

BNP PARIBAS WEALTH MANAGEMENT

# myWealth User Guide

April 2021



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world

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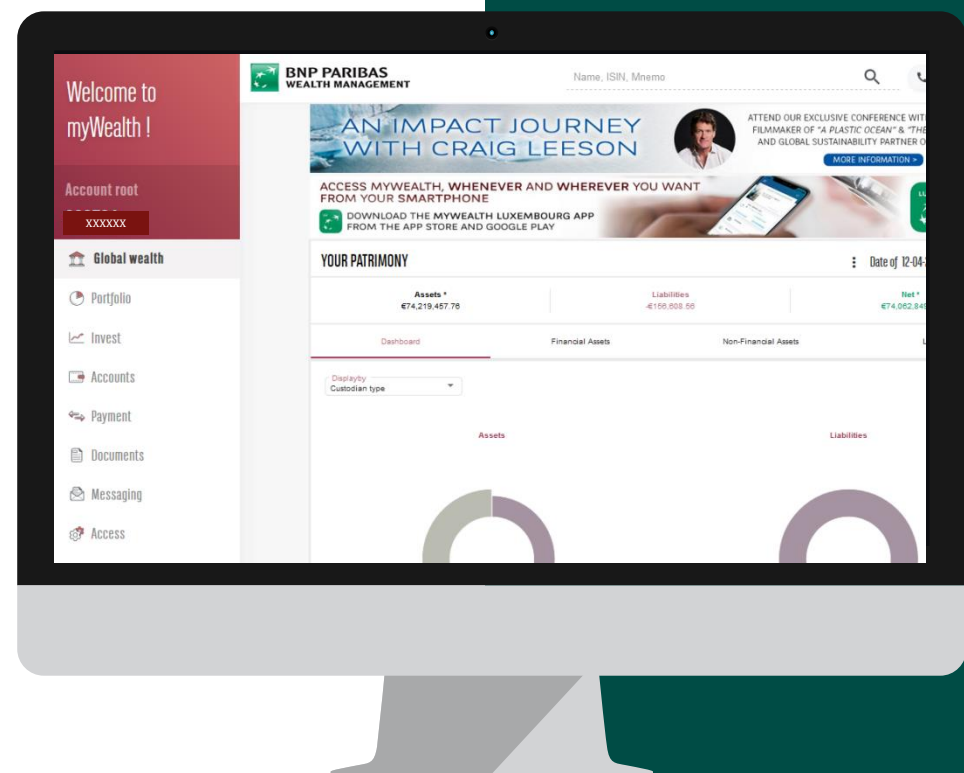
11

**Modify your settings**

# 1. Consult your global assets

The **Global Wealth** view enables you to have a consolidated view of your financial and non-financial assets, held at BGL BNP Paribas or at other financial institutions.

From the **home screen** or by clicking on **“Global wealth”** in the **Main Menu**, you can access an **overview of your financial and non financial assets**.



You are able to export your data from these diagrams in XLS or PDF format by clicking on the "export" button on the right-hand side of your screen.

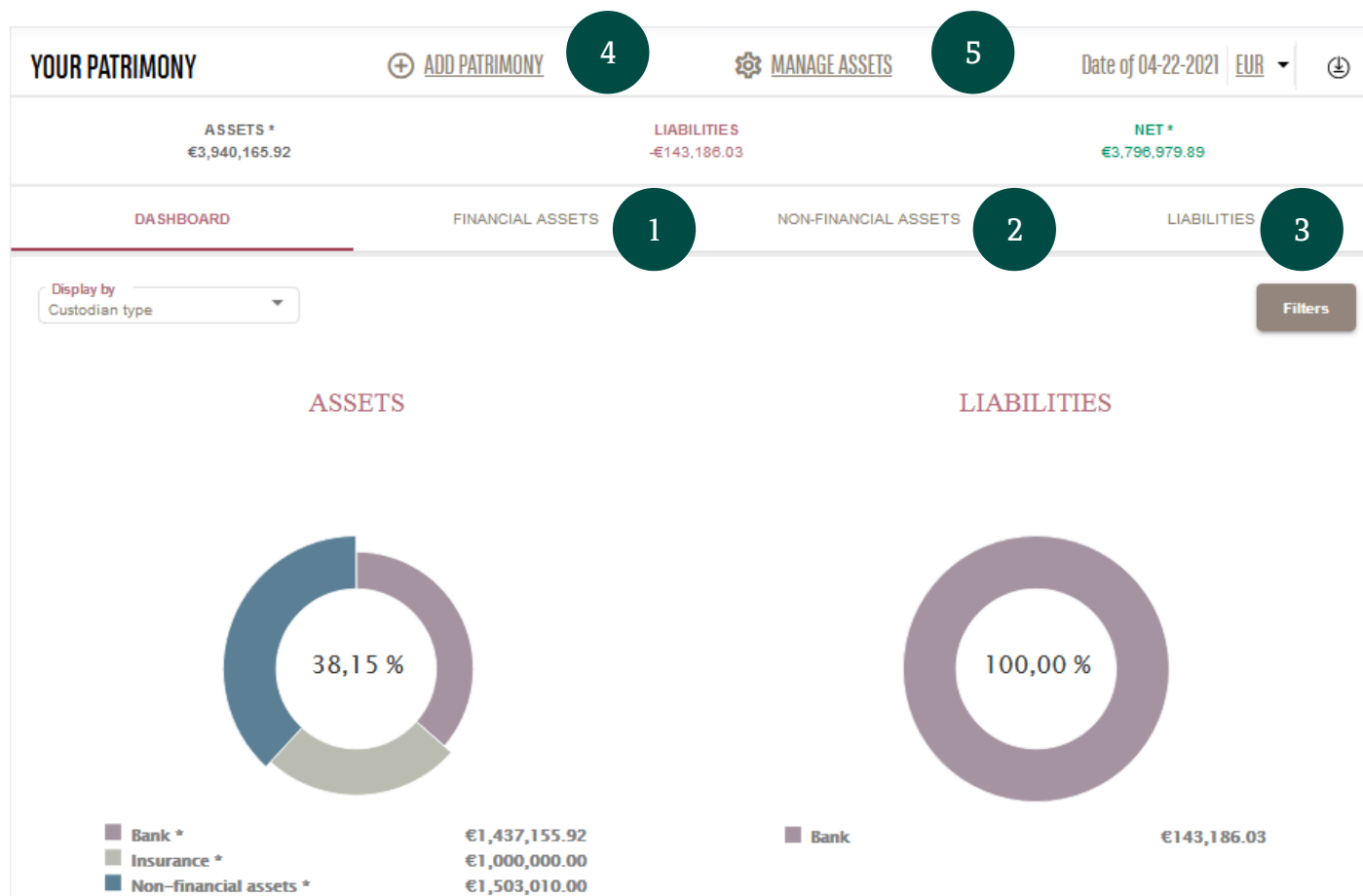
# 1. Consult your global assets

From your **Dashboard**,  
you will be able to:

1. view your financial assets,
2. view your non-financial assets,
3. And view your liabilities.

You can also:

4. add patrimony,
5. and manage your assets.

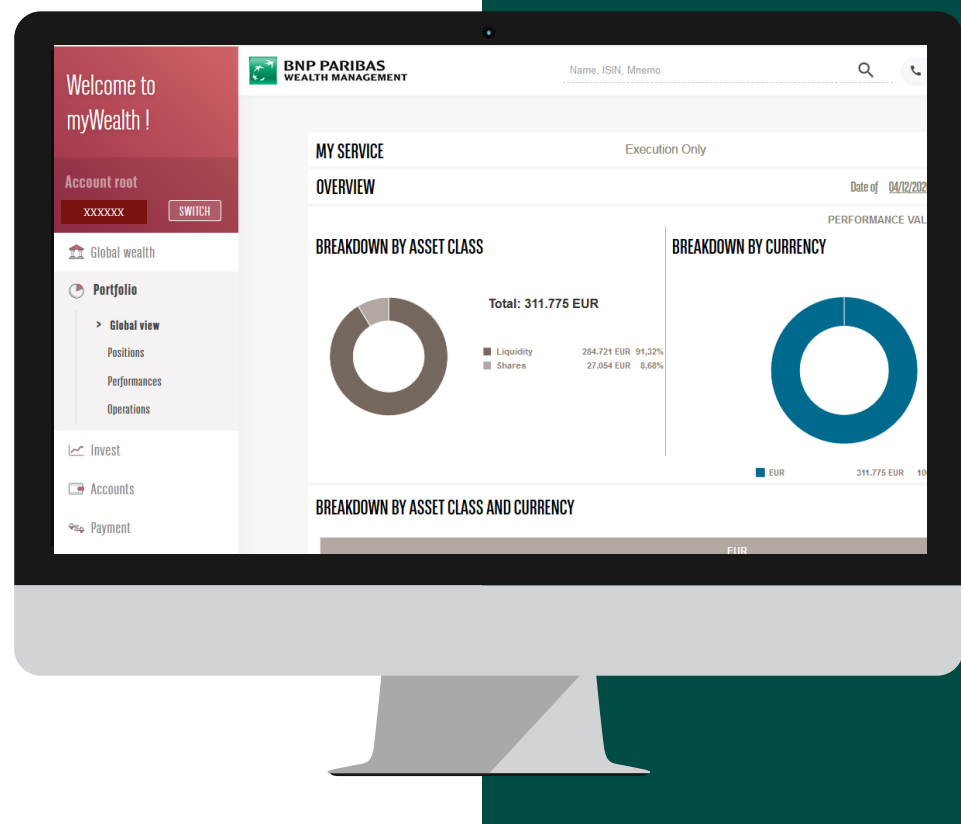


## 2. Consult your portfolio

The **Portfolio** view allows you to view your portfolio distributed by asset class and/or currency.

From the **Main Menu**, by clicking on **"Portfolio"**, you can access a global view of your portfolio.

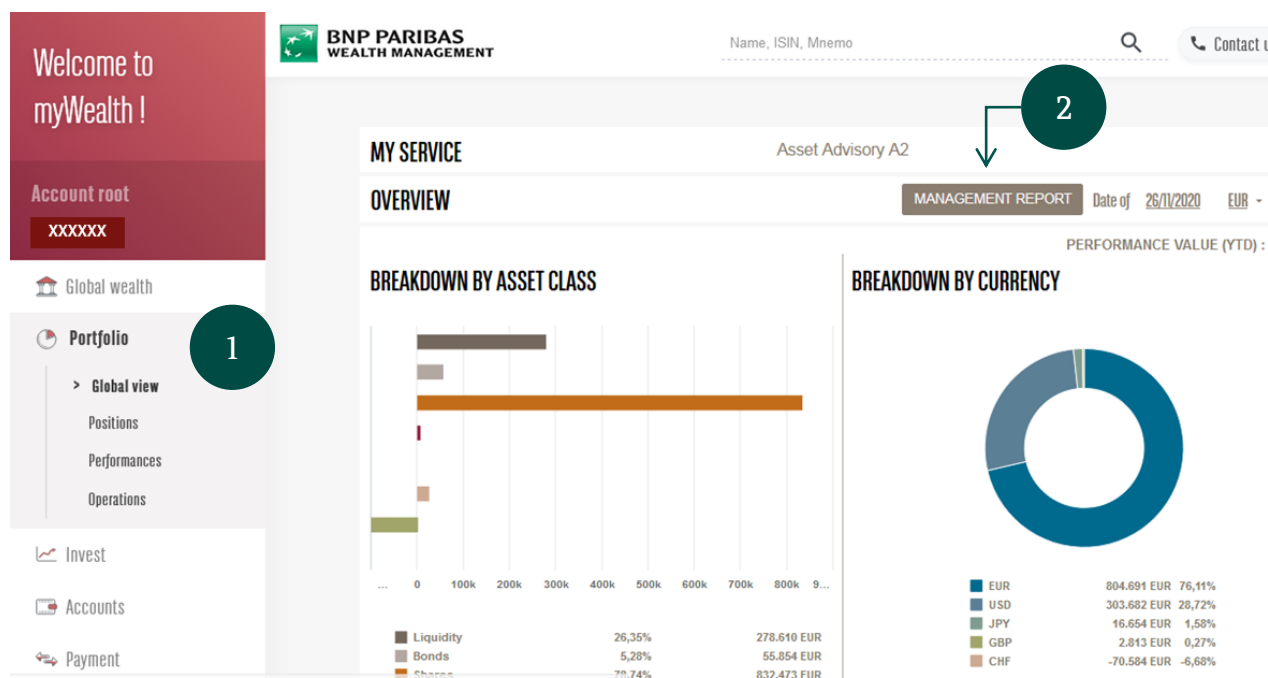
More information about your portfolio can also be found in the sub-menus: *Positions*, *Performance* and *Operations*.



You can export your data from these diagrams in XLS or PDF format by clicking on the "export" button on the right-hand side of your screen.

## 3. Generate a management report on demand

1. From the **Main Menu** click on **"Portfolio"**.
2. Once on this page, click on **"Management Report"**. A window will appear to allow you to enter the information required to generate your report.



## 3. Generate a management report on demand

3. In order to complete your request for a management report, you must enter :
  - start date, end date, language and currency of the report
4. Once you have entered this information, click on **"Validate"**.
5. Your request is now registered and your management report is available for 24 hours in your **Documents** area.

### MANAGEMENT REPORT GENERATION REQUEST

START DATE

END DATE

LANGUAGE

CURRENCY

3

4

Validate

Cancel

### MANAGEMENT REPORT GENERATION REQUEST

5

Your request has been registered

Your report will be available for 24 hours in the Documents area.

Access the Documents area:

DOCUMENTS AREA

Close



## 3. Generate a management report on demand

6. From the **Main Menu** click on **"Documents"**. You will then see a new line labeled **Management Report** in the **New Documents** area.
7. You have the option of **downloading** and **saving** your report in **PDF** format as the report will **only be available for 24 hours** on myWealth.

Welcome to myWealth !

Account root  
XXXXXX SWITCH

- Global wealth
- Portfolio
- Invest
- Accounts
- Payment
- Documents**
- Messaging

BNP PARIBAS WEALTH MANAGEMENT

STORE & SHARE

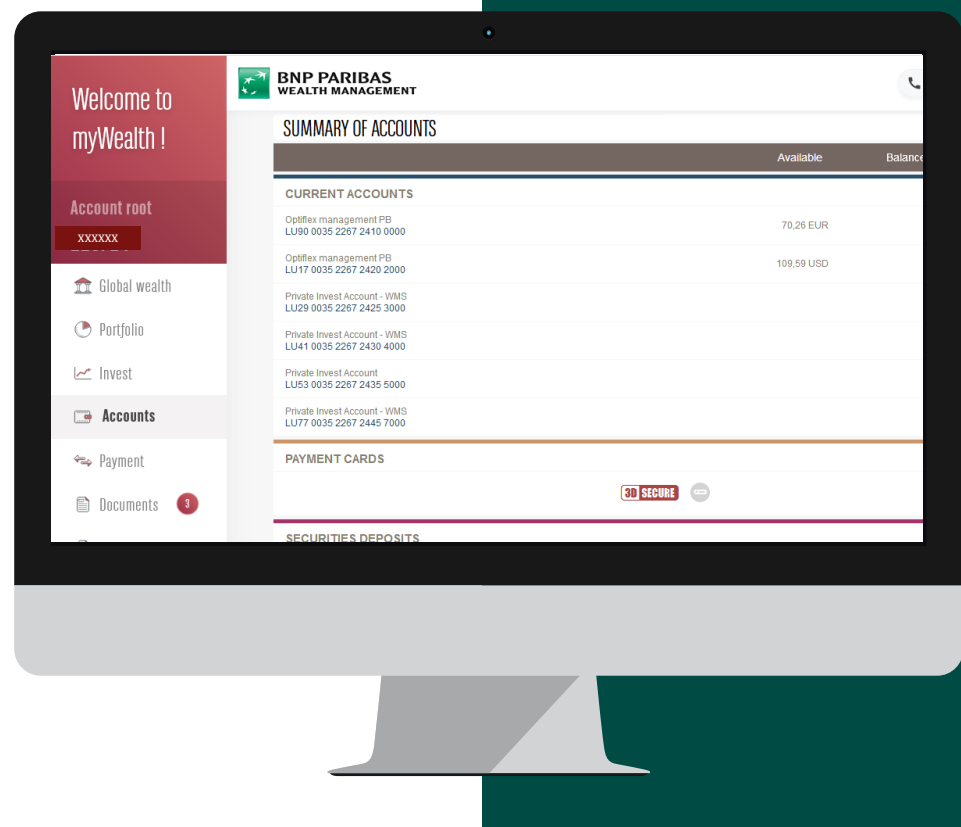
E-DOCUMENTS 22/04/2021

NEW DOCUMENTS	ACCOUNT STATEMENTS AND NOTICES	CONTRACTS
6 MANAGEMENT REPORT - These documents are only available for 24 hours		
Generation date	Portfolio	Status
22/04/2021	353477 7	Generated
22/04/2021	353477	Generated
CLIENT DOCUMENTS		
No e-document to display.		
ACCOUNT DOCUMENTS		
226724	No e-document to display.	
353477	No e-document to display.	

## 4. Consult your accounts

The **Account Summary** view also allows you to find the details concerning your payment cards.

From the **Main Menu**, by clicking on **"Accounts"**, you can view your accounts sorted by **securities** or **liquidities**.



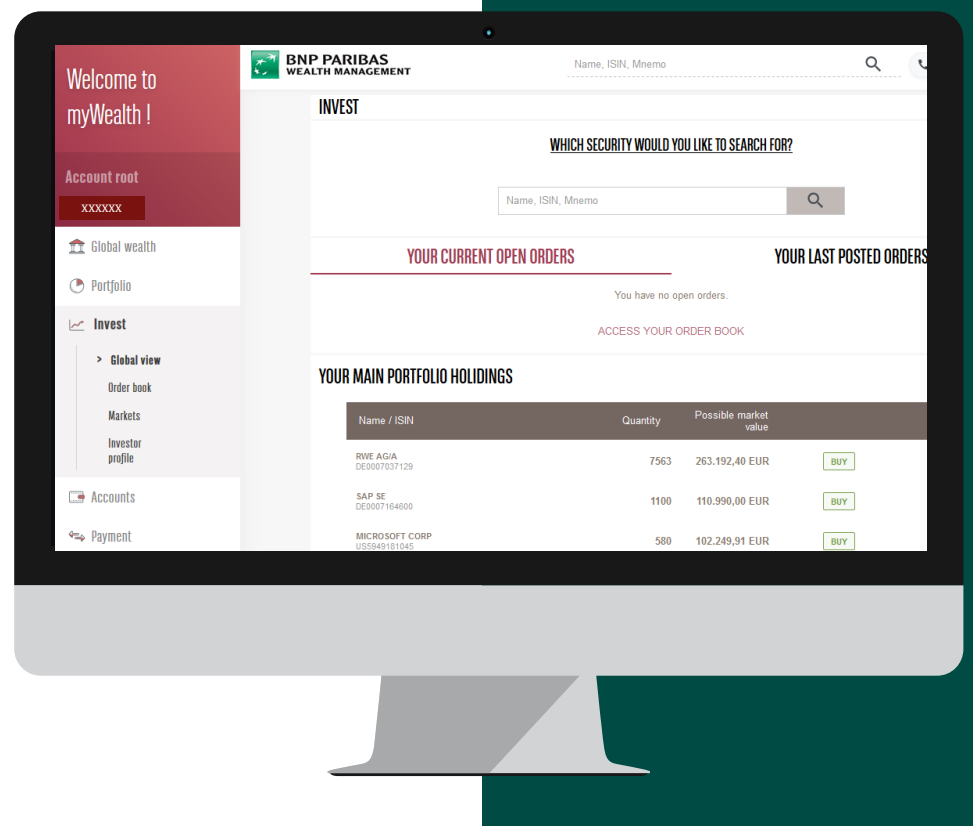
You can export your data from these diagrams in XLS or PDF format by clicking on the "export" button on the right-hand side of your screen.

## 5. Place a stock exchange order

From the **Main Menu** click on **"Invest"**. You will access the overview of your main investments.

From here you have the possibility to :

- search for a security using the search bar,
- view your current pending orders and your last accounted orders,
- monitor your main portfolio positions,
- access to your main investment accounts,
- access to your investor profile




## 5. Place a stock exchange order

1. From the **Search Bar**, you can enter the **ISIN code** or the **name of the title** you would like to search for.
2. You may also click on **"Markets"** in the menu on the left, where you will find data related to:

- the latest market news,
- along with our selection of financial instruments.


**WHICH SECURITY WOULD YOU LIKE TO SEARCH FOR?**

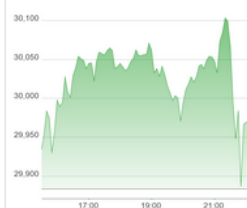
Name, ISIN, Mnemo 1 

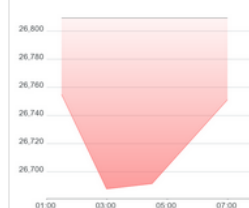
Global view Indices/Shares Funds Bonds Currencies Commodities News



**MARKET DASHBOARD** 2

INDICES KEY RATES CURRENCIES COMMODITIES

**EURO STOXX 50**  
3,523.53 ▲ +0.18 %  
  
1 day YTD 1 Y

**DJ INDUSTRIAL**  
29,969.52 ▲ +0.29 %  
  
1 day YTD 1 Y

**NIKKEI 225**  
26,751.24 ▼ -0.22 %  
  
1 day YTD 1 Y

Indices   [More...](#)

Name	ISIN	Last	Change %
Euro Stoxx 50	EU0009658145	3,523.53 ▲	+0.18 %
CAC 40	FR0003500008	5,589.24 ▲	+0.27 %

**OUR SELECTION**

EQUITIES

FUNDS

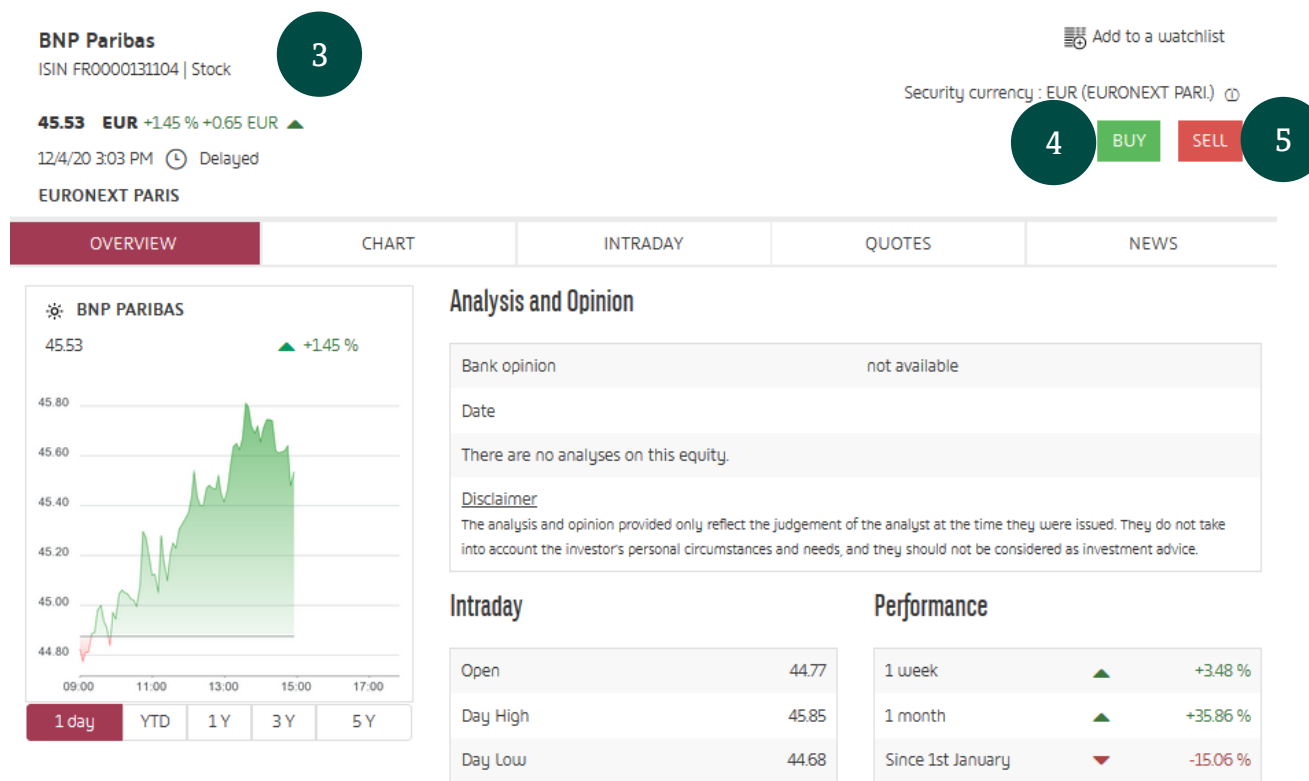
## 5. Place a stock exchange order

- Once you have selected the title you are looking for, you will be directed to a dedicated page giving you detailed information,

from which you can buy or sell by clicking on the buttons:

- "Buy" or
- "Sell".

You will then be redirected to a page to place the buy/sell order, depending on your selection.





## 5. Place a stock exchange order

On the **Order page** (buy or sell), you will need to :

6. enter the **quantity** or **amount**,
7. enter the **order type** (market or limit),
8. select the **account to be debited** and the **security deposit account**,
9. click on **"Next"**.

In order to **validate your order**:

- download, read carefully and tick the boxes of the document " **declaration of appropriateness and/or cost and charges** ".
- validate your order for it to be placed on the market as soon as possible.

The screenshot shows the 'BUY' order form for 'Purchase of BNP PARIBAS SA FR0000131104'. It includes fields for 'QUANTITY' and 'AMOUNT' (with a currency selector set to 'EUR'), an 'ORDER TYPE' dropdown (set to 'Market'), and sections for 'ACCOUNT TO DEBIT' (with a dropdown menu) and 'SECURITY DEPOSIT' (with a dropdown menu set to 'Custody account'). At the bottom are 'Cancel' and 'Next' buttons. Numbered callouts 6 through 9 indicate the sequence of steps: 6 points to the quantity/amount fields, 7 points to the order type dropdown, 8 points to the account selection dropdowns, and 9 points to the 'Next' button.

## 6. Consult your pending orders and order history

From the **Main Menu** click on **"Invest"**, in order to access the overview of your investments.

1. You can view your **current pending orders**, and view the **details of these orders** by clicking on **"access your order book"**.
2. From the global view, you are also able to view your **last booked orders**. By clicking on **"access your transactions"** you can view the details of these transactions.

### YOUR CURRENT OPEN ORDERS

You have no open orders.

[ACCESS YOUR ORDER BOOK](#)

1

### YOUR LAST POSTED ORDERS

### YOUR CURRENT OPEN ORDERS

You have no orders placed in the last 90 days.

[ACCESS YOUR TRANSACTIONS](#)

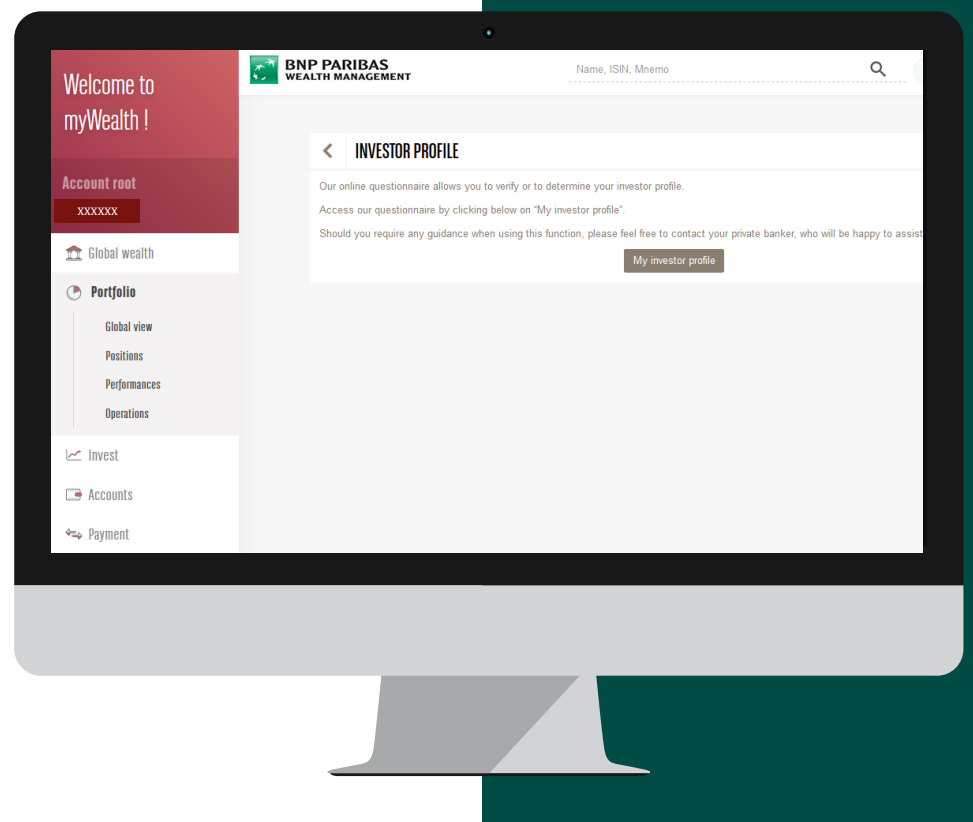
2

### YOUR LAST POSTED ORDERS

## 7. Define your investor profile

From the **Main Menu** click on **"Invest"** and then **"Investor Profile"**. You can then access the online questionnaire which allows you to define your **investor profile**.

Then click on **"My Investor Profile"** and a new window will appear where you can complete the questionnaire.




Please note that your investor profile must be updated **annually**.  
To do so, go to the page "modify your investor profile".

## 7. Define your investor profile

1. On this page, click on **"Create your profile"**. A **questionnaire** to complete will appear, allowing you to determine and classify your knowledge on financial products. Your investor profile will be classified as: **low, moderate, advanced and high**.
2. Once you have completed the questionnaire, click on **"Validate"** and a window will open with the **summary and result of your investor profile**.

You have the option to print your profile by clicking on **"print your profile"** or return to your investor profile by clicking on **"return to investor profile"**.



1

Thank you for completing your questionnaire. You will find below the result of the investor profile obtained.

[Print your profile](#)

---

**INVESTOR PROFILE OBTAINED**

This questionnaire is intended to confirm our clients' knowledge of risks and the control of financial instruments. Its objective is to meet the requirements of the European directive MIFID 2.

Three questions will be proposed for each simple asset class (equities, bonds and money market investments, traditional investment funds) and four questions for complex asset classes (alternative investment funds, listed and unlisted derivatives, structured products, alternative investments such as Private Equity / Real Estate / Debt).

Clients benefiting from investment advisory and/or Order Receipt-Transmission (RTO) offers must correctly answer all questions for each asset category on which they wish to trade.

Clients benefiting from a discretionary management offer must correctly answer only the question relating to risk knowledge.

Clients wishing to invest in investment funds should be at least aware of the risks associated with equities and bonds.

On the basis of the answers obtained, BGL BNP Paribas will determine whether the client has the knowledge, experience and risk awareness on each asset class.

In the event of an incorrect answer, and regardless of their service offer, clients will be able to benefit from specific training through dedicated materials such as the "Overview" brochure, which presents all asset classes.

2

Low Risk	Moderate Risk	Advanced Risk	High Risk
<b>Low Risk</b> Your investment horizon is approximately three years or fewer.	<b>Moderate Risk</b> Your investment horizon is set at between three and five years.	<b>Advanced Risk</b> Your investment horizon is set at between five and ten years.	<b>High Risk</b> Your investment horizon is over 10 years.

## 7. Define your investor profile

Your **profile** is then **stored** and from this page you can :

1. View details of your investor profile
2. Consult the history
3. Modify your profile
4. Access the investor documentation and the profile waiver form.

The screenshot shows the 'Client Investor Profile' page. It features a header with the title 'Client Investor Profile' and a sub-header 'Advanced Risk' with the text 'Input via Webbanking on 14/02/2020'. Below this, there are three buttons: 'Details' (circled 1), 'History' (circled 2), and 'Edit your profile' (circled 3). To the right of the 'Details' button is a circular icon with the number 1. Below the buttons is a table with the following data:

Account	Risk Profile	Status
226724	High	Profile generated on 14/02/2017

Below the table, there is a paragraph of text: 'The account's profile corresponds to the Client profile calculated from answers given to the "Financial Situation – Investment Goals" section of the questionnaire. Your account's investor profile is different from your Client investor profile because the account holder(s) requested an exceptional risk profile. Your default Client Investor Profile may not match the investment objective that you have assigned to your account. In such cases, you can select an Account Investor Profile better suited to your objective, subject to the Bank's approval. Please download the exemption request form below and send it to us at the following address: BNP Paribas Wealth Management, FAO your private banker, 50, Avenue J.F. Kennedy, L-2951 Luxembourg. At the bottom, there is a section titled 'Modification of Account Investor Profile :' with a link to 'Exceptional risk profile request form' (circled 4). On the right side of the page, there is a sidebar titled 'Investor Documentation' with a link to 'More information'.

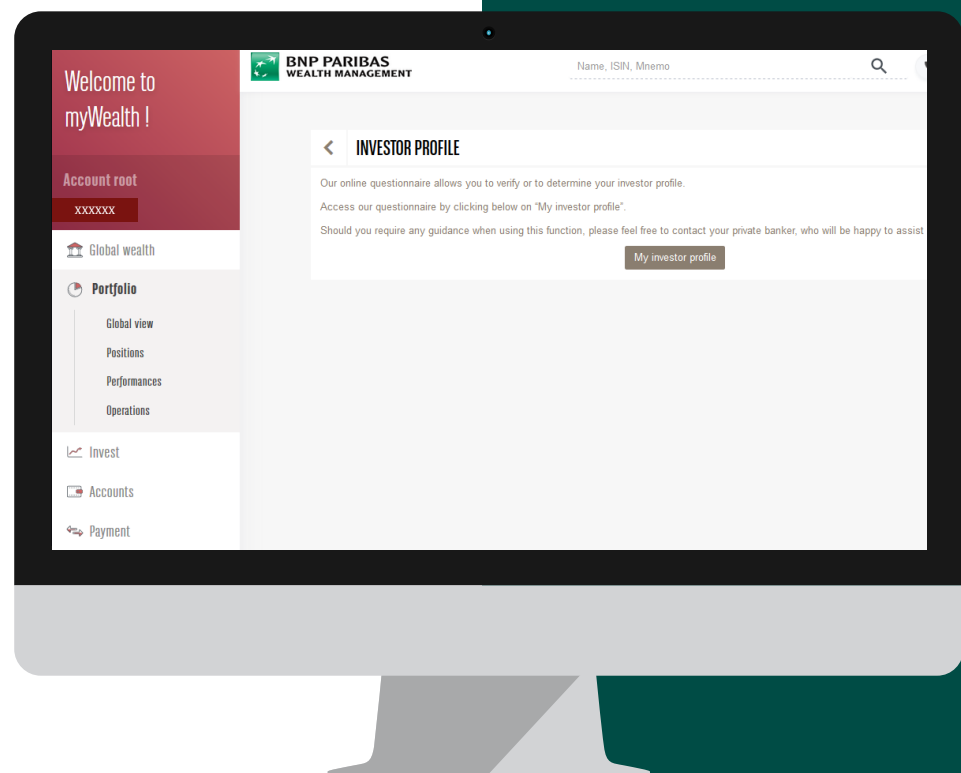


## 8. Modify your investor profile

If you haven't already completed it, please follow the steps on the "Define your investor profile" page.

From the **Main Menu** click on **"Invest"** and then on **"Investor Profile"**.

You can **modify** your profile at any time by clicking on **"modify my investor profile"**. A window will open allowing you to re-evaluate your investor profile by clicking on **"modify your profile"**.

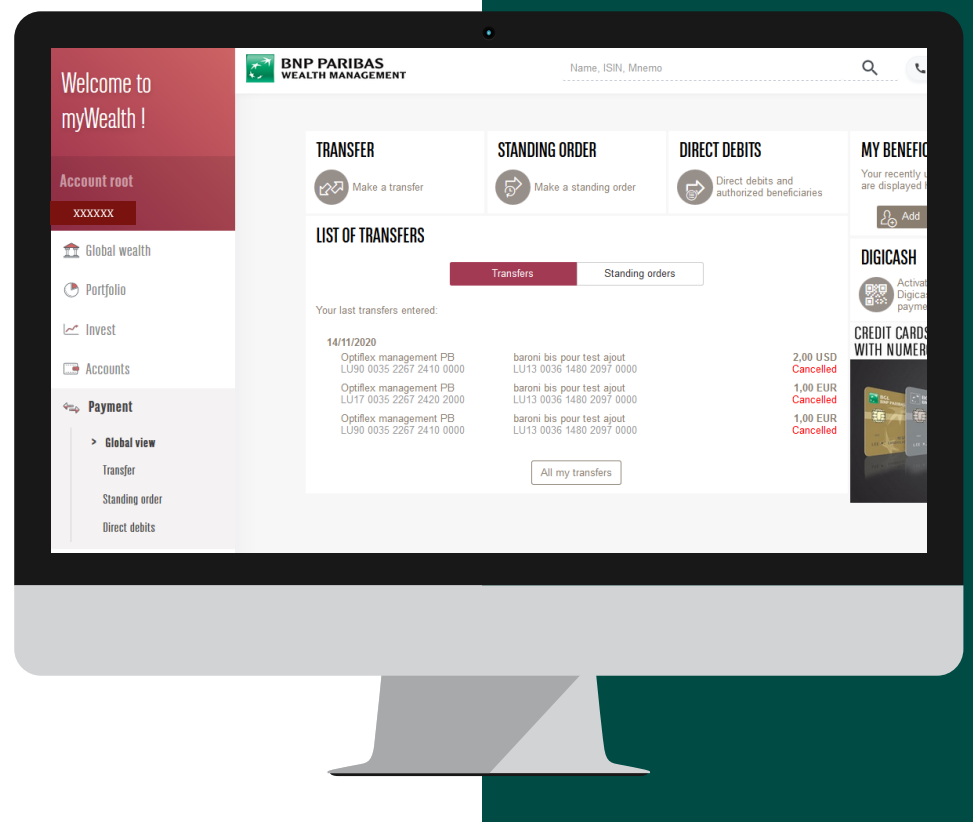


You also have the option to view your entire history and access your investor profile details from this window.

## 9. Make a transfer / standing order

From the **Main Menu** click on **"Payment"**. This will take you to the list of **transaction options: transfers and standing orders**.

From this page you will be able to execute a **transfer** or **standing order**, manage your **direct debits** and your **beneficiaries**.



It is also from this same page that you can activate your **Digicash**, the mobile payment application on the right-hand side of the screen. Simply follow the steps to activate it on your smartphone.

## 9. Make a transfer / standing order

1. Click on **"make a transfer"** at the top left. This option is for a **one-off transfer**.
2. For a **standing order**, click on **"make a standing order"**.
3. Choose the **account to be debited** (even if you only have one by clicking on it).

**TRANSFER** **1** Make a transfer

**STANDING ORDER** **2** Make a standing order

**DIRECT DEBITS** Direct debits and authorized beneficiaries

**MY BENEFICIARIES**  
Your recently used beneficiaries are displayed here.  
Add All

**DIGICASH**  
Activate and manage Digicash, the mobile payment app

**LIST OF TRANSFERS**

Transfers Standing orders

Your last transfers entered:

**MAKE A TRANSFER**

**1. CHOOSE AN ACCOUNT TO DEBIT** **3**

Please select an account to debit.

**CURRENT ACCOUNTS**

Optiflex management PB LU90 0035 2267 2410 0000	110,86 EUR
Optiflex management PB LU17 0035 2267 2420 2000	1,29 USD

**2. CHOOSE AN ACCOUNT TO CREDIT**

Please select an account to credit.

**CURRENT ACCOUNTS**

Optiflex management PB LU90 0035 2267 2410 0000	110,86 EUR
--	------------

## 9. Make a transfer / standing order

Choose the **account to be credited**.

You have the following possibilities:

1. One of your accounts: click on **"my accounts"** and select the account to be credited from the list displayed.
2. One of your **saved beneficiaries**: click on **"beneficiaries"** and select the beneficiary from the list displayed.
3. A **new, non-registered beneficiary**: click on **"other accounts"** and specify :
  - The country,
  - IBAN or RIB,
  - The surname, first name, address, town and country of the beneficiary
4. You have the option to **save your beneficiary using your Token** to find him/her in the list of your beneficiaries next time by clicking on **"save beneficiary"**.

**2. CHOOSE AN ACCOUNT TO CREDIT**

1 My accounts

2 My beneficiaries

3 Other account

**Beneficiary account**

**Beneficiary account's country**  
LUXEMBOURG

**Account number \***  
IBAN LU

**Beneficiary's identity**

**Surname and first name of beneficiary \***

**Address**

**City**

**Beneficiary's country**  
LUXEMBOURG

\* Mandatory field

4

Save beneficiary

Next



## 9. Make a transfer / standing order

1. Specify the **amount** and **currency**.
2. In the case of a **one-off transfer**, choose the **date on which the transfer is to be executed** using the calendar.
3. In case of a **standing order**, please enter:
  - The first due date,
  - The last due date. If you do not wish to set a date, leave this field blank,
  - The frequency: monthly, bimonthly, quarterly, half-yearly or annually.
4. In the **"communication"** field, you can add a comment which will be visible in the description of the transfer.

AMOUNT, REFERENCE AND END DATE

Amount  1 EUR  2

Communication

☐ Debit notice

Next

AMOUNT, REFERENCE AND END DATE

Amount  EUR  3

Communication  4

First payment

Last payment

Frequency

☐ Debit notice

Next



## 9. Make a transfer / standing order

- Check the **details of your transfer**. If everything is correct, click on **"validate"** or if there is an error, click on **"modify"**.
- When you click on **"validate"**, you may be asked to enter :
  - your **6-digit secret code** (the one you use to log on to myWealth),
  - a **"one time password"** on your physical or mobile Token.
- Your transfer is then executed and the message **"your transfer has been taken into account"** appears on the screen.

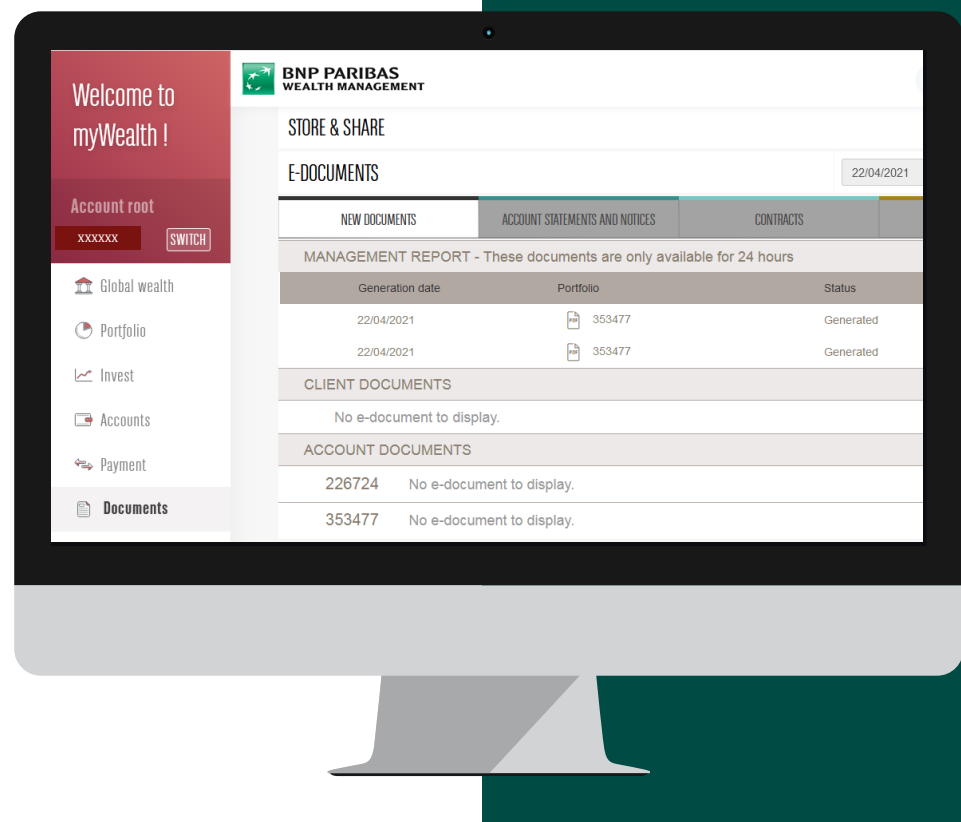
The screenshot shows the 'MAKE A TRANSFER' screen. At the top, there's a back arrow and the title 'MAKE A TRANSFER'. Below this, there are two tabs: '1. CHOOSE AN ACCOUNT TO DEBIT' and '2. CHOOSE AN ACCOUNT TO CREDIT'. Under the first tab, there's a dropdown menu showing 'LUXXX XXXX XXXX XXXX XXXX'. Under the second tab, there's a dropdown menu showing 'LUXXXXXX XXXX XXXX XXXX'. Below these tabs is a section titled 'AMOUNT, REFERENCE AND END DATE'. It displays '100,00 EUR' as the amount. There are fields for 'Execution date:' and 'Debit notice:'. The 'Debit notice:' field shows 'DD/MM/YYYY' and 'Yes'. At the bottom, there's a confirmation question 'Are you sure you want to send this transfer?' with two buttons: 'Modify' and 'Validate'.

## 10. Retrieving your bank documents

From the **Main Menu**, click on **"Documents"**.

This will give you access to all your **bank documents**:

- your new documents,
- your statements and notices,
- your contracts,
- and your archives.



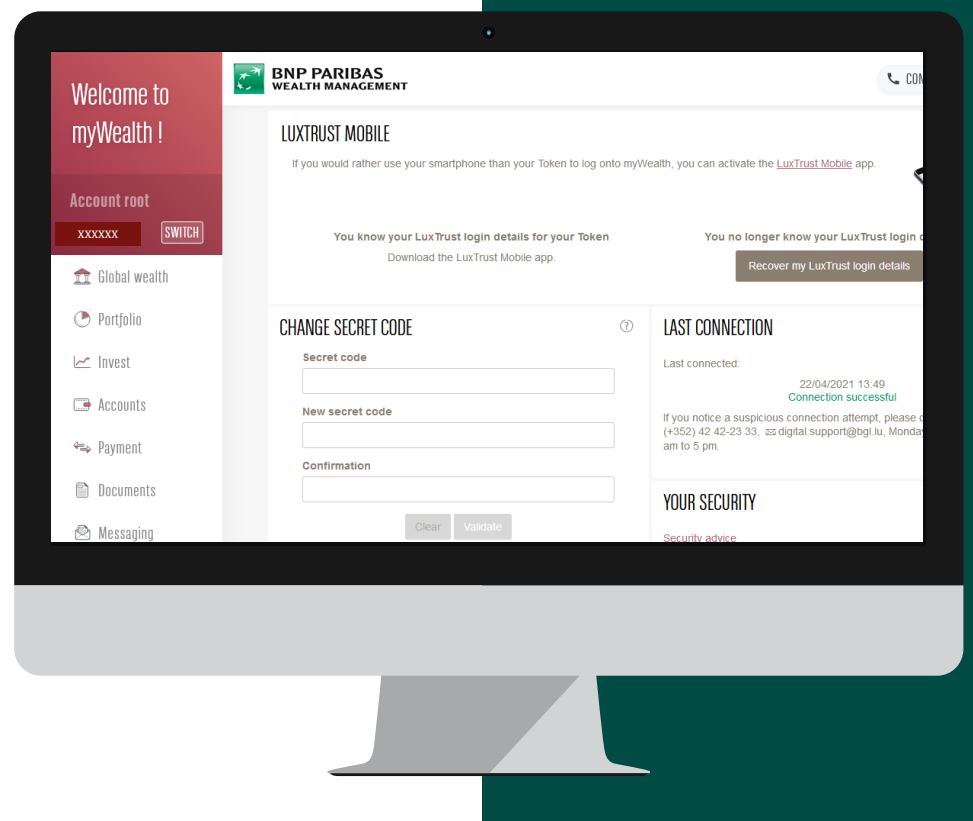
It is also from this page that you can access your management reports, generated at your request, for a period of 24 hours.

# 11. Modify your settings

From the **Main Menu**, click on **"Access"** to change your settings.

From this page, you can :

- access the security information related to your connection to myWealth,
- change your secret code,
- know the date and time of your last connection,
- read the safety advice,
- and retrieve your LuxTrust IDs, required for the activation of LuxTrust mobile.

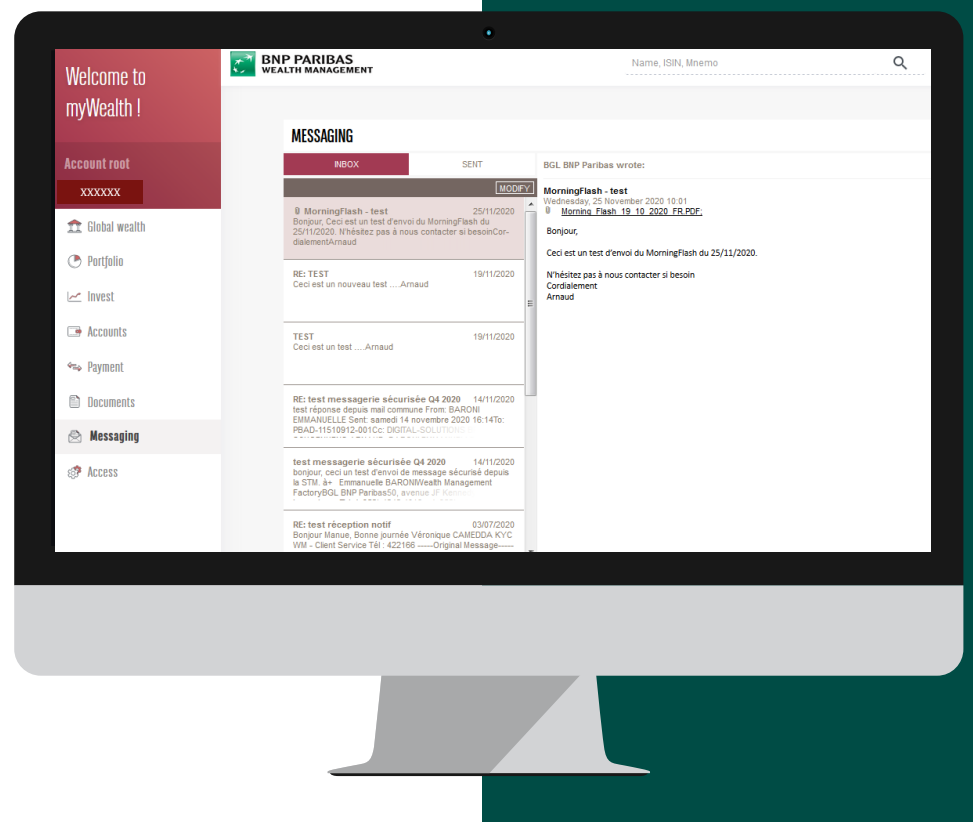


## 12. Contact us

From the **Main Menu**, click on "**Messaging**", to securely consult your e-mail exchanges with your private banker.

You can send a new message by clicking on the "**new message**" icon (located on the right-hand side of your screen and symbolized by an envelope and the "+" sign). You can add the subject of your email as well as an attachment.

Once you have written your message, click on "**send**". Your Private Banker or Account Manager will reply to you as soon as possible.



## CONTACT US

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### DIGITAL SUPPORT

+352 42 42 23 33

[digital.support@bgl.lu](mailto:digital.support@bgl.lu)

From Monday to Friday, from 9am to 5pm

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## FOLLOW US

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**wealthmanagement.bnpparibas**

myWealth is a service of BGL BNP Paribas and is subject to the bank's general terms and conditions. When using the website and the myWealth application, we invite you to refer to the legal notice on the <https://www.mywealth.bnpparibas.lu/> website.

BGL BNP PARIBAS S.A.

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Credit institution authorised and supervised by the Commission de Surveillance du Secteur Financier ("CSSF"),  
283, route d'Arlon, L-1150 Luxembourg



**BNP PARIBAS**  
**WEALTH MANAGEMENT**

The bank  
for a changing  
world