

A man in a blue suit and white shirt is looking at a tablet in a modern office setting. The background is bright and slightly blurred, showing a desk with books and a plant.

Julius Bär

# E-BANKING USER GUIDE

[www.juliusbaer.com/ebanking-asia](http://www.juliusbaer.com/ebanking-asia)

# 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-CHANNELS SERVICE CENTRE

Opening hours:

Monday to Friday, 9 am to 6 pm (SGT/HKT)

Telephone number:

+852 2869 30 38 (HK)

+65 6739 38 38 (SG)

## 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 of all portfolios associated with your e-Banking access, including easy access to notifications and favourites.
- **Assets:** View and analyse your account and portfolio information.
- **Orders:** Look at your trading history including pending orders.
- **Research:** Access research information.
- **Services:** Send secure messages to your relationship manager or the Service Centre, view and download bank documents, and set up Alerts and Notifications.
- **Mobile Banking** with the Julius Baer Mobile App.

e-Banking is a secure, user friendly and reliable tool to retrieve accurate information 24/7.



Functionalities mentioned in this publication may not be available in all countries and for all means of access.

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# LOGIN ON DESKTOP

Julius Baer e-Banking is optimised for desktops, tablets and smartphones and a mobile app is needed to login.

If you are a new e-Banking user, you first need 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](#). Please refer to page 31 if you have already activated the app and want to activate/bind an additional e-Banking contract (User ID) in the same or a different booking centre location.

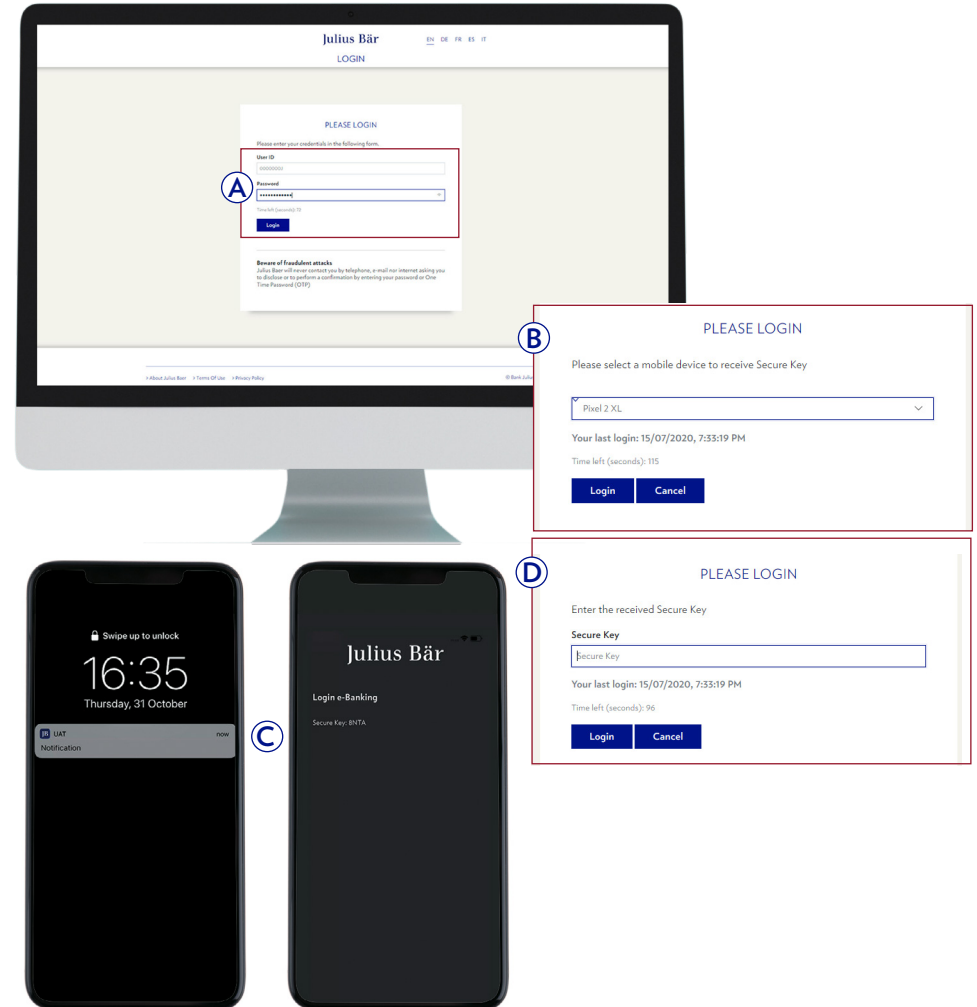
## Login on desktop:

Access the e-Banking login screen on the Julius Baer website at [www.juliusbaer.com/ebanking-asia](http://www.juliusbaer.com/ebanking-asia)

- A** Enter your User ID and Password in the relevant fields and click **Login**.
- B** If you have one registered device, the device name is pre-populated. Otherwise select the correct device from the drop down, and click on **Login**.
- C** A push message has been sent to your registered mobile device. Click on it in order to obtain the secure key in the Julius Baer Mobile App.
- D** Enter the secure key in the relevant field on your desktop and then click **Login** to e-Banking.








Refer to the activation guide if you are logging into e-Banking for the first time.



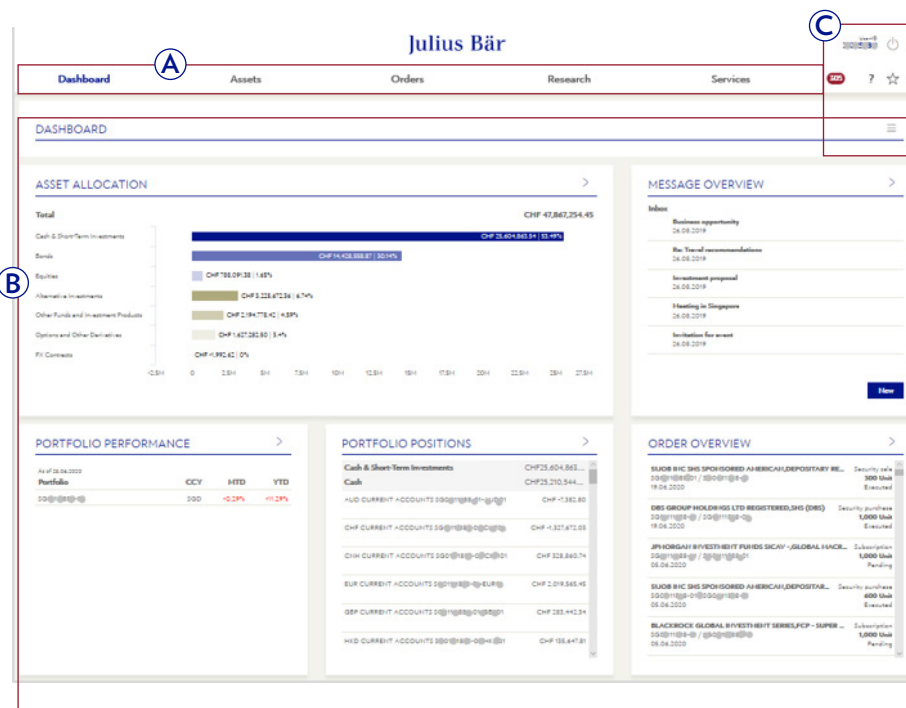
# NAVIGATION

The navigation in Julius Bär's e-Banking is intuitive so that you can locate the desired functions quickly and easily. Please take a moment to familiarise yourself with the key elements of navigation.

- A** The global navigation gives you fast and direct access to all e-Banking functions.
- 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:

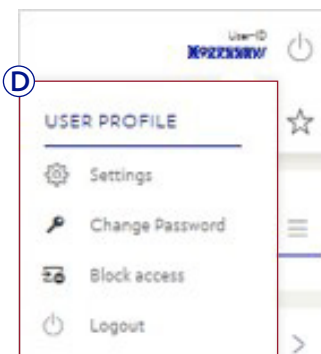
-  **Notifications** (see page 7 for more information)
-  **Support** (see page 33 for more information)
-  **Favourites** (see page 7 for more information)
-  **Context Functions** (see page 7 for more information)
-  **Logout**

- 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, the system will prompt you with an alert message if you are inactive for 10 minutes. Shortly thereafter you will be automatically logged out if you stay inactive.

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 customisable and gives you convenient access to your banking needs.

- A** The main content area shows you different boxes with useful information, called widgets.
- B** Click on the icon in the top right corner of a widget ( > ) to directly access the respective e-Banking functions.
- C** 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 move, 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 the 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.
  - To move a widget use drag and drop ( 🖱 ).
  - Click on **Leave Edit Mode** when you are finished.

The screenshot shows the Julius Bär dashboard with the following components:

- ASSET ALLOCATION:** A bar chart showing the distribution of assets. Total value: CHF 47,847,254.45. Categories include Cash & Short-Term Investments, Bonds, Equities, Alternative Investments, Other Funds and Investment Products, Options and Other Derivatives, and FI Contracts.
- PORTFOLIO PERFORMANCE:** A table showing performance metrics for various portfolios.
- PORTFOLIO POSITIONS:** A table listing current positions in various accounts.
- ORDER OVERVIEW:** A table listing recent orders, including security sales and purchases.

Annotations in the image:

- A:** Points to the Context Functions menu icon (≡) in the top right corner of the dashboard.
- B:** Points to the edit icon (>) in the top right corner of the Asset Allocation widget.
- C:** Points to a data point in the Order Overview table.

**CONTEXT FUNCTIONS:**

- Add
- Enter Edit Mode
- Reset to default

**ORDER OVERVIEW (Detailed View):**

Order ID	Instrument	Quantity	Status
20@11@8@01 / 30@11@8@01	SLJOB BIC SHS SPO ISORED AMERICAN DEPOSITARY RE...	300 Unit	Executed
20@11@8@01 / 30@11@8@01	DBS GROUP HOLDINGS LTD REGISTERED,SHS (DBS)	1,000 Unit	Executed
20@11@8@01 / 30@11@8@01	JPHORGAS I INVESTMENT FUNDS SICAV -GLOBAL MACR...	1,000 Unit	Pending
20@11@8@01 / 30@11@8@01	SLJOB BIC SHS SPO ISORED AMERICAN DEPOSITARY RE...	Security purchase	

**ADD:**

Widget	Function
Account transactions	Account bookings overview
Alerts	Alerts overview
Assets overview	Overview of your accounts and custody accounts
Order overview	Order book overview
Portfolio Performance	Portfolio performance overview
Portfolio positions	Portfolio positions overview
Portfolio sizing	AUM change overview
Portfolios	Portfolios overview



# CONTEXT FUNCTIONS, FAVOURITES, NOTIFICATIONS

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

- A** The **Notifications centre** (168) informs you if you have received new insights, documents or messages. The red badges indicate the number of unread insights, 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. 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.

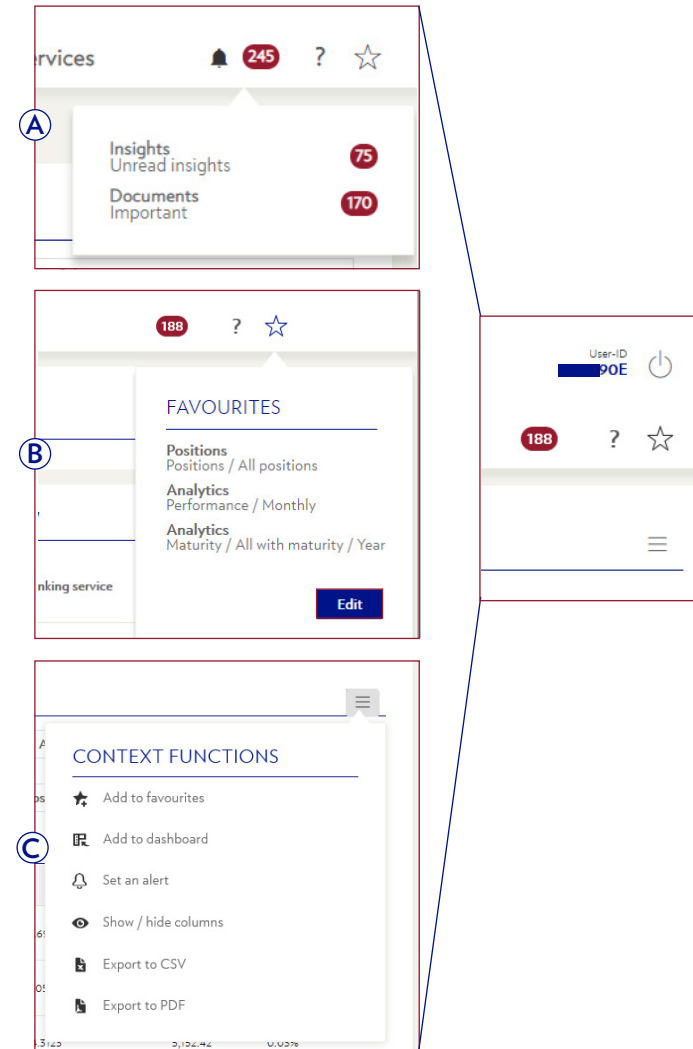
Click on an item in the list to add the current screen to your favourites, for example, or to set up a new alert, or to change the table view to your needs. You may also have the option to download data in CSV or PDF format.

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 6 for details).

You can also set up **Alerts and Notifications** via push, SMS and/or e-mail for a variety of scenarios (see page 23 for details).



# ASSETS OVERVIEW

Under the menu item **Assets → Assets overview** you can analyse the portfolio allocation across different criteria for all portfolios that are linked to your Julius Baer e-Banking access.

## A Analyse your assets with different criteria

- The chart shows your asset allocation by investment category, sector or currency.
- A list of your positions grouped by the respective criteria is shown below the chart.

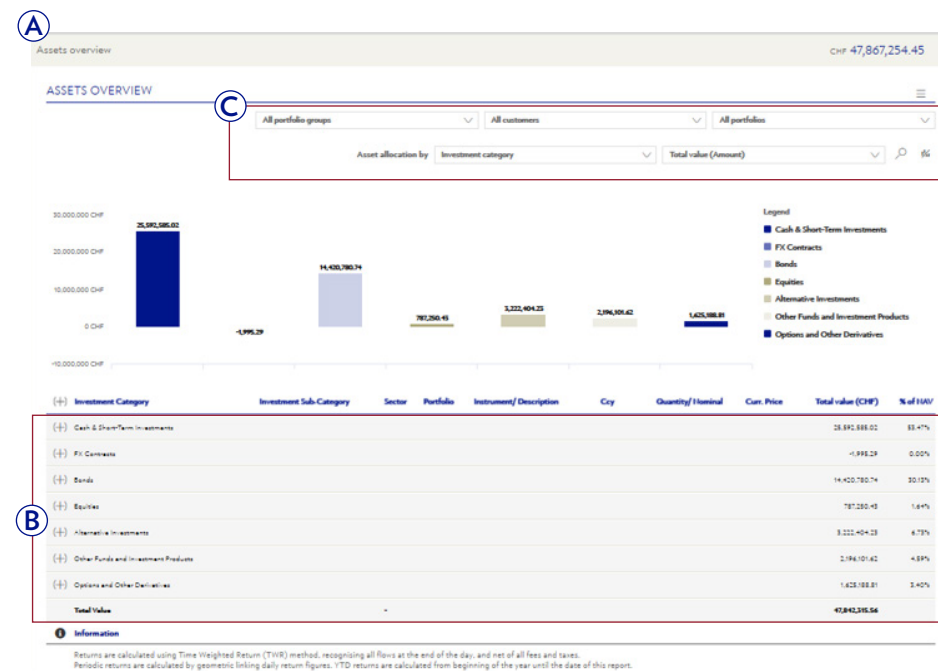
## B Drill down from asset class to **Positions**.

- Click (+) against the asset class name to view position summaries across different asset classes.  
For example, clicking (+) before the asset class 'Cash & Short Term Investments' will show you the breakdown of this class into sub classes – allocations in cash, deposits, loans and other short term investments.
- Click on an individual position to view further details on the position and the history.

## C Use the quick filters or search function to view the asset classes / positions that are relevant to you.



Use the Context Functions to customise the view and see the information that is most important to you or add to favourites (see page 7 for details). For example change the table view to your needs by showing or hiding columns.







# TRANSACTIONS

Under the menu item **Assets → Transactions** you will find an overview of all transactions related to your portfolio(s). The transactions are organised by asset class.

- A** Click on an entry in the list to view transaction details of each individual transaction.
- B** The transaction advice is available to download in PDF format. Click on the PDF icon in the Context function menu.
- C** Use the quick filter or search function to view the transactions that are relevant to you.
- D** The transactions can be grouped by portfolio number, date, investment category, instrument description or currency.
- E** The transactions can be sorted by date, status, instrument description etc.

Investment Category	Ten/ Val. Date	Ten Status	Ten Type	Instrument/ Description	Ten Ccy/ Amt. in Quot. Ccy	Ten Ref. No./ Contract No.	Sett. Ccy/ Total Amt.
Cash & Short-Term Investments	24.04.2020 26.04.2020	Executed	ACCOUNT TRANSFER - ACCT TO ACCT	USD CURRENT ACCOUNTS 00000000000000000000	USD 19168232178225	000	+420.00
Cash & Short-Term Investments	19.04.2020 19.04.2020	Executed	IRS INTEREST PAYMENT	USD Interest Free Swap Trading	USD 2119228569**	USD	16.63
Cash & Short-Term Investments	11.04.2019 16.04.2020	Executed	SWAP TRANSACTION (FORWARD LEG)	USD CURRENT ACCOUNTS 00000000000000000000	USD 1119162004**	USD	213,370.00
Cash & Short-Term Investments	11.04.2019 16.04.2020	Executed	SWAP TRANSACTION (FORWARD LEG)	USD CURRENT ACCOUNTS 00000000000000000000	USD 1119162004**	USD	-200,000.00
Cash & Short-Term Investments	08.04.2020 08.04.2020	Executed	IRS INTEREST PAYMENT	USD Interest Free Swap Trading	USD 2119194266**	USD 2119194266**	-197.18

**ACCOUNT POSTING**

Transaction No: 00000000000000000000  
 Portfolio No: 00000000000000000000  
 Transaction Status: Executed  
 Transaction Ref. No.: 19168232178225  
 Ten Date: 24.04.2020  
 Instrument Description: USD CURRENT ACCOUNTS 00000000000000000000

**Transaction Details**

Product Type: CURRENT ACCOUNTS  
 Value Date Debit: 26.04.2020  
 Value Date Credit: 26.04.2020  
 Ten Type: ACCOUNT TRANSFER - ACCT TO ACCT  
 Currency: USD  
 Order Date: 24.04.2020  
 Amount: 420.00  
 Exchange Rate: 1.0000  
 Settlement Ccy: USD  
 Amt. in Sett. Ccy (incl. Fees & Charges): 420.00

Fees and Commission



Use the Context Functions to customise the view and see the information that is most important to you or add to favourites (see page 7 for details). Change the table view to your needs by showing or hiding columns.



Transactions made after 01 April 2018 are available. For transactions before 01 April 2018, please contact your relationship manager.

# 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, on other pages for example on Assets, Orders, Transactions and Analytics, to show the information that is relevant to you.

- A** Select the tab **New search** to start a new search.
  - 1** Use the search function by selecting the criteria you are interested in: portfolio, or position. Click on **Search** to continue.
  - 2** 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 changes.
- B** Select the tab **Portfolio groups** to view a list of your portfolio groups.
  - 3** Click on an entry in the list to view the portfolio group's details. Portfolio groups can be deleted or merged.
  - 3a** Select the tab **Positions** to view details on the positions in the respective portfolio.

The screenshot displays the 'Portfolio groups overview' interface. At the top, there are two tabs: 'New search' (labeled A) and 'Portfolio groups' (labeled B). The 'New search' section includes filters for Portfolio number, Denomination, Alias, Category, Value, and Portfolio performance %, along with a 'Position criteria' section. A 'Search' button is visible. Below this, the 'Portfolio groups overview' section shows a table of 'TEMPORARY PORTFOLIO GROUP' with columns for Portfolio number, Client, Denomination, Category, Ccy, Total value, Value USD, and Performance %. Two buttons, 'Save as dynamic group' and 'Save as static group', are shown below the table. The bottom section shows a detailed view of a portfolio group with a table of 'PORTFOLIO GROUPS OVERVIEW' and a 'NEW GROUP' section with a table of positions. The 'NEW GROUP' table has columns for Investment Category, Ccy, Qty./Nominal, Instrument/Description, Par. Price / Cost Value, Curr. Price / Price date, FX Rate, Total value (SGD), and % of NAV. A 'Delete' button is also present.

# ANALYTICS

Under the menu item **Assets → Analytics**, you can see detailed analysis of the various dimensions of your portfolio.

- A** Select **Performance** to access an overview of the investment performance of your assets.
- 1** Select from the available view options. You can monitor individual or consolidated performance of your portfolios and display charts to analyse your performance on a monthly or yearly basis.
- 2** The charts show your monthly or yearly performance. You can see more details in the table at the bottom, such as the value of your portfolio at the end of each period.



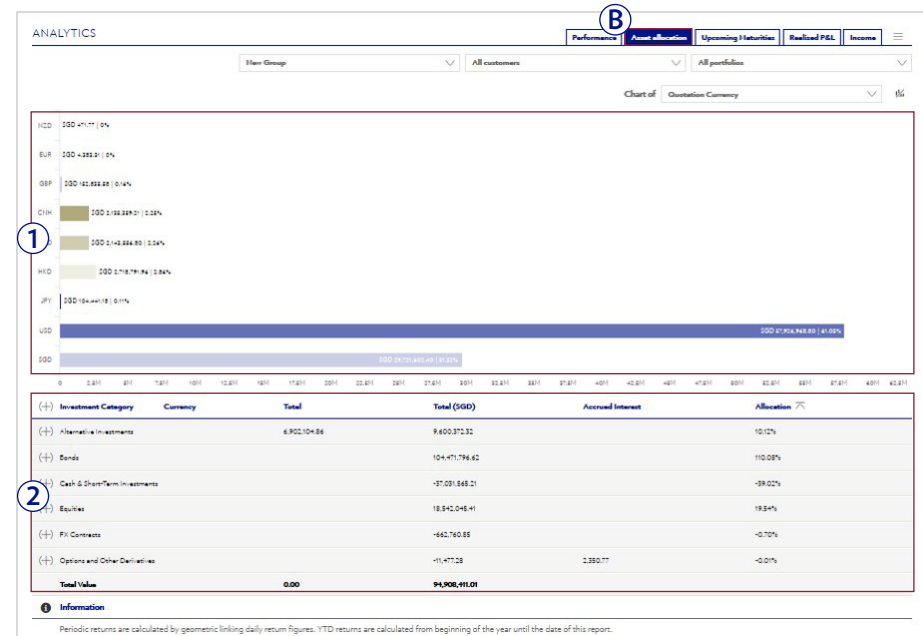
The charts are based on historical performance. Yearly performance is available from 2015 onwards or from the inception date of the portfolio (whichever comes later).

# ANALYTICS

Under the menu item **Assets → Analytics**, you can see detailed analysis of the various dimensions of your portfolio.

**B** Select **Asset allocation** to view your asset allocation and currency allocation.

- ① The chart shows your asset allocation by quotation currency or risk currency.
- ② A list of your allocation grouped by asset class and a break-down by various currencies is shown below the chart.



Use the Context Functions to customise the view and see the information that is most important to you (see page 7 for details). For example change the table view to your needs by showing or hiding columns.



# ANALYTICS

Under the menu item **Assets → Analytics**, you can see detailed analysis of your portfolio.

- D** Click the **Realised P/L** to view the realised profits and losses incurred by the equities, funds, bonds, alternative investments, and other short term investment products within your portfolios or portfolio groups.
- 1** Select a date range and use the quick filters to display the realised profits and losses of your positions within the specified time period.
- 2** Click on the Context Functions menu in order to export the realised profit and losses in PDF or CSV format.

ANALYTICS

Performance | Asset allocation | Upcoming maturities | **Realised P/L** | Income

All portfolio groups | All customers | All portfolios

MTD

Portfolio No	Asset class	Instrument Description ISIN/Security file	Tim Date Value Date	Tim Ref No	Quot. Ccy Qty./Nominal	Average Purchase Price	Tim Price FX Rate	Settlement Ccy Settlement Amount	Realised P/L (Quot. Ccy)	Realised P/L in CHF	Tim Status
1000000000	Equi-Vas	IFPPEL D.C RET'D 2011F4000009	28.08.2020 01.04.2020	ICTFSC2011FTH502	USD 80.00000	1.90	2.58 0.6814	USD 204.94	83.21	34.27	E
1000000000	Equi-Vas	SI JUS2 SP +DR US198217049	18.04.2020 23.04.2020	ICTFSC2011BFPCV	USD 300.00000	64.87	70.81 0.9917	USD 20.849.61	1,408.78	1,341.71	E
1000000000	Bonds	0.75 GP CORP 22-D XS19479010	08.04.2020 08.04.2020	ICTFSC2018TCBPC	EUR 100.000.00000	100.89	100.84 1.0889	EUR 100.784.40	+46.18	+44.01	E
1000000000	Equi-Vas	100 CD11 SP +DR+V US332391008	08.04.2020 08.04.2020	ICTFSC2018T0V34	USD 800.00000	3.82	3.12 0.8424	USD 1,448.27	-912.33	-900.60	E
1000000000	Equi-Vas	005 GRDUP HLDG2 RG 2014010070	04.04.2020 04.04.2020	ICTFSC201844P1P	USD 800.00000	18.81	19.66 0.6888	USD 15.848.84	78.43	519.63	E
1000000000	Equi-Vas	IFPPEL D.C RET'D 2011F4000009	03.04.2020 08.04.2020	ICTFSC201881QJ28	USD 10.00000	1.90	2.58 0.6888	USD 25.82	6.65	-4.87	E
1000000000	Bonds	27111-D CCVPT18 XS201828283	01.04.2020 01.04.2020	ICTFSC2018318F90	USD 280.000.00000	100.27	98.83 0.6827	USD 248.378.66	+8.82718	-3,090.84	R
1000000000	Bonds	27111-D CCVPT18 XS201828283	01.04.2020 01.04.2020	ICTFSC2018318F90	USD 280.000.00000	100.27	98.83 0.6827	USD 248.378.66	+8.82718	3,090.84	R
<b>Total</b>										<b>1,827.57</b>	

**Information**

Securities refers to Bonds, Equities, Alternative Investments, Other Funds and Investment Products and certain Short Term Investments. The transactions listed are all sale or redemption transactions from 01 Apr 2018. P/L has



Unlike the other reports within Analytics, data fields displayed in the Realised P/L report are fixed and cannot be customised.



# ANALYTICS

Under the menu item **Assets → Analytics**, you can see detailed analysis of the various dimensions of your portfolio.

**E** Select **Income** for a summary of Income in your portfolio during any specific period.

**1** The view includes only Dividends, Coupon, Capital gains, Interest on Deposits and Loans, which have been posted to your portfolio.

**2** Click on the Context Functions menu in order to export the realised profit and losses in PDF or CSV format.

The screenshot shows the ANALYTICS interface with the following table data:

Portfolio No	Val. Date	Ten Type	Ten Ref. No.	Asset Class	Instrument Description	Sett. Ccy	Amount in Sett. Ccy	FX Rate	Amount in CHF
30011188E-01	03.04.2020	INTEREST FIXED TERMI LOAN	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 13 Jun 2020 BHD 03 Apr 2020	EUR	-45.68	1.0587	-47.46
30011188E-01	14.04.2020	INTEREST FIXED TERMI LOAN	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 06 Jun 2020 BHD 14 Apr 2020	CHF	-932.14	1.0000	-932.14
30011188E-01	14.04.2020	INTEREST FIXED TERMI LOAN	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 06 Jun 2020 BHD 14 Apr 2020	CHF	-932.14	1.0000	-932.14
30011188E-01	03.04.2020	INTEREST FIXED TERMI LOAN	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 06 Jun 2020 BHD 03 Apr 2020	EUR	-745.65	1.0587	-786.07
30011188E-01	10.06.2020	INTEREST FIXED TERMI LOAN	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 04 Jun 2020 BHD 10 Jun 2020	USD	-47.89	0.9456	-45.00
30011188E-01	02.04.2020	INTEREST DUE TO CLIENTS FIXED TERMI DEPOSIT	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 20 Feb 2020 BHD 02 Apr 2020	CHF	4,176.91	13.7079	572.87
30011188E-01	08.06.2020	INTEREST DUE TO CLIENTS FIXED TERMI DEPOSIT	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 01 Jun 2020 BHD 08 Jun 2020	USD	16.14	0.9560	15.45
30011188E-01	18.06.2020	INTEREST DUE TO CLIENTS FIXED TERMI DEPOSIT	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 08 Jun 2020 BHD 18 Jun 2020	USD	16.14	0.9499	15.33
30011188E-01	24.04.2020	INTEREST DUE TO CLIENTS FIXED TERMI DEPOSIT	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 24 Mar 2020 BHD 24 Apr 2020	USD	1,964.82	0.8835	1,337.46
30011188E-01	27.04.2020	INTEREST DUE TO CLIENTS FIXED TERMI DEPOSIT	30011188E-01	Cash & ShareTerm	COINTFRACCT 30011188E-01 RZ START 26 Mar 2020 BHD 27 Apr 2020	USD	6,733.16	0.8891	4,632.79

**Information**  
Transaction Group Selection: Income, Deposit, Loan Interest.  
Income refers to coupon, interest, dividends, etc. which have been posted into the account. Income is reported after deduction of applicable taxes, fees, and charges.



Use the Context Functions to customise the view and see the information that is most important to you. For example change the table view to your needs by showing or hiding columns.



Order history is available since 01 April 2018. For orders before 01 April 2018, please contact your relationship manager.

# ORDERS

Under the menu item **Orders** you can track the trading history of your portfolio(s) including orders that are pending.

- A** Use the quick filters or the search function to see the securities orders that are relevant to you.
- B** The orders can be grouped by order date, portfolio number, order reference number, order status, asset class, currency, or type.
- C** The orders can be sorted by date, order reference, order status etc.
- D** The status messages helps you identify and track the progress of your orders.
- E** Click on an order in the list to view its details.

Order overview

ORDER OVERVIEW

All portfolio groups | All customers | All portfolios

Order date	Portfolio No.	Order Ref. No.	Order Status	Asset Class	Security Description	CCY	Yen Type	Qty./Nominal	Valid Till	Link Price
25.03.2020	520000000000	OPO00C2008570409	Cancelled	Alternative Investments	SPDR GOLD TRUST SHS IN/SE (GLD)	USD	Security sale	28.00	01.04.2020	USD 155.00
06.03.2020	520000000000	OPO00C2006616001	Executed	Equities	CITIGROUP-CALLABLE DAC FCH NOTE ABT UNL HRB UNL 10% 25.09.2020 STY:66.6325, 67.7626	USD	Security purchase	500.000.000	06.03.2020	at market
04.03.2020	520000000000	OPO00C2006460701	Cancelled	Equities	CH21LA RAILWAY CONSTRUCTION CORPORATION LTD SHS-IN- (158)	HKD	Security sale	18.410.00	01.04.2020	HKD 8.50
04.03.2020	520000000000	OPO00C2006404850	Executed	Equities	CH21LA RAILWAY CONSTRUCTION CORPORATION LTD SHS-IN- (158)	HKD	Security sale	10.000.00	01.04.2020	HKD 8.74
03.03.2020	520000000000	OPO00C2006439107	Executed	Equities	CH21LA RAILWAY CONSTRUCTION CORPORATION LTD SHS-IN- (158)	HKD	Security sale	8.000.00	01.04.2020	HKD 8.80
24.02.2020	520000000000	OPO00C2008501938	Cancelled	Equities	DEUTSCHE BANK AG INHABER-AKT (DE)	USD	Security sale	3.000.00	01.04.2020	USD 10.24
24.02.2020	520000000000	OPO00C2008501916	Cancelled	Equities	GENERAL ELECTRIC CO REGISTERED SHS (GE)	USD	Security sale	3.000.00	01.04.2020	USD 12.46
21.02.2020	520000000000	OPO00C2009218005	Executed	Equities	BARCLAYS-CALLABLE DAC FCH NOTE GLD UNL CDO UNL 8% 10.04.2020 STY: 55.2516, 55.2187	USD	Security purchase	500.000.000	21.02.2020	at market
20.02.2020	520000000000	OPO00C2008189206	Cancelled	Equities	DEUTSCHE BANK AG INHABER-AKT (DE)	USD	Security sale	3.000.00	01.04.2020	USD 10.90
19.02.2020	520000000000	OPO00C2004415131	Executed	Equities	AMERICAN INTERNATIONAL GROUP REGISTERED SHS (AIG)	USD	Security sale	-75.00	01.04.2020	USD 55.095

Order overview

BUY ORDER

**Order Details**

Portfolio: Main 520000000000

Order Status: Executed

Order Ref. No.: OPO00C2006616001

Order Date/Time: 06.03.2020

**Instrument Details**

Detailed Security Desc.: CITIGROUP-CALLABLE DAC FCH NOTE ABT UNL HRB UNL 10% 25.09.2020 STY:66.6325, 67.7626

Product Type: STRUCTURED PRODUCTS WITH EQUITY UNDERLYING / YIELD-OPTIMICIA

Security No.: 00853910-000

ISIN: X2193037676

Issue Date: 19.03.2020

Maturity expiration: 25.09.2020

Stack Ex.: Third Party Notes-Euroclear

**Transaction Details**

Yen Type: Security purchase

Execution date: 05.03.2020

Order Qty./Nominal: 500.000.00000

Rate: 100.00

Limit: at market

Validity Date: 06.03.2020

Quotation Ccy: USD

Fill Qty./Nominal: 500.000.00000

Amt. in Quot. Ccy: 500.000.00

Accrued Interest: 0.00

**Fees and Commission**



Use the Context Functions to customise the view and see the information that is most important to you (see page 7 for details). For example change the table view to your needs by showing or hiding columns.



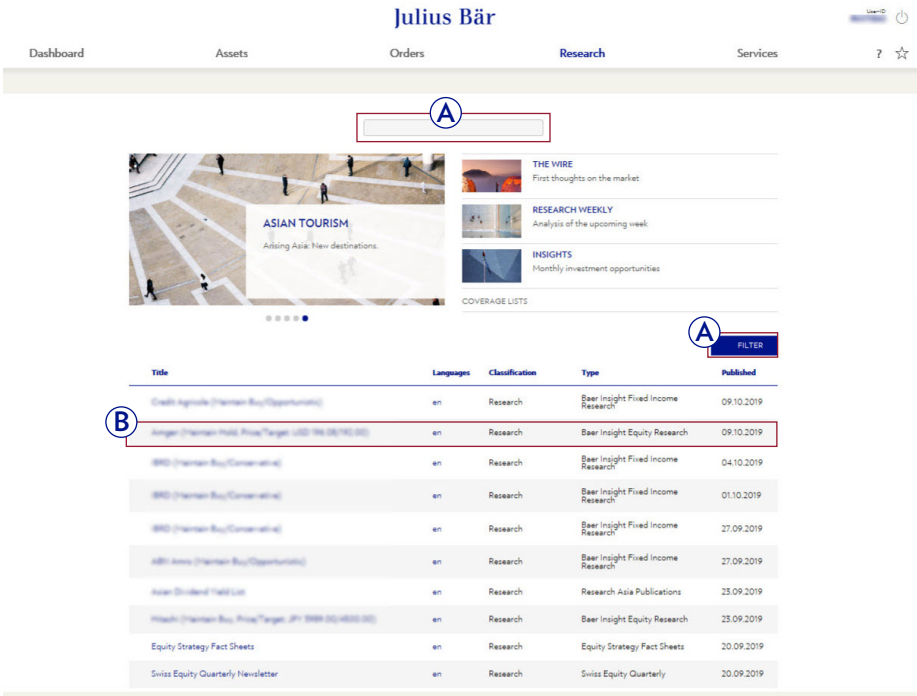
Order history is available since 01 April 2018. For orders before 01 April 2018, please contact your relationship manager.

# RESEARCH

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

- A Use the search bar or quick filter functions to see publications relevant to you.
- B Click on a publication to view the details.

Research publications related to portfolio holdings are also visible in the Positions page.




This feature may not be available for some clients or countries.

# INSIGHTS

CIO Insights publications provide a regular periodic market summary and outlook, accessible via mobile and desktop by clicking on the Notification Centre bubble, or by going to **Services** → **Insights**.

**Desktop** – Insights are accessible directly from the desktop by clicking on the Notification Centre bubble, or by going to **Services** → **Insights**.

**Mobile** – Insights can be viewed on the go, by opening the ‘Hamburger Menu’ then **Services** → **Insights**.

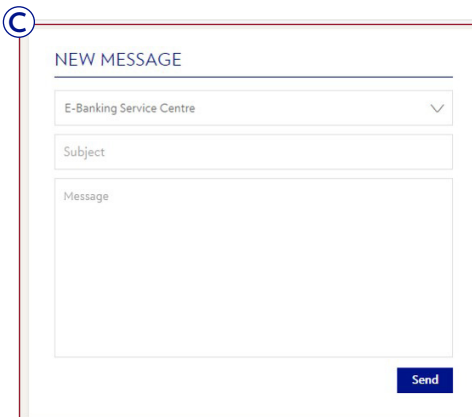
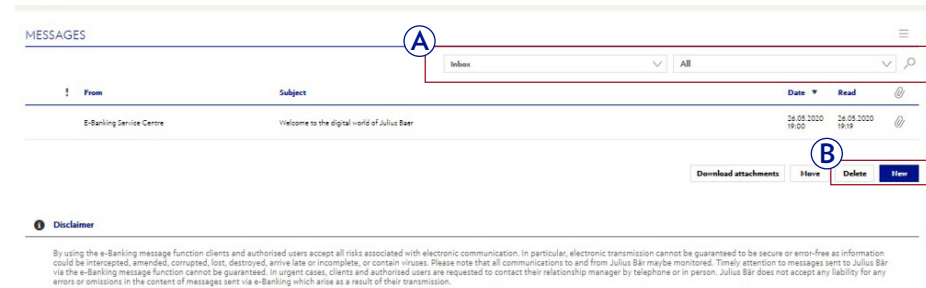
**Activate Notifications** – toggle notifications on/off via desktop, by clicking on (  ) at the top of the **Insights** page.



# MESSAGES

Under the menu item **Services → Messages** you can view your inbox and send secure messages to your relationship manager or the e-Channels 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**, **Move** or **Delete**.
- C** For greater convenience, use the widget 'Message overview' to see your inbox right on the Dashboard (see page 6 for details). You can also use the widget 'Enter message' to create a new message with one click.



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 and Notifications** for new messages (see page 23 for details).  
You are also notified of new messages by the red badge in the global navigation (168). Click on the icon to see the number of unread messages and to directly access your inbox.

# DOCUMENTS & REPORTS

Under the menu item **Services → Documents & Reports** you can view and download all current and past banking documents in PDF format. In addition, you can generate ad-hoc asset and account statements online.

- 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 or move documents by clicking on **Download** or **Move**.
- C** Click on **New request** to order online statements
  - 1 Select report type
  - 2 Select parameters like language, currency, generation type and content (e.g. asset allocation, performance etc.)
  - 3 Click on **Request**



You can receive **Alerts and Notifications** for new messages (see page 23 for details). You are also notified of new documents by the red badge in the global navigation (7). Click on the icon to see the number of unread messages and to directly access your inbox.



You can use e-Banking to receive your standard bank documents electronically, instead of having them mailed as physical documents.

Documents overview

DOCUMENTS OVERVIEW

All portfolio groups | All customers | All portfolios | Index | All - Last 50 documents

Generation Date	Month/Year	Portfolio	Document type	Transaction Ref No.	Size
18.04.2020 21:52	Jun-20		Advises	PT201922418	201b
18.04.2020 13:24	Jun-20	SG00000000	Security Movement		231b
18.04.2020 13:24	Jun-20	SG00000000	Security Movement		141b
18.04.2020 13:24	Jun-20	SG00000000	Security Movement		141b
18.04.2020 11:51	Jun-20	SG00000000	Security Movement		231b
18.04.2020 11:51	Jun-20	SG00000000	Security Movement		141b
18.04.2020 11:51	Jun-20	SG00000000	Security Movement		141b

NEW REQUEST

Request Name: New Report

Report Type: Asset

Language: Default

Currency: Default

Customer: SG00131688

Portfolio

SG00131688-01

Statement Composition: Personalised  Standard

Asset Allocation by Quotation Cu

Asset Allocation by Risk Currency

Compact Detail

Confidential

Equities by Country

Equities by Economic Sector

Generation Type: FULL

Liquidity and Bond Analysis

Open Orders

Performance

Positions

Request Type: SINGLE

Cancel Request

# SCHEDULED REPORTS

Under the menu item **Services → Scheduled Reports** you can set up customised reports to be automatically delivered to you electronically at a convenient time.

- Ⓐ Click on **New request** to schedule a new report.
  - ① Name your request and select report type as well as other parameters and click on **Save** to schedule the report.



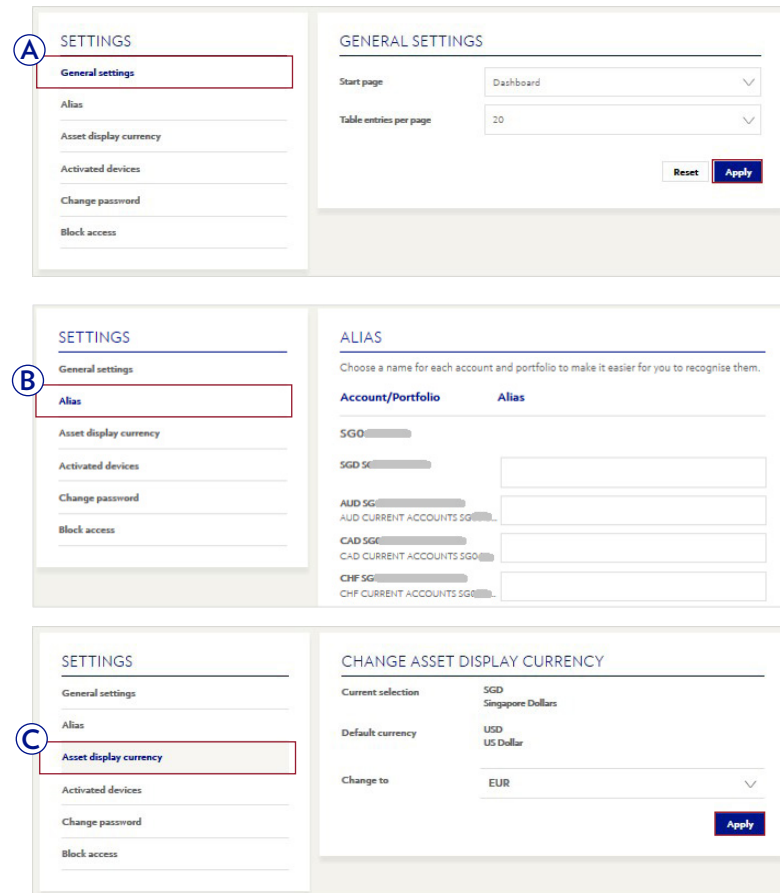




# SETTINGS

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, number of table entries per page, and the presentation format of portfolio numbers. After you have adjusted the settings to your needs, click on **Apply**.
- B** Select **Alias** to assign individual names to your portfolios. After you have entered the names in the relevant fields, click on **Apply**.
- C** Specify the display currency to be used in charts and reports throughout the platform (desktop only).



# SETTINGS

- D** Click on **Activated devices** to view activated devices or to **add/bind** a new device, **delete/unbind** a device.
- 1** Add/bind a new device: Click on **Add**, then an Activation PIN will be sent to your device via SMS. Use this Activation PIN when prompted, during activation of the Julius Baer Mobile App, on the new device.
  - 2** Delete/unbind an existing device: Click on **Edit** then **Delete**. Note - in order to unbind/delete the last bound device, please contact the e-Channels Service Centre
  - 3** To edit the alert and notification settings of a device, click on **Edit**, tick/untick the **'Alerts Allowed'** and click **Save**.

## DEVICE MANAGEMENT

Device Name	Device ID	Alerts Allowed	
Pixel 2 XL	4426e94c-3962-422a-b8d8-c3bd29e4eea4	<input checked="" type="checkbox"/>	<b>2</b> Edit <b>3</b>

### Add

Clicking "Add" generates an activation code and sends it to your already registered devices. This activation code is needed to register another mobile device in order to log in to e-Banking or to use our e-Banking services directly on the newly registered device.

**1** Add Cancel

## DEVICE MANAGEMENT

Device Name:

Pixel 2 XL

Device ID:

4426e94c-3962-422a-b8d8-c3bd29e4eea4

**3** Alerts Allowed:

Cancel **2** Delete Save

### Beware of fraudulent attacks

Julius Baer will never contact you by telephone, e-mail nor internet asking you to disclose or to perform a confirmation by entering your password or One Time Password (OTP)

# SETTINGS

- E** Select **Change Password** to change your login password for e-Banking. Enter your old and new passwords. Click on **Change** to confirm.



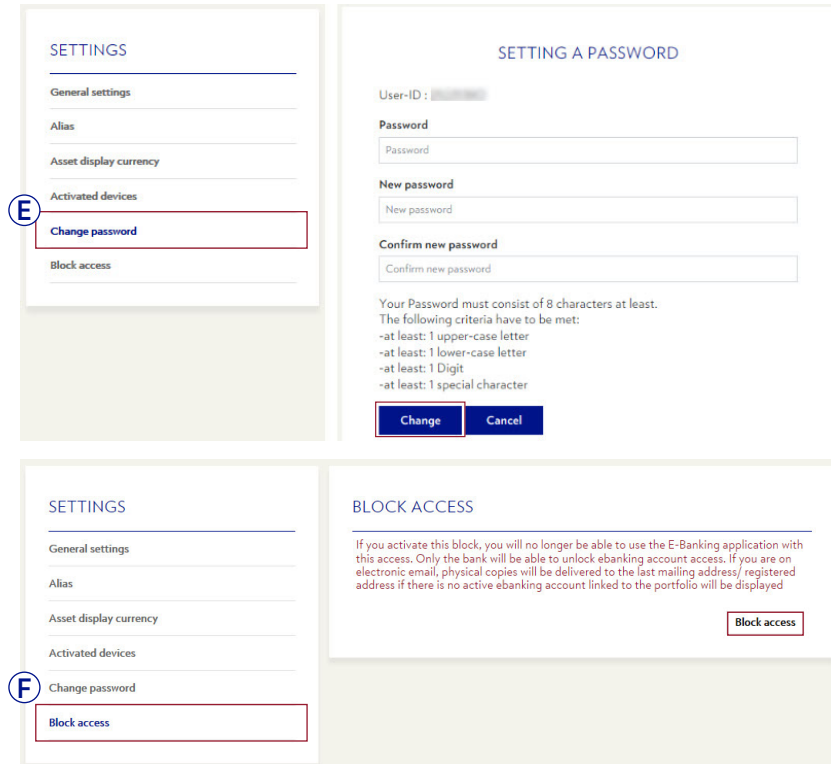
Your password must consist of at least 8 character and must meet the following criteria:

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

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



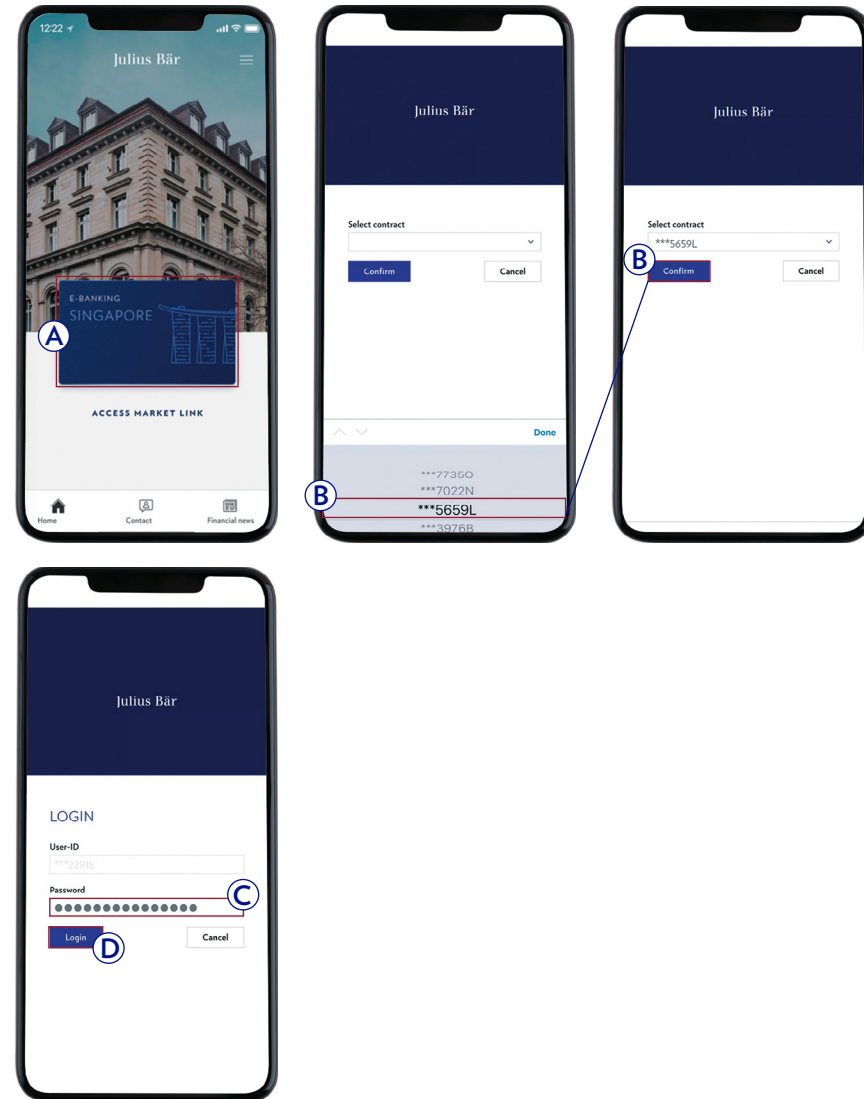
Blocking the access to e-Banking cannot be undone. Once locked, e-Banking can only be reactivated by the Service Centre.



## LOGIN ON MOBILE DEVICE (USING USER ID & PASSWORD, IN ANDROID AND IOS)

### Login on mobile device

- A** Select Mobile Banking Singapore or Mobile Banking Hong Kong
- B** Select your User ID and click **Confirm**.  
(If you have one User ID, this screen is not shown – proceed to step ‘C’ below.)
- C** Enter Password.
- D** Click **Login** to log in to Mobile Banking.

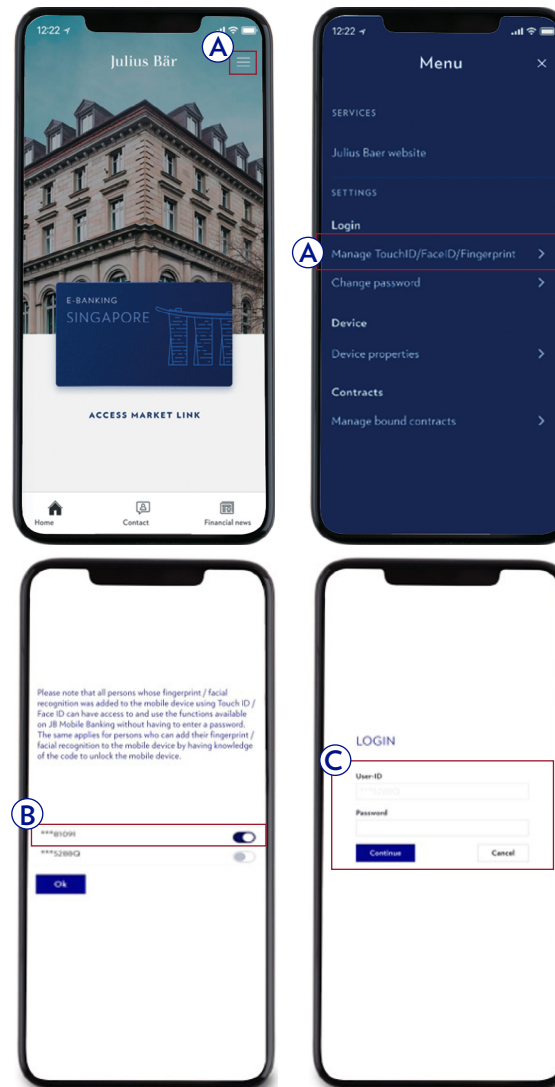


Please refer to the activation guide if you are logging into e-Banking for the first time or refer to page 31 if you have already activated the app and want to activate/bind an additional e-Banking contract (User ID) in the same or a different booking centre location.

# SETTING UP BIOMETRIC AUTHENTICATION

## Setting up biometric authentication

- A** From the Hamburger menu, select:
  - Manage Fingerprint (available on Android and iOS)
  - or
  - Manage Face ID (available on iOS only)
- B** Select your User ID which will use biometric authentication, by clicking the toggle icon.
- C** Enter your login details and press **Continue** to confirm your selection.

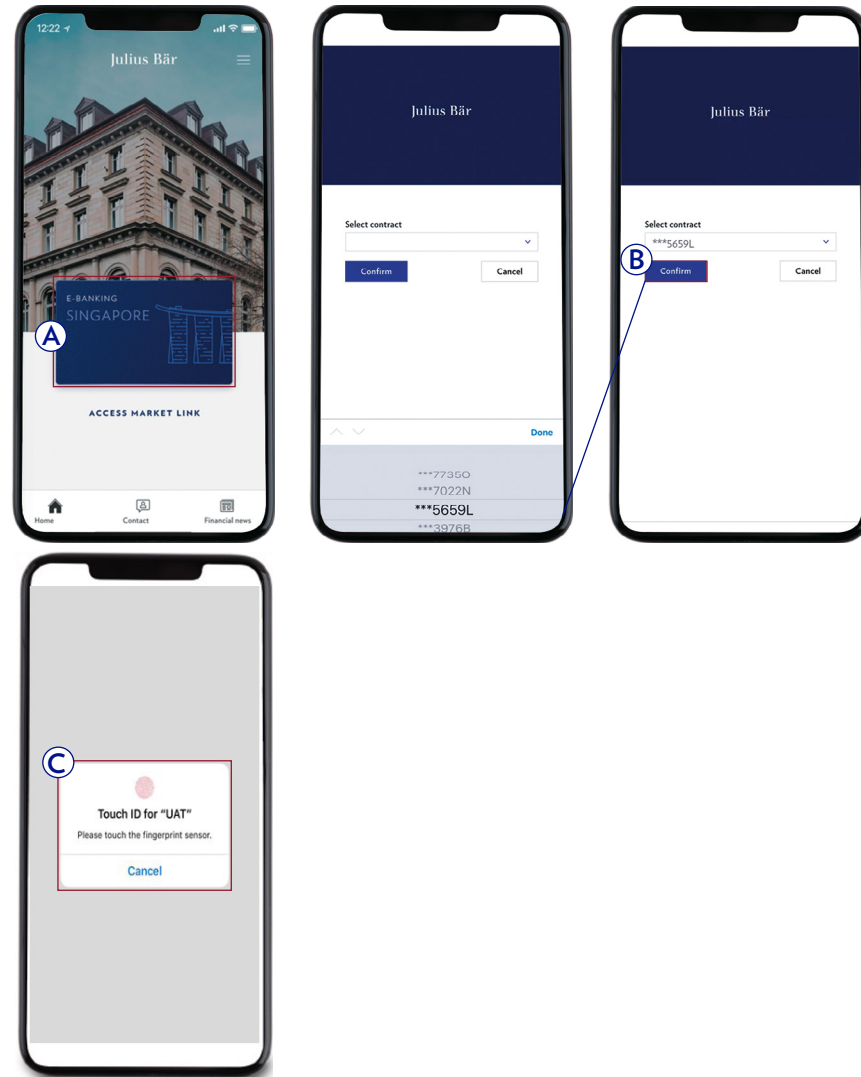


**TouchID/Fingerprint:** Place your finger on the fingerprint sensor to use Fingerprint instead of PIN.  
**FaceID:** Keep mobile device at arm's length and position your face inside the frame.

## LOGIN ON MOBILE DEVICE (USING FINGERPRINT, AVAILABLE VIA ANDROID AND IOS)

### Login on mobile device

- A** Select Mobile Banking Singapore or Mobile Banking Hong Kong
- B** Select your User ID and click **Confirm**.  
(If you have one User ID, this screen is not shown – proceed to step ‘C’ below.)
- C** Fingerprint screen appears. Please place your finger on the phone’s sensor.  
Once the fingerprint is recognised by the device, you are logged into e-Banking.



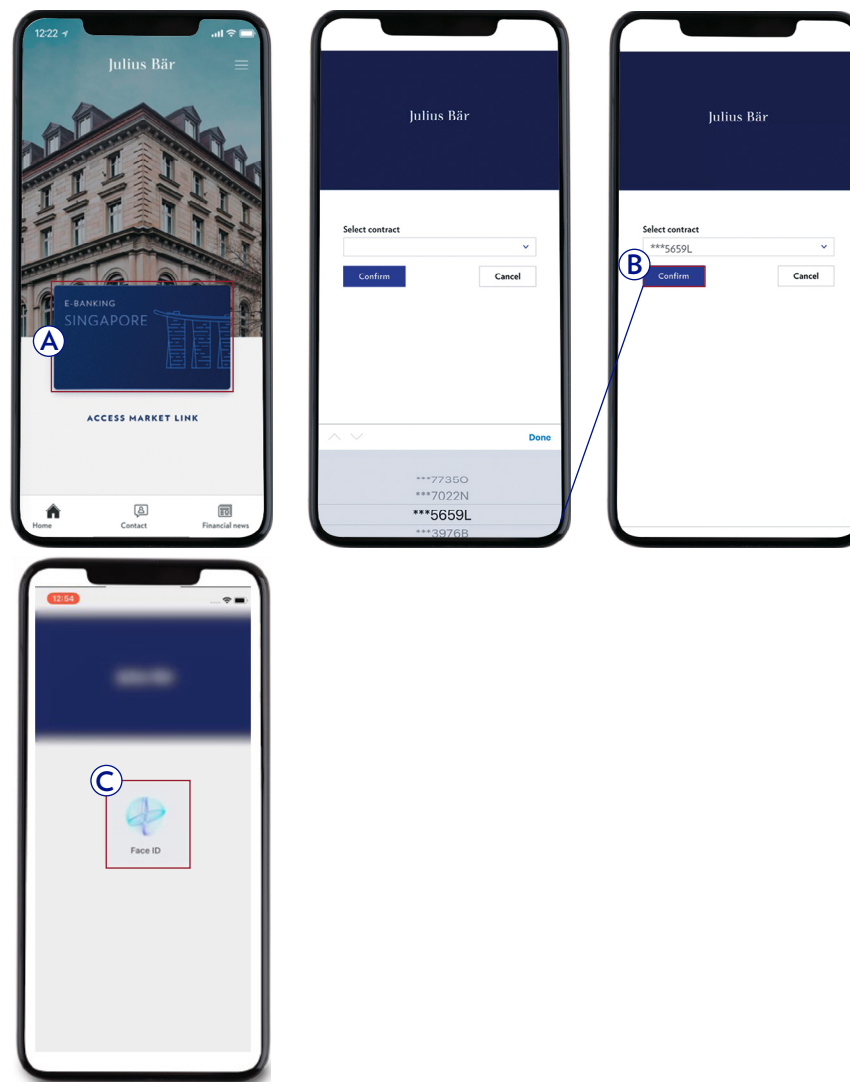
Please refer to the activation guide if you are logging into e-Banking for the first time or refer to page 31 if you have already activated the app and want to activate/bind an additional e-Banking contract (User ID) in the same or a different booking centre location.



## LOGIN ON MOBILE DEVICE (USING FACE ID, ONLY AVAILABLE VIA IOS)

### Login on mobile device

- A** Select Mobile Banking Singapore or Mobile Banking Hong Kong
- B** Select your User ID and click **Confirm**.  
(If you have one User ID, this screen is not shown – proceed to step ‘C’ below.)
- C** Face ID screen appears. Hold your mobile device at arm’s length and position your face inside the frame. Upon successful Face ID check, you are logged into e-Banking.

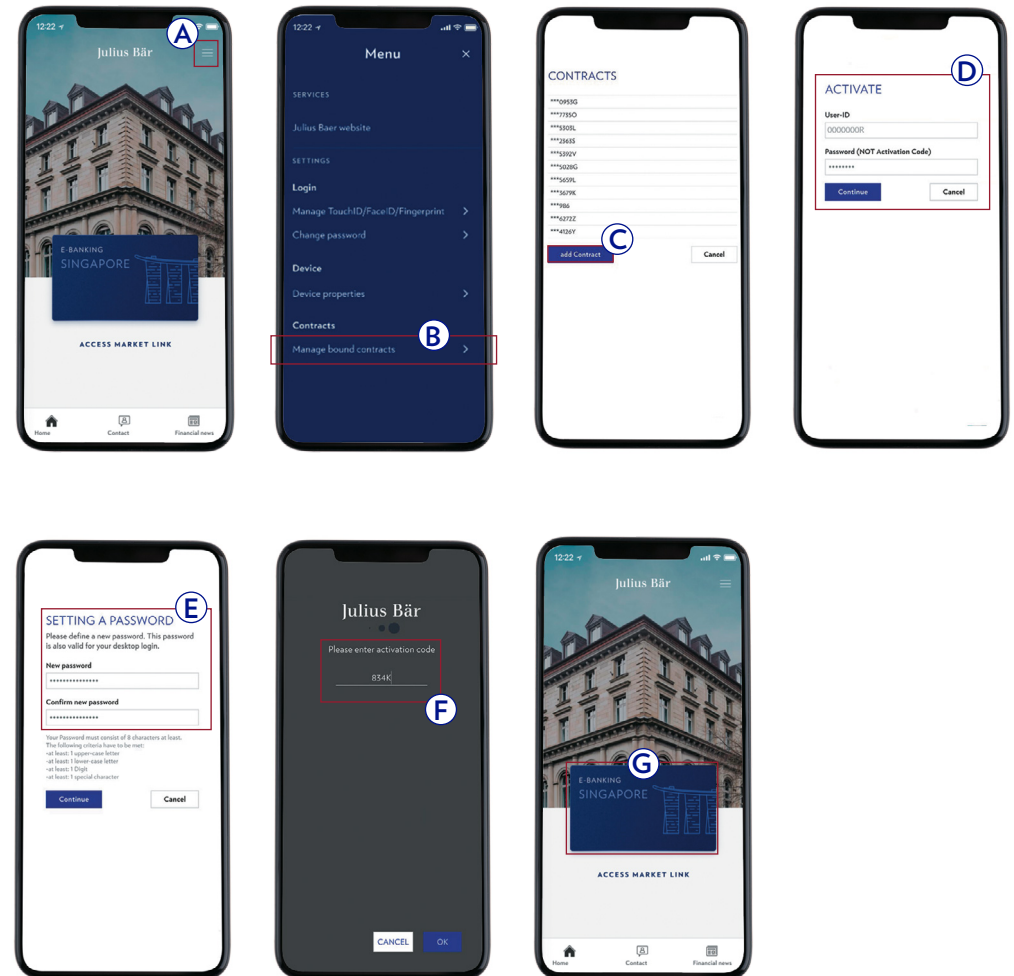


Please refer to the activation guide if you are logging into e-Banking for the first time or refer to page 31 if you have already activated the app and want to activate/bind an additional e-Banking contract (User ID) in the same or a different booking centre location.

## ACTIVATE ADDITIONAL E-BANKING CONTRACT

If you have already activated the Julius Baer Mobile app and want to activate/add an additional e-Banking contract (User ID) in the same or a different booking centre location, follow the steps below.

- A** Click on the context menu.
- B** Click on **Manage bound contracts**.
- C** Click on **add Contract**.
- D** Activate the new contract by entering your User ID and initial Password.
- E** Create a new Password if requested.
- F** Enter the Activation Code.
- G** Activation is complete. Select the respective booking centre to login to Mobile Banking.



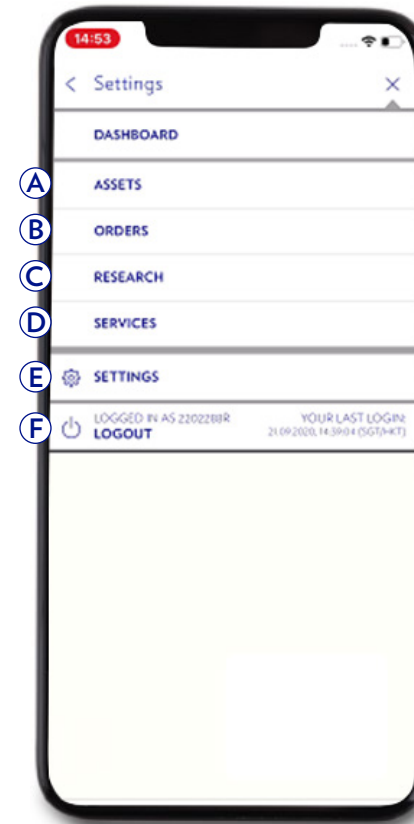
If you have previously activated your Julius Baer Mobile App as a client in another booking centre, please refer to the above steps to activate an additional e-Banking contract (User ID).

# 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:** An overview of your portfolio. The charts show your portfolio overview and your monthly and yearly performance as well as your net money flows.
- B Orders:** Look at your trading history including pending orders.
- C Research\*:** Access research information.
- D Services:** Access to e-Documents and secure communication with your relationship manager or the e-Channels Service Centre.
- E Settings:** Edit dashboard, reset dashboard, device bindings, alias.
- F Logout:** To securely end the session, use the Logout button.



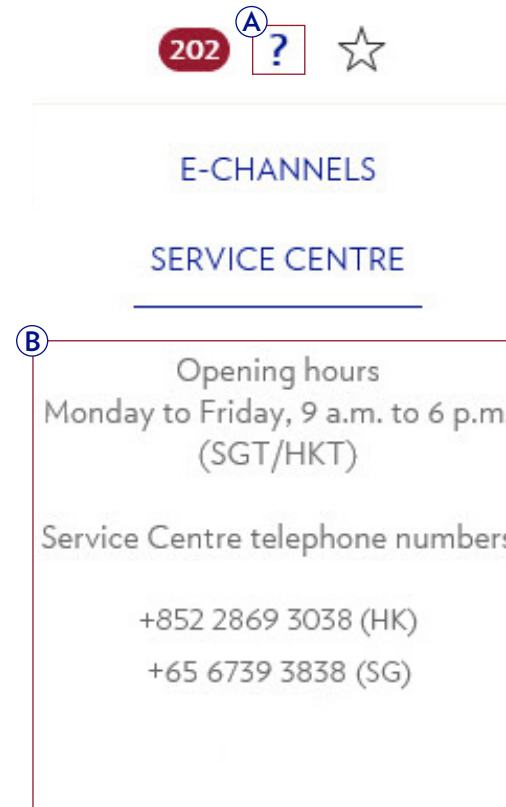
\*This service may not be available in some countries and regions.

## E-CHANNELS SERVICE CENTRE

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

### Contacting the e-Channels Service Centre:

- A** Click on the question mark (?) in the top navigation bar.
- B** Call the e-Channels Service Centre on the telephone numbers provided. The opening hours are Monday to Friday, 9 am to 6 pm (SGT/HKT).



# FREQUENTLY ASKED QUESTIONS (FAQ)

## GENERAL INFORMATION

### What are the key benefits of 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.

Key features are:

- View key information right on your dashboard
- Check your positions intraday
- Track the status of your securities orders
- Access Research information
- Set-up your own alerts via push notification
- Send secure messages to your Relationship Manager or the e-Channels Service Centre

### What do I need in order to use e-Banking?

Authorisation to access a Julius Baer account, a designated e-mail address and mobile phone number, valid e-Banking Access Credentials and a smartphone or tablet with internet connection.

### Is e-Banking compatible with tablets or smartphones?

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

### How much does e-Banking cost?

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

## ACTIVATION

### What do I need to activate my e-Banking account?

You need a valid User ID, Password and a four-character Activation Code. Download the Julius Baer Mobile App on your smartphone or tablet to start the activation process. Please refer to the activation guide on our dedicated website for further instructions.

### I am already using the Julius Baer Mobile App for another service offered in the app. How can I activate my e-Banking contract (User ID)?

If you have already activated the app, please refer to page 31 of the user guide on how to activate e-Banking contract (User ID) via the context menu or contact the e-Channels Service Centre for further assistance.

## LOGIN

### Why do I need my mobile device when I want to login to e-Banking on my desktop?

As an additional layer of security, a secure key is sent to your registered smartphone or tablet. This key needs to be entered on top of your User ID and Password in order to login on your desktop.

### What should I do if I cannot access the login screen?

Please ensure you are using one of the recommended up-to-date browser versions, to access the login screen via [www.juliusbaer.com/ebanking-asia](http://www.juliusbaer.com/ebanking-asia).

- Edge
- Firefox
- Safari
- Chrome

Please contact the e-Channels Service Centre if you need further assistance.

## FREQUENTLY ASKED QUESTIONS (FAQ)

### **How can I set up biometric log-in in order to use fingerprint or Face ID as authentication?**

Please see the setup process depicted on page 28.

### **I have forgotten my e-Banking User ID, what do I do now?**

In case you have forgotten your User ID and misplaced the e-Banking welcome letter, you can either login on your smartphone or tablet, where your User ID is saved or call the e-Channels Service Centre to retrieve your e-Banking User ID.

### **I have forgotten my Password. How can I reset it?**

Please call the e-Channels Service Centre to reset your Password.

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

Please contact the e-Channels Service Centre for assistance.

### **How do I log out of e-Banking?**

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

## BLOCK ACCESS

### **Can I block my e-Banking access?**

You can manually block your e-Banking access in the Settings menu. Blocking the access to e-Banking cannot be undone. Once locked, e-Banking can only be reactivated by calling the e-Channels Service Centre.

### **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 e-Channels Service Centre to unblock your e-Banking access.

## SECURITY

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

Please check your Internet connection. If the problem persists, please contact the e-Channels 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 e-Channels Service Centre immediately. These might include unusual error messages, the appearance of pop-up windows or other similar issues. 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 the security advice available on our website.

### **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 e-Channels 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 fixed setting), a timeout kicks in and blocks the application. This is for your security and helps to prevent unauthorised persons from looking at your data.

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

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

## FREQUENTLY ASKED QUESTIONS (FAQ)

### ASSETS

#### **Where can I download a copy of my asset statement?**

You can download an asset statement on the Documents & Reports page.

#### **How can I customise the Assets overview page?**

Click on the Context Functions menu and select 'Show/hide columns' to adjust the columns to suit your needs (see page 7 of the user guide). This function is also available on Positions, Transactions, Orders and Analytics page.

#### **Which reference currency is shown in e-Banking?**

The reference currency to be shown can be chosen under Settings in e-Banking.

### SERVICES

#### **Can I activate/add more than one e-Banking contract (User ID) with the same device?**

Yes, this functionality is supported. Please refer to page 31 of the user guide on how to activate an additional e-Banking contract (User ID) or contact the e-Channels Service Centre for more information.

#### **Can I use the same e-Banking contract on additional devices?**

Yes, you can add up to 4 devices to one e-Banking contract (User ID). Under Settings you can see all the activated devices for that e-Banking contract and add more devices. Please refer to page 25 of the user guide or contact the e-Channels Service Centre for assistance.

#### **What do I need to consider when using the messages function?**

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.

#### **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.

#### **I have set up a new alert and the notification criteria has since been met.**

#### **Why haven't I seen the alert or notification on my mobile device?**

Alerts must be enabled for each device bound to an e-Banking account. Please see Page 25, point 'D' for more details.

### SUPPORT

#### **What are the telephone numbers of the e-Channels Service Centre?**

You can reach the e-Channels Service Centre at +852 2869 3038 (HK) or +65 6739 3838 (SG).

#### **When can I reach the e-Channels Service Centre?**

The e-Channels Service Centre is available Monday to Friday, 9 am to 6 pm (SGT/HKT).



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Monaco, Montevideo, Moscow,  
Mumbai, Shanghai,  
Singapore and Tokyo.