer Insight Equity Research	23.11.2016
+ Abercrombie & Fitch (Maintain Reduce, Price/Target: USD 14.76/12.00)	en	Baer Insight Equity Research	23.11.2016
+ Investment Opportunities - Test Multi Variant	en de de	Insights	11.11.2016
+ Research Weekly - Test Consolidation	en de	Research Weekly	11.11.2016
+ Investment Opportunities - midNov16	en de fr	Insights	10.11.2016
+ Yahoo! TEST 10Nov2016	en	Baer Insight Equity Research	10.11.2016
+ Genmab (Maintain Buy, Price/Target: DKK 1226.00/1350.00)	en	Baer Insight Equity Research	10.11.2016
+ Becton Dickinson (Maintain Buy, Price/Target: USD 174.81/192.00)	en	Baer Insight Equity Research	10.11.2016
+ Beiersdorf (Maintain Hold, Price/Target: EUR 79.92/85.00)	en	Baer Insight Equity Research	10.11.2016
+ Zoetis (Maintain Buy, Price/Target: USD 51.00/57.00)	en	Baer Insight Equity Research	10.11.2016
+ Lundbeck (Maintain Buy, Price/Target: DKK 257.20/285.00)	en	Baer Insight Equity Research	10.11.2016

NAVIGATION

Navigation within the Julius Baer Mobile App is intuitive. You can locate desired functions quickly and easily.

Collapsible menu items allow for fast and direct access to various functions.

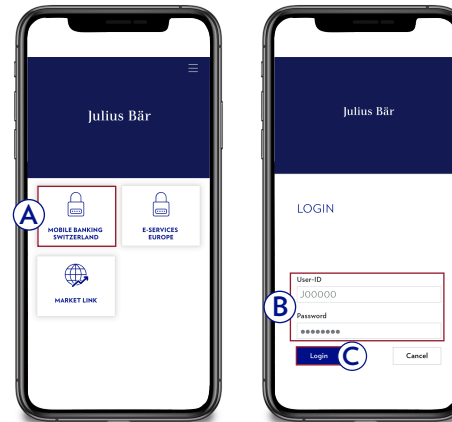
- A Assets:** view your account balances and portfolio overview in one place. The charts show your portfolio overview and your monthly and yearly performance as well as your net money flows.
- B Payments:** make payments online and use the payment scanner for convenient processing.
- C Trading:** various trading options on the world's major stock markets and access to Research.
- D Services:** access to e-Documents and secure communication with your relationship manager or the Service Centre.
- E Contact:** e-Banking Service Centre contact details.
- F Settings:** device bindings, default debit account, holiday handling.
- G Logout:** to securely end the session, use the **Logout** button.



LOGIN ON MOBILE DEVICE

Login on mobile device

- A** Select Mobile Banking.
- B** Enter your User-ID and password in the relevant fields.
- C** Click **Login** to log in to Mobile Banking.



Login on tablet

- A** Select Mobile Banking.
- B** Enter your User-ID and password in the relevant fields.
- C** Click **proceed** to log in to e-Banking.



Login with biometric authentication

You can use the following login features depending on your mobile device's operating system:

iOS:

Touch ID
Face ID

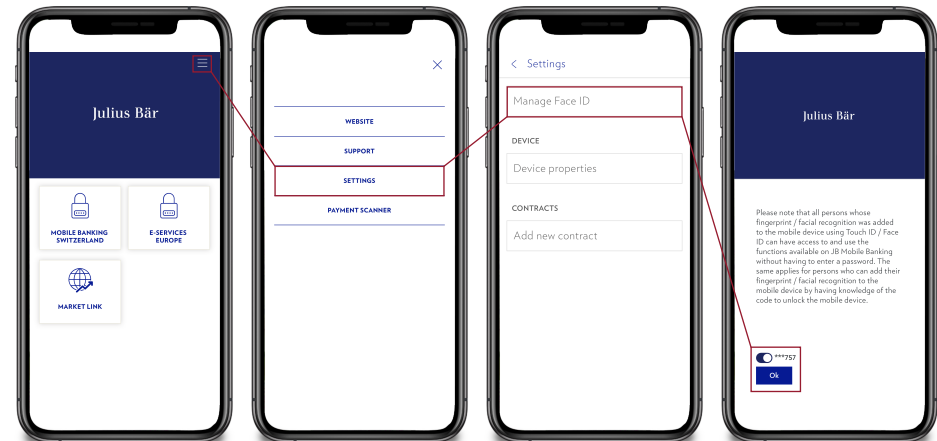
Android:

Fingerprint

- A Touch ID / Fingerprint:** Place your finger on the fingerprint sensor to use Fingerprint instead of a PIN.
- B Face ID:** Keep your mobile device at arm's length and position your face inside the frame.



You can activate or deactivate Touch ID / Face ID / Fingerprint in the app settings:



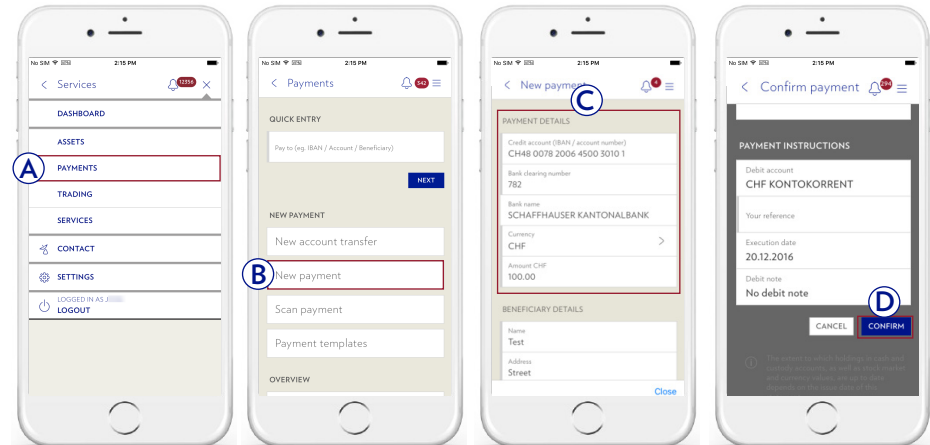
Touch ID, Face ID and Fingerprint can only be used if they are supported by the operating system of your mobile device and activated in its settings.

PAYMENTS AND PAYMENT SCANNING

Payments

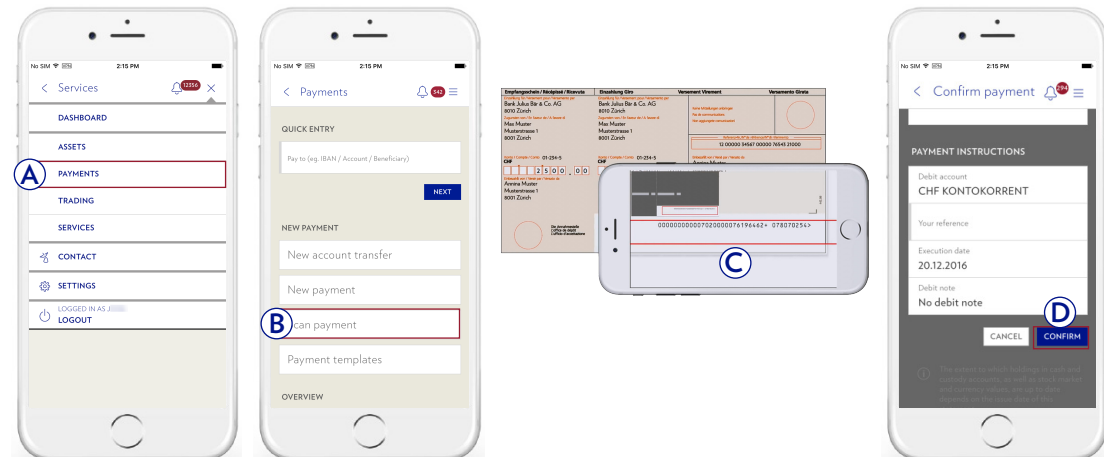
- A** Select **Payments** from the menu.
- B** Select **New payment**.
- C** Enter a payment and click **next**.
- D** **Confirm** payment.

The payment has been received and will be processed the next day.



Payment scanner

- A** Select **Payments**.
- B** Select **Scan payment**.
- C** Scan payment slip on the bottom right.
- D** Information on the payment slip is prefilled. **Confirm** payment.

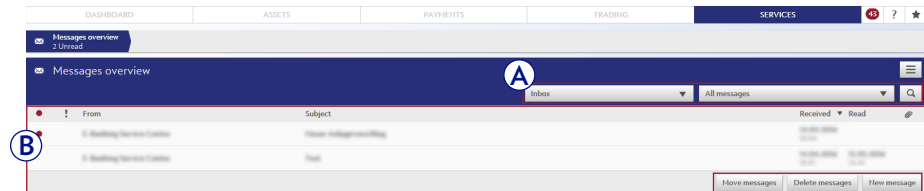


Use **Quick Entry** for quick payments by entering either the beneficiary name or the account. If the beneficiary or form of payment is recognised by the payment assistant, you will be directed to the appropriate page, where you can complete your payment order.

MESSAGES

Under the menu item **Services → Messages** you can view your inbox and send secure messages to your relationship manager or the e-Banking Service Centre.

- A** Use the quick filters or the search function to see the messages that are relevant to you. You can also create folders to organise your mailbox.
- B** Unread messages are marked with a red dot. Click on a message in the list to view its details. You can create, move, or delete messages by clicking on **New message**, **Move messages**, or **Delete messages**.



Unlike regular e-mails, messages and attachments sent in e-Banking are sent in encrypted format; however, alteration and falsification of the data during transmission over the Internet cannot be ruled out. The message function can be used to send confidential information to your relationship manager or for general inquiries. For orders or urgent inquiries, please contact your relationship manager directly.



You can receive **Alerts** for new messages via e-mail, text message or push notification (see page 45 for details).

For greater convenience, use the widget 'Message overview' to see your inbox right on the **Dashboard** (see page 7 for details). You can also use the widget 'Enter message' to create a new message with one click.

You are also notified of new messages by the red badge in the global navigation (**5**). Click on the icon to see the number of unread messages and to directly access your inbox.

DOCUMENTS

Under the menu item **Services → Documents** you can view and download all banking documents in PDF format.

- A** Use the quick filters or the search function to see the documents that are relevant to you. You can also create folders to organise your financial filing.
- B** Unread documents are marked with a red dot. Click on a document in the list to view its details. You can download, move, or delete documents by clicking on **Download Documents**, **Move Documents**, or **Delete Documents**.

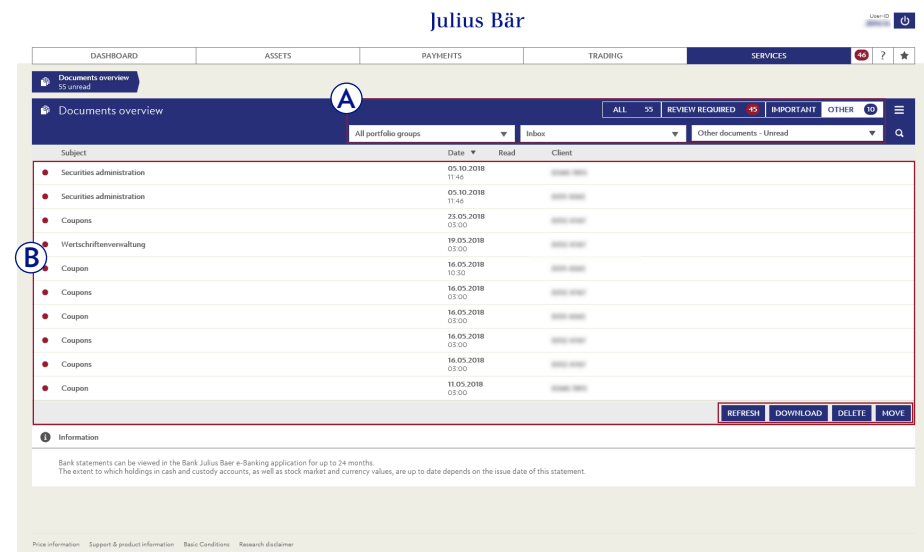


You can use e-Banking to receive your standard bank documents electronically, instead of having them mailed as physical documents. If you are interested in using the e-Documents service, please see the Self-Services section on the next page.



You can receive **Alerts** for new documents via e-mail, text or push message (see page 45 for details).

You are also notified of new documents by the red badge in the global navigation (**5**). Click on the icon to see the number of unread messages and to directly access your inbox.



AGREEMENTS (E-SIGNATURE)

A Agreement overview and status

- 1 Agreements sent for e-Signature can be found by selecting **Services → Agreements** in the top menu.

2 Section overview

Pending

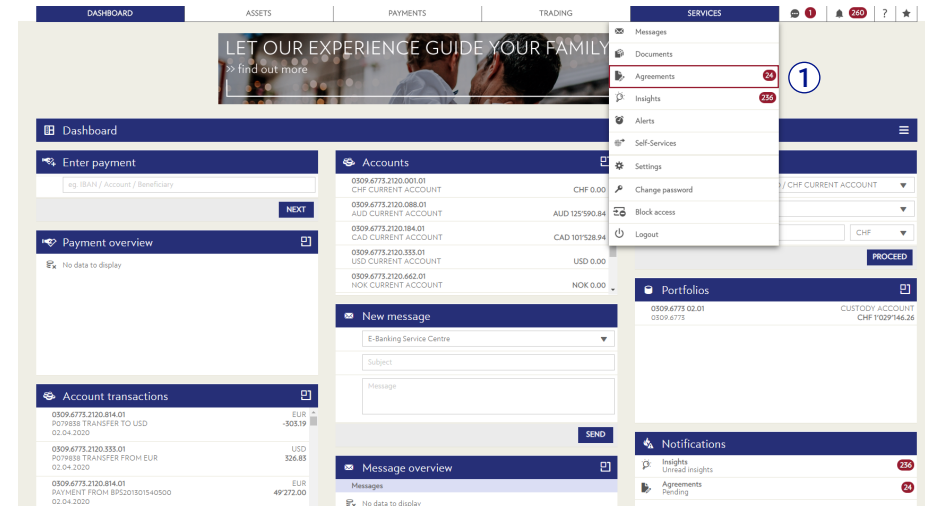
containing new agreements not yet signed.

E-Signed

containing all agreements signed already via e-Banking.

Obsolete

containing all agreements which were either rejected by you or withdrawn by your relationship manager (exception: unread agreements will disappear completely from e-Banking if withdrawn).



Please note: The 'Agreement' area is only visible if you have pending or previously e-signed agreements.



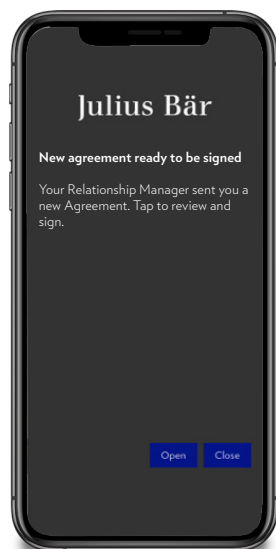
Julius Baer Mobile App notification: You will receive a push notification once a new agreement is available for e-Signature. The notification stays visible even if the agreement has been withdrawn by your relationship manager. If an agreement is not signed after 7 days, another push notification is sent.

B Push notifications:

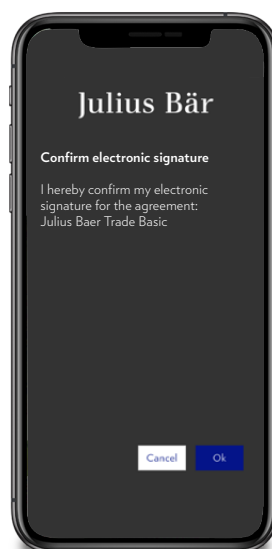
The following push notifications will be sent to your mobile device as part of the e-Signature process:



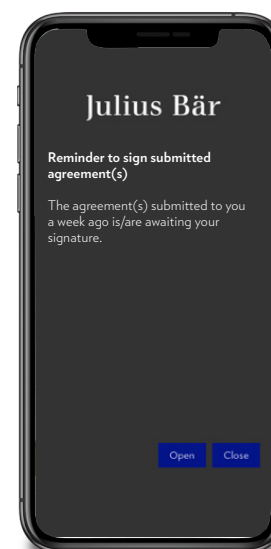
Please ensure that you are using the latest version of the Julius Baer Mobile app in order to use e-Signature on your mobile device.



- ① You receive a **push notification** for every new agreement that is available to e-sign in your e-Banking account.



- ② After signing the agreement in e-Banking, another push notification will appear on your mobile device, asking you to confirm **the signature via mobile phone** to complete the signing process.

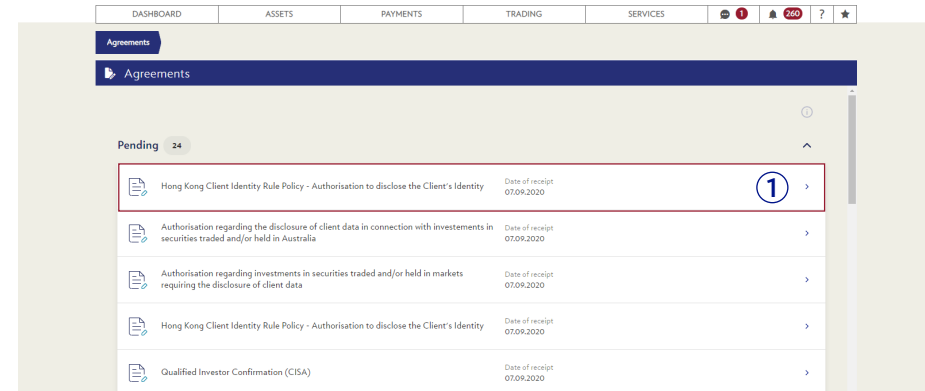


- ③ If an agreement is not signed after seven days, you will receive a reminder via push-notification (only one reminder will be sent).

C Open pending agreement

Access the agreement overview page to see all pending agreements. You can open the detailed agreement view simply by clicking on the respective entry.

- ① New agreements are shown under 'pending' with name and reception date of each agreement.
- ② The name and a personal message (if applicable) from your relationship manager is displayed on top of the agreement.
- ③ The 'Sign now' button is at the end of the agreement, as the hand-written signature would be.
- ④ On every screen, click on ⓘ for more information about e-Signature.



D Sign agreement

- ① The 'Sign now' button is at the end of the agreement, as the hand-written signature would be.
- ② With the 1st signature, the JB e-Signature declaration will open automatically and must be accepted.
- ③ You can also download an agreement as PDF, sign it manually and send it back physically. In such a case, the e-Signature is no longer necessary and your relationship manager will withdraw the agreement.

The screenshot displays the 'Authorisation regarding investments in securities' agreement page. The page includes a navigation bar at the top with links to DASHBOARD, ASSETS, PAYMENTS, TRADING, and SERVICES. The main content area shows the agreement text, a signature line, and a confirmation section. A red box highlights the 'Sign now' button with a circled 1. Below the main page is a 'Confirmation of Advanced Electronic Signature' section with a 'Confirm' button highlighted with a circled 2.

Authorisation regarding investments in securities

Scroll to the bottom in order to e-sign

The Account Holder herewith confirms to know and undertakes to fulfil his/her obligations to comply with all reporting and disclosure requirements, trading restrictions and market regulations under the relevant laws and regulations applicable to the Account Holder and/or beneficial owner(s).

This authorisation shall not expire upon the death of the Account Holder or one of the Account Holders or by his being legally declared missing and presumed dead or in the event of his/her incapacity to act or in case of bankruptcy.

In addition, the **General Banking Conditions** of the Bank shall apply accordingly.

4 Bank-client Confidentiality

The Account Holder hereby authorises and instructs the Bank to disclose all information deemed to be required now and in the future.

Place, date: _____

Signatures of all account holders: _____

BANK JULIUS BAER & CO. LTD. 1/1

By clicking on the "Sign now" button below, you confirm that you have read and acknowledged the above client agreement. You also confirm that the pre-filled attributes that apply to you specifically are complete and correct.

Reject Download **①** Sign now

Confirmation of Advanced Electronic Signature

Furthermore, in case a document contains a reservation regarding amendments in writing, you accept such amendments also by means of the e-Signature.

Client identification and certification - Cooperation with Swisscom

For the application of the e-Signature, the Bank acts as a registration authority (entity responsible for identifying the signer) in cooperation with Swisscom (officially recognised provider of certification services). In order to use e-Signatures going forward, an electronic certificate is created by Swisscom. By clicking on the "Confirm" button below, you accept that Swisscom will receive your client number in the sense of a pseudonym and consent to Swisscom's Terms and Conditions (Link).

Please note that personal data will only be transmitted to Swisscom in exceptional circumstances if necessary under the applicable law. In this situation, you release the Bank from its bank client confidentiality obligations with regard to data transmitted to Swisscom. Detailed information about the general processing of your data by the Bank is set out in our Privacy Notice (Link).

Contact detail confirmation

By clicking on the "Confirm" button, you approve that your contact details stated below are up-to-date. In case the below contact information is outdated, please click on the "Cancel" button and contact your Relationship Manager.

Name: MIKHAIL MISHIN
Address: MISHIN 2, 2305 CH, Krichitz
Phone number: 00351 910 000 000
E-Mail: mikhail.mishin@regitella.be

In case of questions regarding e-Signature or if you wish to revoke your electronic certificate, please contact your Relationship Manager or the Banking Service Center (+4350 08000 45 45).

Cancel **②** Confirm

E Confirm signature via Julius Baer Mobile App

- ① Once 'Sign now' is selected, a **push notification** is sent to your personal mobile device. It needs to be **confirmed** in the **JB Mobile app** within **2 minutes** to complete the e-Signature.
- ② Upon confirmation, the e-Signature is applied and the agreement is moved to the section 'e-Signed' in e-Banking.

CH-430000 EN EOSANT
DO 09.11.2016 | 20180806

Place, date

Signature(s) of account holder(s)

BANK JULIUS BAER & CO. LTD.

2/2

By clicking on the "Sign now" button below, you confirm that you have read and acknowledged the above client agreement. You also confirm that the pre-filled attributes that apply to you specifically are complete and correct.

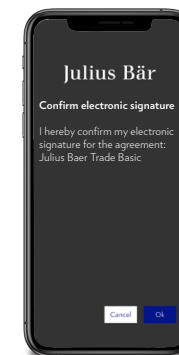
Reject Download

Sign now

e-Signature

①

Please confirm your electronic signature on your mobile device.
Valid for 01:59



e-Signature

②

The agreement has been successfully signed.

Open agreement Back to overview

F Reject agreement

- ① The 'Reject' button is at the end of the agreement, on the left-hand side.
- ② Upon rejection, you may enter a reason for doing so (optional).
This message will be sent to your relationship manager.

Navigation: DASHBOARD | ASSETS | PAYMENTS | TRADING | SERVICES

Agreements | Execution Only Service Agreement...

Execution Only Service Agreement (International)

Scroll to the bottom in order to e-sign Back to top

CH-430000 EN EOSANT
DD 9/11/2016 | 20180806

Place, date

Signature(s) of account holder(s)

BANK JULIUS BAER & CO. LTD.

2/2

By clicking on the "Sign now" button below, you confirm that you have read and acknowledged the above client agreement. You also confirm that the pre-filled attributes that apply to you specifically are complete and correct.

Reject agreement

①

You are about to reject the agreement:
Authorisation regarding investments in securities traded and/or held in markets requiring the disclosure of client data

Please let us know the reason for rejecting the agreement (optional):


②

Please note that rejected agreements cannot be signed electronically anymore. They appear in the "obsolete" section on the overview page.

Review signed/rejected agreements

From the agreement overview page, even previously signed and rejected agreements can be opened in a detailed view with all the information available around the agreement (status, messages, send and signature date, file as PDF).

 **Julius Bär** USER ID: J30257

DASHBOARD ASSETS PAYMENTS TRADING SERVICES    

Agreements **Authorisation regarding investments in securities traded and/or held in markets requiring the disclosure of client data**

e-Signed

Joe Baer (Relationship Manager) 07.09.2020

Dear Danielle,
This is the agreement we were talking about.
Thank you and regards, Joe

Authorisation regarding investments in securities traded and/or held in markets requiring the disclosure of client data

Date of receipt: 07.09.2020 Date of e-Signature: 08.09.2020

 Download

[Back to overview](#)

 **Julius Bär** USER ID: J30257

DASHBOARD ASSETS PAYMENTS TRADING SERVICES    

Agreements **Agreement Governing Electronic Communication and Transmission of Orders to the Bank**

Rejected by me

Joe Baer (Relationship Manager) 03.09.2020

Dear Danielle,
This is the agreement we were talking about.
Thank you and regards, Joe

Agreement Governing Electronic Communication and Transmission of Orders to the Bank

Date of receipt: 03.09.2020 Date of rejection: 03.09.2020




 Download

[Back to overview](#)

H Review signed/rejected agreements (PDF)

The PDF of a signed agreement can be downloaded and opened in Adobe Reader. There you can see that it contains a signature stamp as well as details on the signature (no name, only your client number which is used to verify your signature).

- ① e-Signature stamp
- ② Signature details in signature panel view



Signatures

Validate All

Rev. 1: 123 456 7 (your client number)

Signature is valid:

Source of Trust obtained from Adobe Approved Trust List (AATL).

Document has not been modified since this signature was applied

Signer's identity is valid

The signature includes an embedded timestamp.

Signature is LTV enabled

Signature Details

Reason: accepted

Certificate Details...

Last Checked: 2020.08.14 17:15:41 + 02'00'

Field: Signature1 (invisible signature)

Click to view this version

Agreement Governing Electronic Communication and Transmission of Orders in Debit to the Bank, 01/01/2017, Adibank Austria Bank AG

Signed and all signatures are valid.

Signature Panel

Julius Bär

1

AGREEMENT GOVERNING ELECTRONIC COMMUNICATION AND TRANSMISSION OF ORDERS TO THE BANK

MIHR-HETTER Mehl GmbH

Title of account / Custody account

0008 3003

Account / Custody account no.

Although the transmission of information electronically is an easy and highly flexible form of communication, it entails certain disadvantages. Any information relayed verbally or in writing may potentially be accessed and altered by third parties during the process of communication. The risks are particularly great when sending written instructions or sensitive data electronically, as the message received constitutes the sole means of verifying proof of identity and content. The purpose of this form is to set out the terms and conditions applicable to such risks.

The account holder or authorised persons appointed by the account holder intend to communicate with the Bank not only by writing but also by telephone, fax, e-mail, internet or other electronic means of communication and to transmit to the Bank payment orders, bills and orders, as well as other instructions by this means. The electronic communication and, in particular, the instructions that have been entered (hereinafter referred to collectively as "electronic communication") are subject to the following provisions.

1 Authorization of Electronic Communication

The account holder hereby expressly empowers the Bank to communicate with him (and/or with any authorised persons appointed by him) by electronic means and instructs the Bank to execute electronically transmitted orders even though it is not possible for the Bank to verify the authority of the issuing party with certainty.

The Bank reserves the right not to execute an electronically transmitted order at any time and without further explanation. The Bank is also entitled at all times to request a confirmation in writing or by telephone of an electronically transmitted order before executing it, but shall be under no obligation to do so.

2 Verification of Electronic Signatures

On receipt of an order bearing an electronic signature, the Bank shall check the legitimacy of the order by comparing the electronic signature(s) on the order with those in its possession. It is under no obligation to take any further action to verify the legitimacy of the order.

If there is no apparent discrepancy between the signature(s) on the order and the actual signature(s) in its possession, the Bank shall view the order bearing an electronic signature as an order signed personally by the person placing the order.

3 Duty of the Bank to Exercise Due Care

The Bank undertakes to exercise the customary care and attention in checking the authenticity of orders depending on the mode of transmission selected by the account holder or any authorised person appointed by the account holder. Apart from this duty of care, the Bank can assume no responsibility for orders and instructions transmitted electronically.

4 Risks Arising in Connection with Electronic Communication

The account holder is aware that using the telephone, fax and other electronic means of communication involves additional risks. In particular, it is impossible to effectively protect data transmitted electronically from access by third parties. The account holder is aware of the increased risk of forgery involved in the use of copied or electronic signatures. Where electronic means of communication are used, there is the risk that instructions or messages may instead be issued to the sender of the information. Furthermore, the use of any electronic means of communication carries the risk of incomplete, failed or delayed transmissions. Additionally, the Bank will not guarantee the continuous availability of the employees concerned, which may result in a delayed execution or non-execution of orders. Any and all claims arising from the use of electronic means of transmission shall be borne solely and exclusively by the account holder.

5 Liability

All risks associated with the electronic communication, in particular resulting from failure to detect inadequate proof of identity, shall be borne solely and exclusively by the account holder. No warranty or representation is made by the Bank as to the accuracy or completeness of any data or information received by it or to the functional efficiency of the means of communication used. All liability for loss or damage that may be suffered by the account holder or any authorised person as a result of the account holder's failure to transmit in transmission, technical faults, disruption, delays, non-execution, illegal access by an unauthorised third party, or caused in any other manner as a result of electronic communication, is hereby excluded.

6 General Banking Conditions

Unless otherwise stipulated in this Agreement, the Bank's General Banking Conditions shall apply.

Signatures of all account holders

01/01/2017, 15:06:15, VEE

Place, date

BANK JULIUS BÄR & CO. LTD

1/1

❗ Error-Messages in e-Banking

Below you can find the most common error-messages that can appear around the e-Signature process:

An unexpected error occurred. Please contact your Relationship Manager or the e-Banking Service Center (+800 0800 45 45).

Occurs: At any stage in the user journey which is not covered by the other error cases.

There was an error with the E-Signature confirmation on your mobile device. Please try again. If the error persists, please contact your Relationship Manager or the e-Banking Service Center (+800 0800 45 45).

Occurs: During confirming the push notification sent to the JBMobile App.

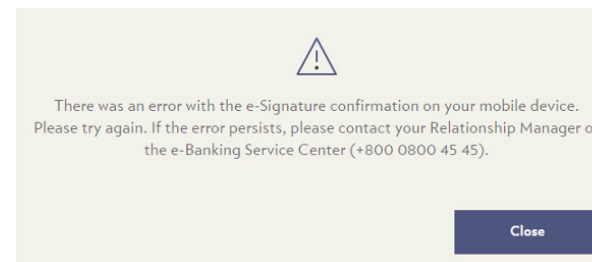
There was an error during the signing process. Please try again later. If the error persists, please contact your Relationship Manager or the e-Banking Service Center (+800 0800 45 45).

Occurs: The user has accepted the mobile notification and the digital signing process is being performed.

Your E-Signature must be confirmed on your mobile device. The request for confirmation timed out. Please click on 'resend' or try again later.

Occurs: During confirming the push notification sent to the JBMobile App.

e-Signature



Contact e-Banking Service Center
(+800 0800 45 45)



You need to confirm the e-Signature on your mobile device within 120 sec from the time you click on 'Sign now' or from the time you accept the waiver (the latter if signing for the first time).

SELF-SERVICE

Under the menu item **Services → Self-Service**, you can order e-Documents or change your mailing address.

If you subscribe to e-Documents, you will receive your standard bank documents only within e-Banking and no longer via physical mail.

A Order e-Documents

- 1 Click on e-Documents service.
- 2 Under **Permission for service request**, select the account for which you would like to order e-Documents.
- 3 Please read carefully the terms and conditions for e-Documents and confirm that you agree with them.
- 4 Click **order**.

B Change address

- 1 Click on **Change address**.
- 2 Fill in the various fields.
- 3 Click **send**.

Self-Service E-Documents service

Self-Service E-Documents service

Change address

1 E-Documents service

2 Permission for service request

3 Confirmation

4 ORDER

Self-Service Change address

1 Change address

2 Change address

3 SEND

ALERTS

Under the menu item **Services → Alerts** you can manage set up alerts via e-mail, text message or push notification for selected account, portfolio, or inbox activities.

- A** Use the quick filters or the search function to see the alerts that are relevant to you.
- B** Click on an alert in the list to view its details. You can create, activate, deactivate, or delete alerts by clicking on **New alert**, **Activate alerts**, **Deactivate alerts**, or **Delete alerts**.

Creating a new alert:

- 1** Select a name and select the type of alert you want to create: account limits, overdue payments, periodic account or portfolio information, messages or documents received, or trading order status changes.
- 2** Select how you want to receive the notifications: e-mail or text message. Click on **Apply** to continue. Depending on your choice you will have to provide your e-mail address or mobile number.
- 3** Enter the validity and status (active/inactive). Click on **Save** to complete the set-up process.

You will receive a confirmation that the alert has been successfully set up.



The transmission of text messages and e-mails is unencrypted and the data may therefore be intercepted and seen by third parties. In addition, Julius Baer is visible as the sender, which may allow a third party to identify your relationship with Bank Julius Baer.



For greater convenience, use the widget 'Alerts' to create and see your alerts right on the **Dashboard** (see page 7 for details).

DASHBOARD ASSETS PAYMENTS TRADING SERVICES 270 ? ★						
Alerts overview						
All clients All alerts						
Alert type	Status	Alert name	Type	Applies to	Delivery	Destination
Readiness alert	Active	TestSignal	Document received	Corporate action - Important	Instant alert	High Device
Readiness alert	Active	Web New notification	Document received	Web New notification	Instant alert	High Device
Readiness alert	Active	Corporate Action - Action required	Document received	Corporate Action - Action required	Instant alert	High Device
Readiness alert	Active	RA	Document received	Personal investment recommendation	Instant alert	High Device
Readiness alert	Active	Supporting Documents	Document received	Supporting Documents	Instant alert	High Device
Readiness alert	Active	Personal investment recommendation	Document received	Personal investment recommendation	Instant alert	High Device
DELETE ACTIVATE DEACTIVATE NEW						

New alert

Alert name 1

Type 1 Please select ▼

Destinations

Destination 2 Please select ▼

Validity

Validity 3 Until further notice ▼

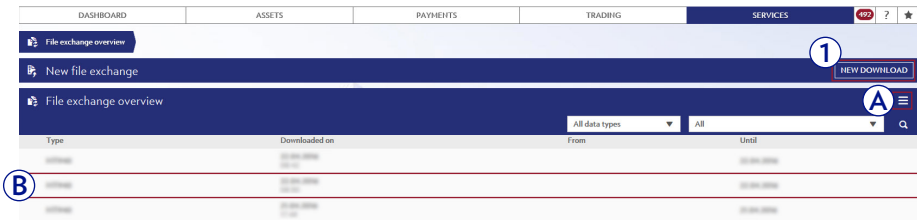
Status 3 Active ▼

CANCEL SAVE

FILE EXCHANGE

Under the menu item **Services → File exchange** you can download your position and transaction data to your computer in CSV format.

- A** Use the quick filters to see the data files that are relevant to you.
- B** Click on a data file in the list to view its details. You can also save a copy of the file to your computer.



Creating a new data download:

- 1** Click on **New download**.
- 2** Enter the data details in the relevant fields and select a date range. Click on **Next** to continue.

On the next screen, check the information you have entered and click on **Download** to save a copy of the data file to your computer.



The data export file contains raw data only. No matter how you export the data and what device you use, the downloaded file will always be in CSV format.

The file exchange menu item is not enabled by default. If you are interested in using the service, please contact your relationship manager.

SETTINGS

Under the menu item **Services → Settings** you can adjust the e-Banking settings to suit your individual preferences and needs.

- A** Select **General settings** to set the start page, default portfolio group, number of table entries per page, and the presentation format of account numbers. After you have adjusted the settings to your needs, click on **Apply**.
- B** Select **Alias** to assign individual names to your accounts and portfolios. After you have entered the names in the relevant fields, click on **Apply**.
- C** Define the e-Banking internal reference currency to be used as a standard in the Assets Overview. After you have defined the currency, click on **Apply**.

The screenshots illustrate the following steps:

- General settings:** A sidebar menu on the left contains 'General settings', 'Alias', 'Asset display currency', 'Payments', 'Trading', 'Activated devices', 'Change password', and 'Block access'. The main content area for 'General settings' includes:
 - Start page: Dashboard
 - Default portfolio group: All portfolio groups
 - Table entries per page: 20
 - Presentation format: Show bank-specific account number
 - Buttons: RESET, APPLY
- Alias:** The sidebar menu is the same. The main content area for 'Alias' includes:
 - Header: Choose a name for each account and portfolio to make it easier for you to recognise them.
 - Table with columns: Account/Portfolio, Alias
 - Buttons: RESET, APPLY
- Change asset display currency:** The sidebar menu is the same. The main content area for 'Change asset display currency' includes:
 - Default currency: CHF SWISS FRANC
 - Change to: Currency (dropdown)
 - Buttons: APPLY
 - Side panel: Changing asset display currency, Select asset display currency, (x) Help and further information



Julius Baer e-Banking is available in English, German, French, and Italian.
To change the language setting, log out of e-Banking, select your preferred language on the login screen, and log back in to e-Banking.

- D** Select **Payments** to set your default debit account and configure your settings for bank holiday handling and debit notes. After you have adjusted the settings to your needs, click on **Apply**.
- E** Select **Trading** to set your default type of execution (limited or at market). After you have made your selection, click on **Apply**.
- F** Click on **Activated devices** to view activated devices or to add a new device to your e-Banking contract.

The screenshots show the 'Settings' menu on the left and the corresponding configuration options on the right.

Payments Screenshot: The 'Payments' section is active. It shows fields for Client (All clients), Default debit account, Holiday handling (Before bank holiday / weekend), and Debit note (No debit note). There are 'RESET' and 'APPLY' buttons at the bottom right.

Trading Screenshot: The 'Trading' section is active. It shows a field for Default type of execution (At market) and a Client field. There are 'RESET' and 'APPLY' buttons at the bottom right.

Activated devices Screenshot: The 'Activated devices' section is active. It displays a table of activated devices with columns for Device name, Device ID, Activation date, Allow alerts, and Last login.

Device name	Device ID	Activation date	Allow alerts	Last login
iPad	XXXXXXXXXX	14.10.2018	Yes	14.10.2018
iPhone 5S	XXXXXXXXXX	14.10.2018	No	14.10.2018
SH-A320FL galaxy A	XXXXXXXXXX	14.10.2018	No	14.10.2018
PRA-LX1 Huawei P9	XXXXXXXXXX	15.10.2018	Yes	15.10.2018

Below the table, there is a message: 'Maximum reached. The maximum number of activated devices has been reached. If you would like to activate another device you need to delete one in the above list first.'

- G** Select **Change password** to change your login password for e-Banking if you are using a Digipass or e-Code App. Enter your old and new passwords. Click on **Change** to confirm.



Your password must consist of at least 8 characters and must meet the following criteria:

- at least 1 upper-case letter
- at least 1 lower-case letter
 - at least 1 digit
- at least 1 special character (e.g. * or #)

- H** Select **Block access** to prevent any further access to your e-Banking service. Click on **Block access** to activate the block.



Blocking the access to e-Banking cannot be undone. Once locked, e-Banking can only be reactivated by the Service Centre.

The screenshot shows the 'Change password' screen. On the left is a settings menu with options: Settings, General settings, Alias, Asset display currency, Payments, Trading, Activated devices, **Change password** (highlighted with a 'G' icon), and Block access. The main area contains fields for 'User-ID' (J...), 'Old password', 'New password', and 'Confirm new password'. Below these fields is a section titled 'How do I select a secure password?' with a warning icon and text: 'Your password must consist of 8 characters at least. The following criteria have to be met: - at least 1 upper-case letter - at least 1 lower-case letter - at least 1 digit - at least 1 special character'. A 'CHANGE' button is at the bottom right.

i Information

The extent to which holdings in cash and custody accounts, as well as stock market and currency values, are up to date depends on the issue date of this statement.

The screenshot shows the 'Block access' screen. The settings menu on the left is identical to the previous screenshot, but 'Block access' is now highlighted with an 'H' icon. The main area contains a warning message: 'If you activate this block, you will no longer be able to use the E-Banking application with this access. Furthermore, only the bank will be able to remove the lock.' A 'BLOCK ACCESS' button is at the bottom right.

i Information

The extent to which holdings in cash and custody accounts, as well as stock market and currency values, are up to date depends on the issue date of this statement.

SERVICE CENTRE CONTACT

Should you have any questions regarding e-Banking or need assistance to use the service, we are here to help. Simply contact our Service Centre team and they will be happy to be of assistance.

Contacting the Service Centre:

- A** Click on the question mark (?) in the top navigation bar.
- B** Call the Service Centre on the telephone numbers provided. The opening hours are Monday to Friday, 8 a.m. to 8 p.m. (CET).

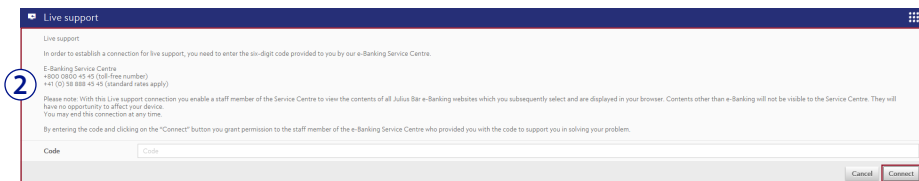
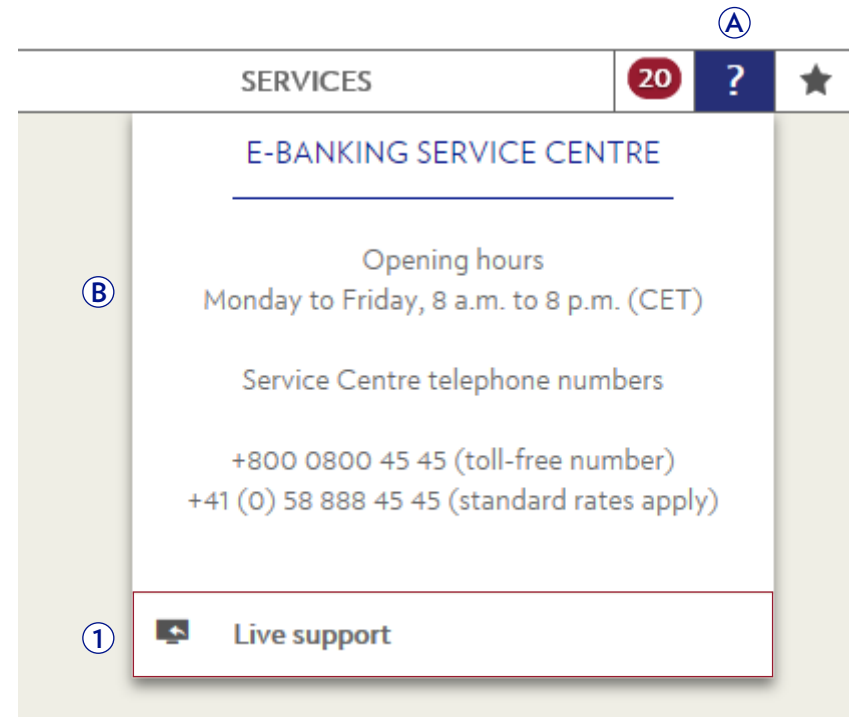
Establishing a connection for live support:

Live support is a remote desktop sharing application. After establishing a connection, live support enables our Service Centre team to view all e-Banking screens that are displayed in your browser.

- 1** Call the Service Centre on the telephone numbers provided.
Once you are on the line with a customer service professional, click on **Live support** at the bottom of the pop-down window.
- 2** Enter the six-digit code provided to you by the customer service professional in the relevant field. Click on **Connect** to initiate the live support session.



Live support provides our customer service professionals with read-only access to your e-Banking screens. Staff members are not able to access your personal data or see anything outside the e-Banking platform. You may end the connection at any time.



FREQUENTLY ASKED QUESTIONS (FAQ)

GENERAL INFORMATION

What conditions need to be met to be able to use e-Banking?

An active account relationship with Bank Julius Baer, a duly signed e-Banking application form, and a valid e-Banking access.

Is e-Banking compatible with tablets, smartphones or iPods?

E-Banking can be accessed on tablets, smartphones or iPods through the Julius Baer Mobile App. For tablets, a full desktop range is available. For smartphones and iPods, a reduced list of features is available.

Is the new PushTAN technology secure?

Yes, it is secure and represents state-of-the-art technology. It is a single use password to authorise financial transactions with a Secure Key (TAN). TANs (transaction authentication number) provide a second layer of security above and beyond the traditional single-password authentication and eliminate the need for a hardware token.

How shall I proceed if I cannot log in to e-Banking?

Please consult the detailed description sent along with the login device or contact the Service Centre.

How do I log out of e-Banking?

Click on **Logout** in order to properly end the e-Banking session.

What should I do if my e-Banking access is blocked?

In order to protect you from misuse and data theft, your e-Banking access is automatically blocked if several incorrect login attempts have been made. Please contact the Service Centre to unblock your e-Banking access.

How can I block my e-Banking access myself?

You can manually block your e-Banking access in the *Settings* menu.

What should I do if the e-Banking session ends unexpectedly?

Please check your Internet connection. If the problem persists, please contact the Service Centre.

How do I protect myself against hacker attacks?

By using up-to-date antivirus software, a firewall, and regular software updates, you lay the essential foundations for secure computing and secure e-Banking. If you notice any irregularities or unusual occurrences during your e-Banking session, contact the Service Centre immediately. These might include unusual error messages, the appearance of pop-up windows, etc. In addition to these technical measures, which greatly help to protect your computer, certain behavioural rules also need to be adhered to. Distrust e-mails from unknown senders. Be careful about opening e-mail attachments or clicking on links. For more detailed information, please refer to page 4 in this user guide or visit the website ebankingbutsecure.ch to obtain further information on secure e-Banking.

What happens if my computer crashes while I am using e-Banking?

Log back in to e-Banking and check if your last action has been completed and recorded correctly. If you are uncertain or have questions, please contact the Service Centre.

Why do I have to log in again after leaving e-Banking idle for a few minutes?

As soon as the e-Banking system detects that there has been no activity for ten minutes (default setting, cannot be changed), a timeout kicks in and blocks the application. This is for your security and helps to prevent unauthorised persons from looking at your data or even carrying out transactions.

Can the user activate more than one User-ID with the same mobile device?

Yes, this is supported. For more information, please contact the Service Centre.

What should I do if the login device is lost or stolen?

Please contact the Service Centre immediately. It is important to inform the Service Centre about any lost or stolen login devices in order to avoid any potential misuse by unauthorised persons.

How do I add other accounts to my e-Banking access?

Please contact your relationship manager to add additional accounts to your e-Banking access.

How much does e-Banking cost?

E-Banking is a free service offered by Bank Julius Baer to its clients.

ASSETS

How up-to-date is my account and portfolio information?

E-banking depicts the previous day's data. For accounts, the closing balance of the previous day is displayed. For portfolios and positions, the value of the securities based on the previous day's closing price is displayed.

Where can I download a statement of all assets and positions in my portfolio?

You can download an asset statement on the portfolio detail page. Under the tab *Positions*, click on *Context functions*, then select 'Export total overview to PDF'.

PAYMENTS

Until when can I issue, change, or cancel payment orders?

Payment orders can be issued, changed, or cancelled until 11.59 p.m. (CET) on the day preceding the execution date.

Why can I not choose today's date as the execution date?

The execution date is the date on which the payment order will be processed. The earliest possible execution date for online payments is always the next working day.

How do I issue an urgent payment order with today's date as the execution date?

Express payments can be executed on the same day via your relationship manager.

Can I make an account transfer between accounts denominated in different currencies?

Yes, an account transfer between accounts in different currencies is possible. This is a foreign exchange transaction.

Are all standing orders displayed in e-Banking?

You can only see and manage standing orders in e-Banking that you have set up yourself. For all other orders, please contact your relationship manager.

Can I issue payment orders by e-Banking message or e-mail?

No, please use the payment functions provided in e-Banking or contact your relationship manager.

Can I receive notifications whenever the status of a payment order changes?

Yes, you can configure alerts via e-mail, text message or push notification for each status change of a payment order in the *Settings* menu.

Why is a payment confirmation needed?

Transaction confirmations provide you with greater security and protect you against making unintended payments to third parties. You will therefore be asked to release or sign off on certain payment orders on your mobile device.

Do all payments need to be confirmed?

Not all payment orders need to be confirmed. To protect its clients, the Bank sets rules to determine which payments need to be confirmed.

If a payment requires approval by two authorised signatories, when will it be executed?

Once the first authorised signatory has entered and submitted a payment order, it must be approved by a second person. After the second authorised signatory has approved the payment order, it will be executed on the next possible date.

Why does the payment status remain 'Partially signed' after the second person has edited it?

As the second authorised signatory changed the payment details, it must now be approved in turn by another person. You can find the payment in e-Banking in the *Payment overview*.

Do all payments require approval by a second person?

Payments entered by e-Banking users with power of joint signature must always be approved by a second person.

How do I find out about the status of my payment orders?

You can check the status of your payment orders in the *Payment overview*. If you are unable to find your payment or have any questions about the status of your payment, please contact the Service Centre.

How do I find out about a payment that has already been debited to my account?

Please check the correct execution and booking of the payment on the account statement. If you have any questions about the execution or booking of your payment, please contact the Service Centre.

Can I create payments offline?

Yes, you can create payments offline using suitable software (PayMaker, AgroOffice, CashCOMM, mammut, etc.) and send the payment file via e-Banking.

Does e-Banking support DTA or ISO format?

Yes, you can upload DTA or ISO files generated by your accounting software to e-Banking. Please refer to page 18 in this user guide for details.

How much does a payment within Switzerland cost?

Payments within Switzerland in CHF and account transfers are free of charge.

How much does a payment outside Switzerland cost?

Julius Baer levies a charge of CHF 5.00 or the equivalent in the account currency for payments to accounts outside Switzerland and in other currencies than CHF. Thirdparty fees may apply. The actual costs for payments depend on the service package, as some of the packages include transactions.

TRADING

What securities can be traded in e-Banking?

ISIN instruments from the following categories are tradable securities:

- Equities
- Bonds
- Funds – Exchange Traded Funds (ETF)
- Funds – traditional funds on the primary market
- Warrants
- Structured products – listed

Why can certain securities not be traded?

Applicable regulations mean that not all financial instruments, funds, and structured investments can be offered via e-Banking. To trade in these financial products, please contact your relationship manager.

On which stock exchanges can I trade securities?

You can select a stock exchange when entering a securities order in e-Banking. However, please note that the actual trading location may differ due to best execution criteria considerations on the part of Julius Baer.

What order types are available and what do they mean?

- ‘At market’: when the securities order is received, it will be executed at the best possible bid or ask price on the order book.
- ‘Limited’: with this type of securities order, the user sets an accurate price for the purchase or sale of the securities. This price must not be exceeded when buying or undershot when selling.
- Stop Loss: with a stop loss order, the client defines a price lower than the current price traded at which a sale for an instrument is to be triggered. The

indicated stop price does not represent a market price guarantee. If the price reaches this mark, the order automatically changes to an ‘at market’ order. This means that the sales price can be lower or, in rare cases, above the stop price.

- Stop Buy: is the term for a purchase order that is executed when the price defined by the client has reached or exceeded the next available ‘at market’ price. It is triggered regardless of whether the market price is above or below the price defined by the client.
- Stop Loss Limit / Stop Buy Limit: for both order types, an ‘at market’ order is executed when the defined market price is reached. In order to reduce the risk of an ‘at market’ order, stop loss as well as stop buy orders can also be defined by a limit.

Can securities orders for investment funds be entered with a limit?

For investment funds traded on a stock exchange (Exchange Traded Funds), a limit can be entered in the same way as for shares, warrants, etc. However, a limit cannot be entered for investment funds bought in the primary market.

Can new issues on the primary market be subscribed to?

Currently, it is not possible to subscribe to new issues in e-Banking. Please contact your relationship manager to do this.

Can I issue securities orders by e-Banking message or e-mail?

No, please use the trading functions provided in e-Banking or contact your relationship manager.

How do I make enquiries about securities orders that have not yet been executed or booked?

Please contact the Service Centre.

Can I receive notifications whenever the status of a securities order changes?

Yes, you can configure alerts via e-mail, text message or push notification for each status change of a securities order in the *Settings* menu.

What should I do if my 'limited' order was only partially executed by its expiry date?

If a 'limited' order was only partially executed by its validity date, the rest expires on this date. A new order will need to be created in e-Banking.

How can I see if my order was partially or fully executed?

On the *Order overview* page, use the Context functions to show the columns 'Executed qty' and 'Remaining qty'. Please note that if you cancel a securities order, it may already have been partially executed.

What is the connection between the trading currency and the settlement currency?

The choice of stock exchange often also determines the trading currency for the security. However, some currencies can be traded on the same stock exchanges in different currencies. The suggested settlement account can be selected in e-Banking independently of the trading currency. If the trading currency is not the same as the settlement currency, an implicit foreign exchange transaction is included. This is avoided if the trading and settlement currencies are the same.

What is the cut-off time for acceptance of a securities order?

You can issue securities orders via e-Banking 24 hours a day, 7 days a week. Orders are forwarded to the relevant stock exchange from Monday to Friday between 7 a.m. and 10 p.m. (CET), provided that the chosen stock exchange is open. Orders at an Australian stock exchange submitted by 9.30 p.m. (CET) are guaranteed

to be executed on the next stock exchange trading day. No securities orders are processed on 25 December or 1 January.

What is the cut-off time for cancelling securities orders?

Provided a securities order has not reached 'Executed' status, a cancellation request may be sent. An order with 'Pending' status can be cancelled directly in e-Banking. For orders with 'Registered' and 'Partially executed' status, a cancellation may be requested. Whether cancellation is actually possible or not depends on the progress of the order execution. Please note that for technical and other reasons, a cancellation request does not guarantee that an order will actually be cancelled. As long as the order status is not 'Cancelled', the order is still regarded as having been placed. If you have any queries, please contact your relationship manager.

What is the cut-off time for cancelling a securities order for funds on the primary market?

Fund orders are forwarded for processing at preset times (daily, weekly or monthly). Once they have been forwarded, they cannot be cancelled.

Is intraday trading possible?

Additional purchases of securities in which you already hold positions in your portfolio can be sold again intraday – i.e. on the same day – via e-Banking. In the case of purchases of securities not previously included in your securities portfolio, please contact your relationship manager for an intraday sale.

What happens in the event of a corporate action in connection with a security?

On the day in question, trading in the security will be blocked in e-Banking. Please contact your relationship manager if you wish to trade in the security on this day.

How can I enter securities orders when collective signature rights apply to my account(s)?

For technical reasons, users with collective signature rights cannot enter any securities orders in e-Banking. However, in the e-Banking application, the account holder may authorise a user with collective signature rights to solely enter securities orders.

How up-to-date is the information on my custody account?

Custody accounts displayed show end-of-day holdings of the previous day.

What does a securities order cost?

A minimum fee applies in all cases. A discount of CHF 25.00 or the equivalent in the settlement currency is granted on the amount in excess of the minimum fee, depending on the trading volume, the currency, and the stock exchange.

SERVICES

What do I need to bear in mind when writing a new e-Banking message?

Do not use any special characters – such as combinations with apostrophes – in the subject field.

SUPPORT

What are the telephone numbers of the Service Centre?

You can reach the Service Centre at +800 0800 4545 (toll-free number) or +41 (0)58 888 4545 (standard rates apply).

Please note: the plus sign ‘+’ stands for 00.

When can I reach the Service Centre?

The Service Centre is available Monday to Friday, 8 a.m. to 8 p.m. (CET).

What is Live Support and how does it work?

Live Support is a remote desktop sharing application. After establishing a connection, Live Support enables the Service Centre team to view all e-Banking screens that are displayed in your browser. Please note that Live Support provides the customer service professionals with read-only access your e-Banking screens. Staff members are not able to access personal data or see anything outside the e-Banking platform. You may end the connection at any time.

JULIUS BAER GROUP
Bahnhofstrasse 36
P.O. Box
8010 Zurich
Switzerland
Telephone +41 (0) 58 888 1111
Fax +41 (0) 58 888 1122
www.juliusbaer.com

The Julius Baer Group is present
in more than 50 locations
worldwide, including Zurich (Head
Office), Dubai, Frankfurt, Geneva,
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