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BNP PARIBAS WEALTH MANAGEMENT

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# myWealth User guide

March 2024



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

The bank  
for a changing  
world

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# 1. Consulting your assets

Once logged in to myWealth, you will immediately come to the **Global wealth** view.

The **Global wealth** view gives you a consolidated view of your accounts with BGL BNP Paribas.

You can also add and value your financial assets held with other establishments, as well as your material assets (real estate, works of art, etc.) in order to have an exhaustive view of your assets.



Tip: you can export the data in these diagrams in PDF or CSV format by clicking on the PDF/CSV button next to the word "EXPORT", found to the right of your screen.

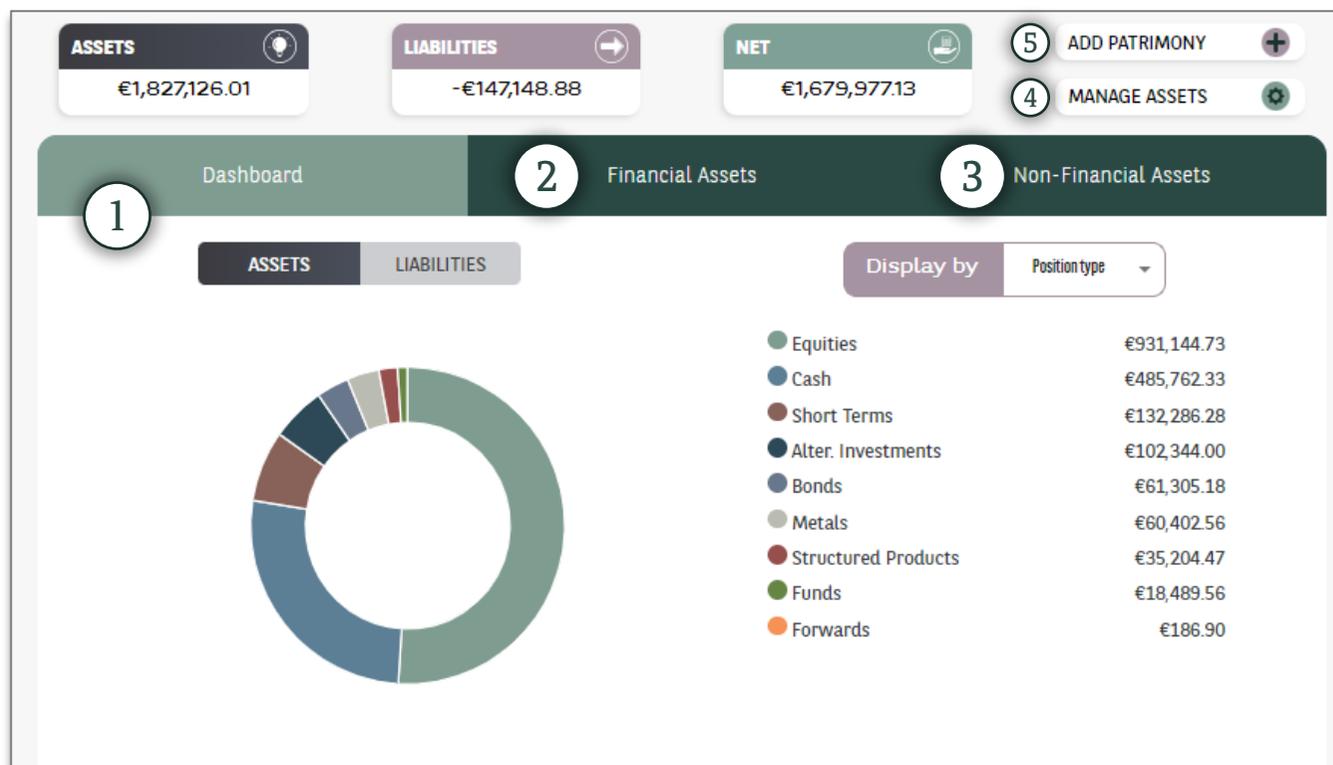
# 1. Consulting your assets

In the **Global wealth view**, you can:

1. View your assets summary in your **Dashboard**.

You can also:

2. View your **financial assets**.
3. View your **non-financial assets**.
4. Manage your **assets**.
5. Add **patrimony**.



## 2. Consulting your portfolio

From the **menu bar**, clicking on **Portfolio** will take you to a **global view of your portfolio**.

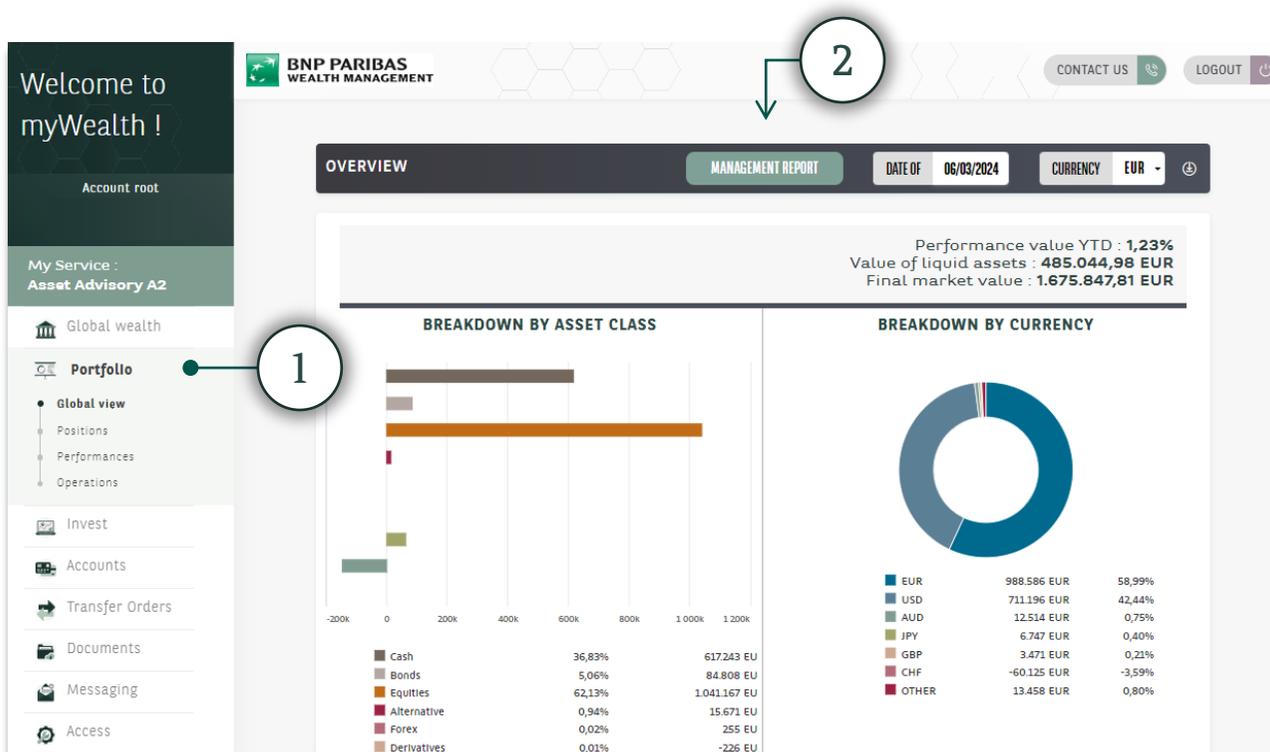
A detailed view of your positions can be found in **Positions**.

Two additional views can also be found in: **Performances** and **Operations**.



## 3. Generating a management report on request

1. From the **menu bar**, click on **Portfolio**.
2. Once on this page, click on **Management report**.



Tip: you can find the **Management report** button on every other section of the **Portfolio** view.

## 3. Generating a management report on request

- To complete your management report generation request, you must enter:  
**the start date, end date, language and report currency.**
- Once you have entered this information, click on **Validate**.
- Your request is then saved, and **your management report is available for 24 hours** in your **Documents** area.  
A shortcut will then appear to take you there.

**MANAGEMENT REPORT GENERATION REQUEST** [X]

START DATE **3** 31/12/2023 [Calendar icon]

END DATE 04/03/2024 [Calendar icon]

LANGUAGE English [Dropdown arrow]

CURRENCY EUR [Dropdown arrow]

TRANSACTIONS

**4**

Validate Cancel

**MANAGEMENT REPORT GENERATION REQUEST** [X]

**Your request has been registered**

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

Access the Documents area:

DOCUMENTS AREA ← **5**

Close

## 3. Generating a management report on request

6. The **Documents** area can also be accessed straight from the **menu bar**.

The screenshot displays the 'E-DOCUMENTS' interface. On the left is a vertical menu bar with the following items: Global wealth, Portfolio, Invest, Accounts, Transfer Orders, **Documents** (highlighted with a circled '6'), Messaging, and Access. The main content area is titled 'E-DOCUMENTS' and includes a date filter '05/03/2024' and icons for calendar, download, print, and help. Below the title are four tabs: 'NEW DOCUMENTS', 'ACCOUNT STATEMENTS AND NOTICES', 'CONTRACTS', and 'ARCHIVES'. The 'NEW DOCUMENTS' tab is active and contains a table with the following data:

| MANAGEMENT REPORT - These documents are only available for 24 hours |           |           |
|---|-----------|-----------|
| Generation date   | Portfolio | Status    |
| 04/03/2024  | 000000    | Generated |

Below the table are sections for 'CLIENT DOCUMENTS' (No e-document to display.) and 'ACCOUNT DOCUMENTS' (000000 No e-document to display.).

## 4. Consulting your accounts

From the **menu bar**, click on **Accounts**. Your cash accounts will be displayed.

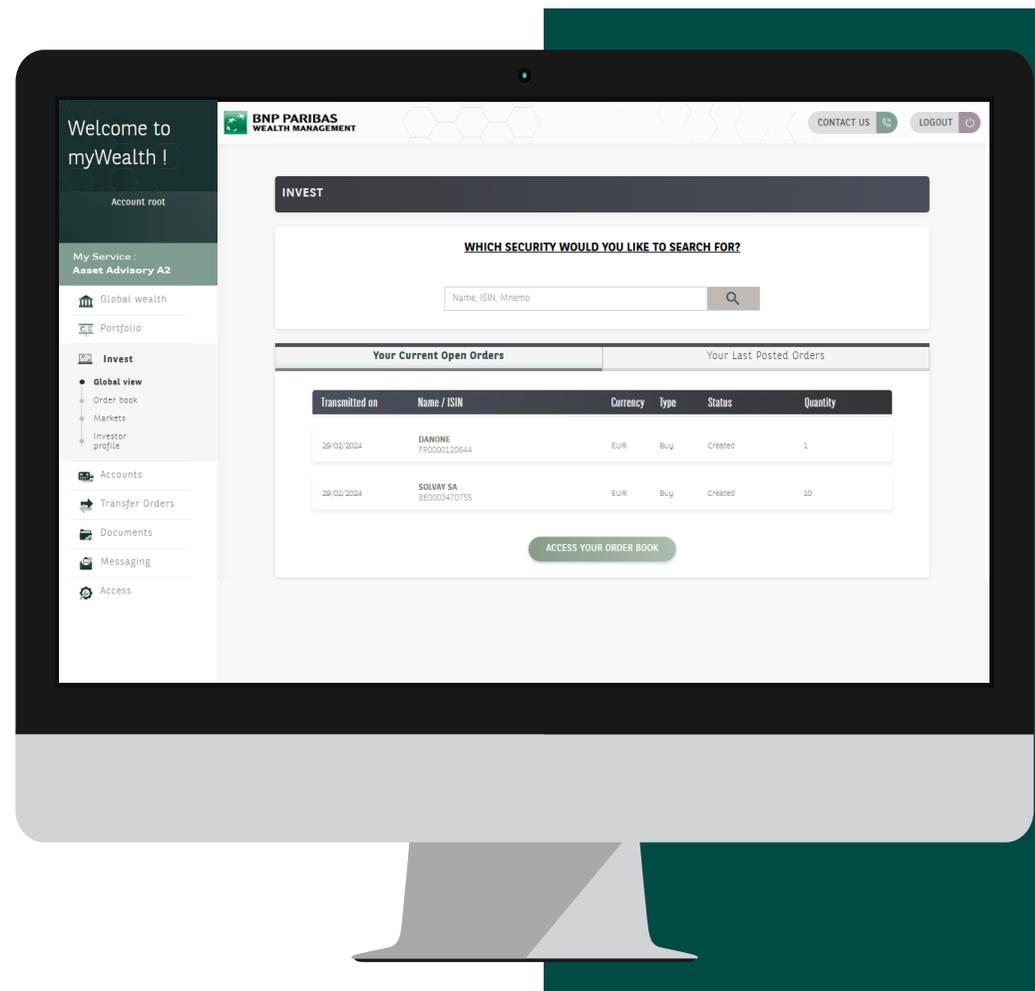
The **Accounts** view also allows you to view your card payment details.



## 5. Placing a stock market order

From the **menu bar**, click on **Invest**.  
You will access a **global view** showing:

- A **security search bar**.
- Your **current open orders** and your **last posted orders**.
- Your **main portfolio positions**.
- Your **main investment accounts**.
- Your **investor profile**.



## 5. Placing a stock market order

There are several ways to place a stock market order:

### ■ From **Invest/Global view**

1. Enter the **ISIN** or the **name of the desired security** in the **search bar**.

A scaled-down version of this **search bar** can also be found in the **Invest/Markets** via the **menu bar**.

2. In **Markets**, you will also find information related to:

- **News from the markets.**
- **And our selection of financial instruments.**

The screenshot displays the MYWEALTH user interface. On the left, a navigation menu includes 'Global wealth', 'Portfolio', 'Invest', 'Global view', 'Order book', 'Markets', and 'Investor profile'. The 'Invest' section is active, showing a search bar with the placeholder text 'Name, ISIN, Mnemo' and a magnifying glass icon. A circled '1' points to this search bar. Below the search bar, the 'MARKET DASHBOARD' is visible, featuring tabs for 'Global View', 'Indices/Shares', 'Funds', 'Bonds', 'Currencies', 'Commodities', and 'News'. The 'Indices' tab is selected, showing three charts: 'EURO STOXX 50' (4,916.88, +0.49%), 'DJ INDUSTRIAL' (38,751.07, +0.43%), and 'NIKKEI 225' (40,090.78, -0.02%). A circled '2' points to the search bar in the 'MARKET DASHBOARD'. Below the charts, there is a table of indices:

| Name          | ISIN         | Last      | Change %  |
|---------------|--------------|-----------|-----------|
| Euro Stoxx 50 | EU0009658145 | 4,916.88  | ▲ +0.49 % |
| CAC 40        | FR0003500008 | 7,960.18  | ▲ +0.34 % |
| DAX           | DE0008469008 | 17,730.19 | ▲ +0.18 % |
| FTSE 100      | GB0001383545 | 7,699.37  | ▲ +0.70 % |

On the right side of the dashboard, there is a search bar with the placeholder text 'Name, ISIN, Mnemo' and a magnifying glass icon, with a circled '1' pointing to it. Below the search bar, there are buttons for 'EQUITIES' and 'FUNDS'.

## 5. Placing a stock market order

3. After selecting the desired security, a page will display **detailed information** about the security.

You can **buy** or **sell** the security by clicking on the following buttons:

4. **Buy.**

5. **Sell.**

You will then be redirected to a page to **enter the order.**

The screenshot displays the 'INDEXES/EQUITIES' page for BNP Paribas. The security is listed with an ISIN of FR0000131104 and a current price of 57.60 EUR, up 0.58% (+0.33 EUR). The page includes a 'BUY' button (4) and a 'SELL' button (5). A line chart shows the intraday price movement for BNP PARIBAS, with a current price of 57.56 and a +0.51% change. The 'Analysis and Opinion' section is marked as 'not available'. The 'Intraday' table shows the following data:

| Open           | 57.13 |
|----------------|-------|
| Day High       | 57.73 |
| Day Low        | 57.10 |
| Previous Close | 57.27 |

The 'Performance' table shows the following data:

| Period            | Change | Return   |
|-------------------|--------|----------|
| 1 week            | ▲      | +3.28 %  |
| 1 month           | ▲      | +3.98 %  |
| Since 1st January | ▼      | -8.50 %  |
| 1 Y               | ▼      | -11.81 % |

## 5. Placing a stock market order

- You can also place an order from the **Positions** view under **Portfolio**.  
The shortcuts **B** and **S** appear at the end of the line for each tradable position via myWealth.



| Account / Instrument Name | Quantity | Currency | Purchase price / APP | Last price | Market Value In pos curr. | Market value In ref curr. | P&L In ref curr. | P&L In pos curr. | % P&L  |     |
|---------------------------|----------|----------|----------------------|------------|---------------------------|---------------------------|------------------|------------------|--------|-----|
| AIR FRANCE KLM            | 9,000,00 | EUR      | 7,34                 | 1,42       | 12.753,00 EUR             | 12.753,00 EUR             | -53.318,40 EUR   | -53.318,40 EUR   | -80,70 | B S |
| AMERICAN EXPRESS ...      | 700,00   | USD      | 57,86                | 218,45     | 152.915,00 USD            | 140.186,10 EUR            | 103.555,20 EUR   | 112.412,21 USD   | 277,54 | B S |
| BARCLAYS PLC              | 1.750,00 | GBP      | 2,22                 | 1,71       | 2.991,10 GBP              | 3.497,54 EUR              | -1.316,08 EUR    | -886,03 GBP      | -22,85 | B S |
| BASF SE                   | 756,00   | EUR      | 60,44                | 48,53      | 36.688,68 EUR             | 36.688,68 EUR             | -9.004,06 EUR    | -9.004,06 EUR    | -19,71 | B S |
| BNP PARIBAS SA            | 3,00     | EUR      | 55,98                | 57,27      | 171,81 EUR                | 171,81 EUR                | 3,88 EUR         | 3,88 EUR         | 2,31   | B S |
| BP PLC/ADR                | 450,00   | USD      | 44,02                | 36,42      | 16.389,00 USD             | 15.024,75 EUR             | 389,33 EUR       | -3.421,50 USD    | -17,27 | B S |

## 5. Placing a stock market order

- Securities can also be bought and sold from the view of your main portfolio holdings, under **Global view of Invest**.

Global wealth

Portfolio

**Invest**

- Global view
- Order book
- Markets
- Investor profile

Accounts

Transfer Orders

Documents

Messaging

Access

### YOUR MAIN PORTFOLIO HOLDINGS

| Name / ISIN                               | Quantity | Possible market value |     |      |
|---|----------|-----------------------|-----|------|
| RWE AG/A<br>DE0007037129                  | 7563     | 243.755,49 EUR        | BUY | SELL |
| MICROSOFT CORP<br>US5949181045            | 580      | 217.010,70 EUR        | BUY | SELL |
| SAP SE<br>DE0007164800                    | 1100     | 195.558,00 EUR        | BUY | SELL |
| AMERICAN EXPRESS CO<br>US0258161092       | 700      | 143.021,49 EUR        | BUY | SELL |
| BMW AG/SANS DROIT DE VOTE<br>DE0005190037 | 1000     | 99.450,00 EUR         | BUY | SELL |

ACCESS YOUR PORTFOLIO

## 5. Placing a stock market order

Finally, once you're on the page where you can **place the order**:

6. Fill in the **quantity** or the **amount**.
7. Enter the **order type** (market or limit).
8. Select the **account to be debited** and the **securities deposit account**.
9. Click on the "Next" button.

To **confirm your order**:

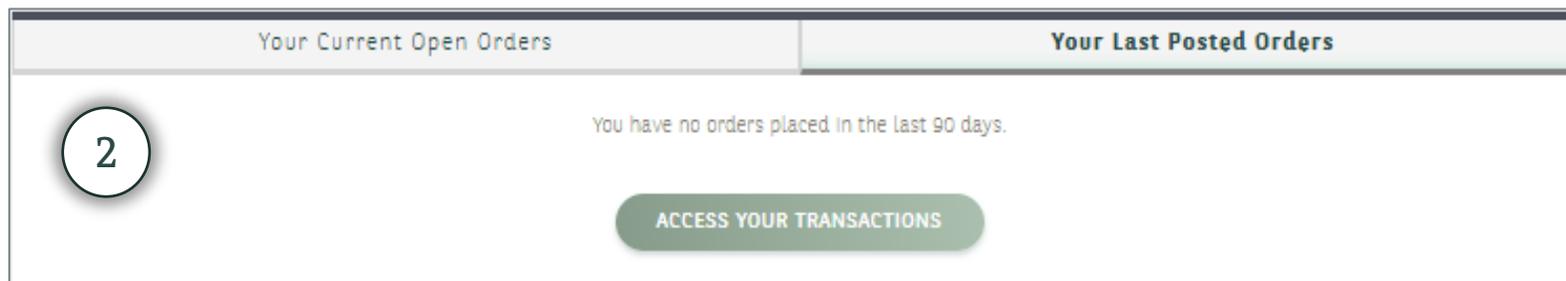
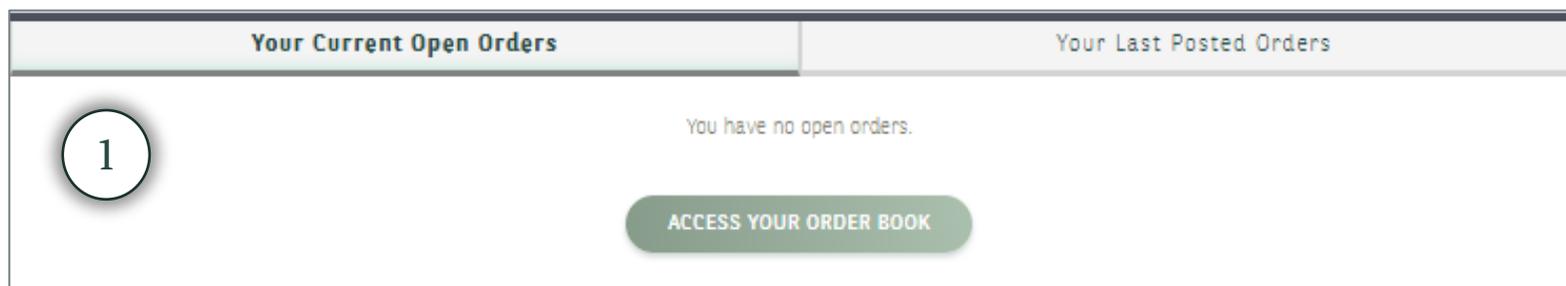
Download and read the **"Suitability Statement and/or Costs and Charges"** PDF carefully and then tick the boxes

- "I have read and understood Suitability Statement and/or Costs and Charges."
- "Before confirming my order, I acknowledge having read the disclaimers brought to my attention."

## 6. Consulting your current open orders and order history

In the **Global view** of **Invest**, you can consult:

1. Your **current open orders** and show the order details by clicking on **Access your order book**.
2. Your **last posted orders** and show the transaction details by clicking on **Access your transactions**.



# 7. Defining your investor profile

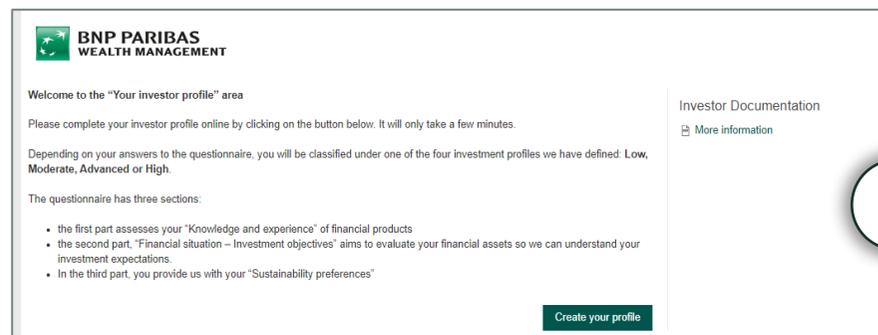
Go to the **menu bar** and under **Invest** click on **Investor Profile**. You will access the online questionnaire which enables you to define your **investor profile**.



# 7. Defining your investor profile

1. On this page, click on **Create your profile**.  
A **questionnaire** will appear for you to complete.
2. Once the questionnaire is completed, click on **Validate**, a window opens with **the summary and result of your investor profile**.

You can print your profile by clicking on **Print your profile** or return to your profile by clicking on **Back to investor profile**.



**BNP PARIBAS WEALTH MANAGEMENT**

Welcome to the "Your investor profile" area

Please complete your investor profile online by clicking on the button below. It will only take a few minutes.

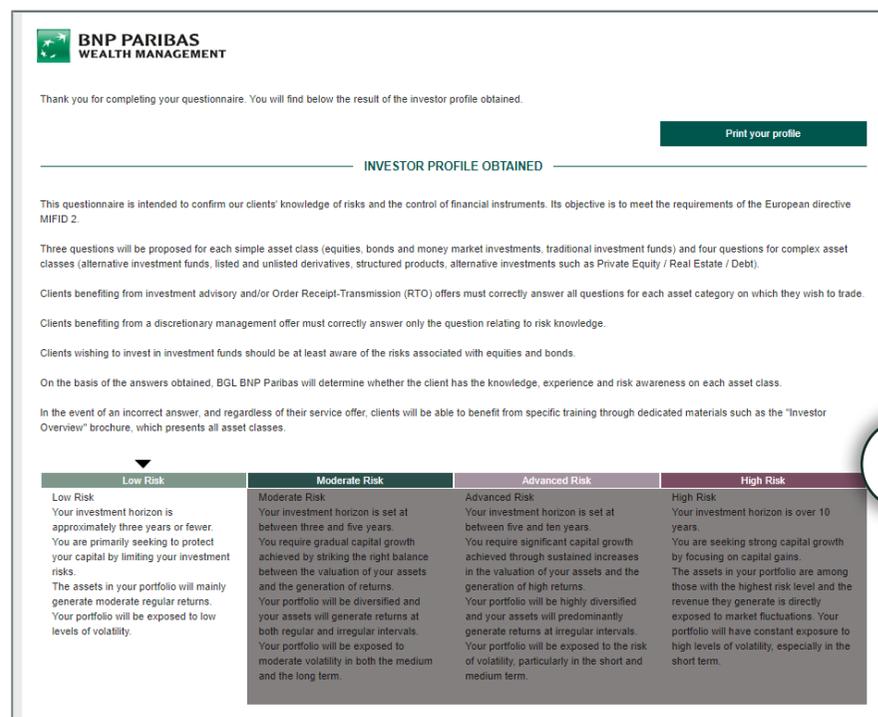
Depending on your answers to the questionnaire, you will be classified under one of the four investment profiles we have defined: Low, Moderate, Advanced or High.

The questionnaire has three sections:

- the first part assesses your "Knowledge and experience" of financial products
- the second part, "Financial situation – Investment objectives" aims to evaluate your financial assets so we can understand your investment expectations.
- In the third part, you provide us with your "Sustainability preferences"

[Investor Documentation](#)  
[More information](#)

**Create your profile**



**BNP PARIBAS WEALTH MANAGEMENT**

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 "Investor Overview" brochure, which presents all asset classes.

| Low Risk  | Moderate Risk  | Advanced Risk   | High Risk  |
|---|--|---|--|
| <p><b>Low Risk</b></p> <p>Your investment horizon is approximately three years or fewer</p> <p>You are primarily seeking to protect your capital by limiting your investment risks.</p> <p>The assets in your portfolio will mainly generate moderate regular returns.</p> <p>Your portfolio will be exposed to low levels of volatility.</p> | <p><b>Moderate Risk</b></p> <p>Your investment horizon is set at between three and five years</p> <p>You require gradual capital growth achieved by striking the right balance between the valuation of your assets and the generation of returns.</p> <p>Your portfolio will be diversified and your assets will generate returns at both regular and irregular intervals.</p> <p>Your portfolio will be exposed to moderate volatility in both the medium and the long term.</p> | <p><b>Advanced Risk</b></p> <p>Your investment horizon is set at between five and ten years</p> <p>You require significant capital growth achieved through sustained increases in the valuation of your assets and the generation of high returns.</p> <p>Your portfolio will be highly diversified and your assets will predominantly generate returns at irregular intervals.</p> <p>Your portfolio will be exposed to the risk of volatility, particularly in the short and medium term.</p> | <p><b>High Risk</b></p> <p>Your investment horizon is over 10 years</p> <p>You are seeking strong capital growth by focusing on capital gains.</p> <p>The assets in your portfolio are among those with the highest risk level and the revenue they generate is directly exposed to market fluctuations.</p> <p>Your portfolio will have constant exposure to high levels of volatility, especially in the short term.</p> |

# 7. Defining your investor profile

Your profile is then saved and from this page you can:

1. Display the details of your investor profile.
2. Check the history.
3. Edit your profile.
4. And access the investor documentation and the exceptional risk profile request form.

**BNP PARIBAS WEALTH MANAGEMENT**

## Client Investor Profile <sup>1</sup>

**Moderate Risk**  
 Input via Webbanking on 29/02/2024  
 Maturity : 28/02/2027

[Details](#) **1**

**2** [History](#) [Edit/Validate your profile](#) **3**

## Account Investor Profile <sup>1</sup>

| Account | Risk Profile | Status                          |
|---------|--------------|---------------------------------|
| 887292  | Moderate     | Profile generated on 29/02/2024 |
| 888609  | High         | Profile generated on 18/12/2023 |
| 880994  | Advanced     | Profile generated on 18/12/2023 |
| 12757   | High         | Profile generated on 18/12/2023 |

**Investor Documentation**  
[More information](#) **4**

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

Modification of Account Investor Profile :

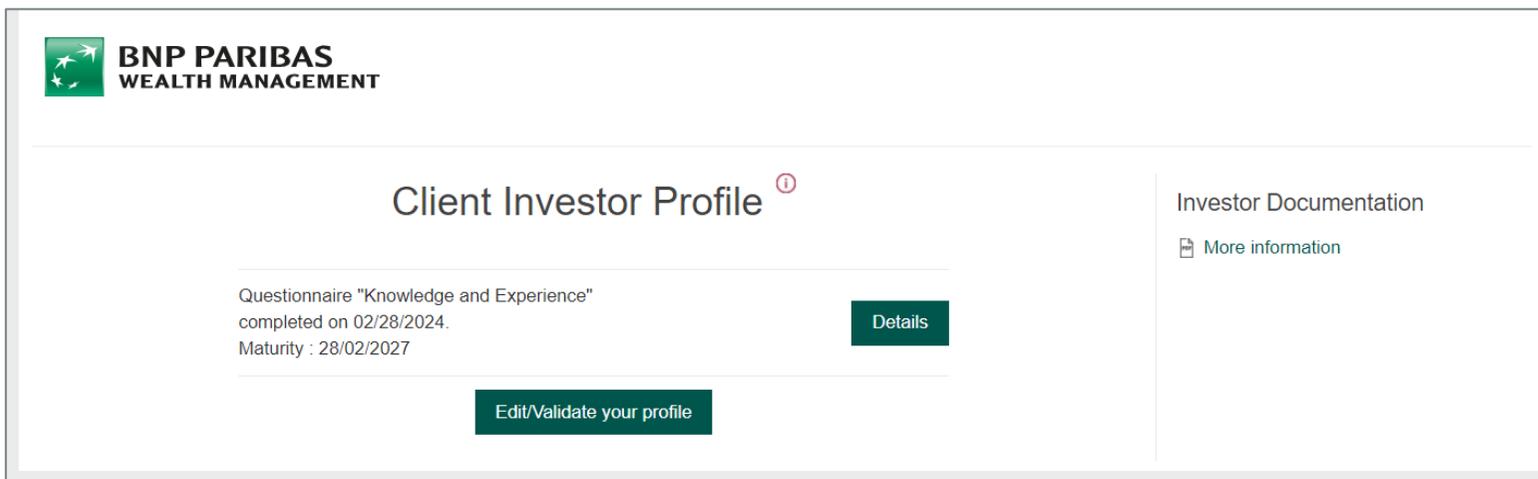
[Exceptional risk profile request form](#)

## 8. Editing my investor profile

If you haven't completed it yet, please follow the steps in point **7. Defining your investor profile**.

From the **menu bar**, click on **Invest** then on **Investor profile**.

You can **edit it** at any time by clicking on **My investor profile**. A window will open allowing you to edit your profile.



The screenshot shows the BNP Paribas Wealth Management interface. At the top left is the logo. The main heading is "Client Investor Profile" with a red notification icon. Below this, it states "Questionnaire 'Knowledge and Experience' completed on 02/28/2024. Maturity : 28/02/2027". There are two buttons: "Details" and "Edit/Validate your profile". On the right side, there is a section for "Investor Documentation" with a "More information" link.



You can also consult your entire history and access the details of your investor profile via this window.

## 9. Making a transfer/Setting up a standing order

From the **menu bar**, click on **Payments**.  
Click on **Make a transfer**, in the top left. If you want to set up a standing order, click on **Make a standing order**.

You can also **manage your direct debits and your beneficiaries** through this page.



You can also activate the Payconiq application through this page.  
Click on the Payconiq box and follow the steps.

## 9. Making a transfer/Setting up a standing order

1. Click on **Make a transfer**, in the top left. This will enable you to make a **one-off credit transfer**.
2. If you want to set up a standing order, click on **Make a standing order**.
3. Choose the **account to be debited** (even if you only have one, click on it).

The screenshot shows the top navigation bar with three main options: 'Make a TRANSFER' (circled with '1'), 'Make a standing order' (circled with '2'), and 'Direct debits and authorized beneficiaries'. Below this is a tabbed interface with 'Transfers' selected. A transfer record for 21/02/2024 is shown, indicating a transfer of 0,10 EUR from 'Optiflex management PB' to 'SAB', which has been cancelled. On the right side, there is a 'MY BENEFICIARIES' section with the text 'Your recently used beneficiaries are displayed here.' and two buttons: 'Add' and 'All'.

The screenshot displays two side-by-side selection screens. The left screen is titled 'FROM WHICH ACCOUNT?' and lists two 'CURRENT ACCOUNTS': 'Optiflex management PB' with a balance of 119,34 EUR and another 'Optiflex management PB' with a balance of 100,23 USD. A circled number '3' is placed over the first account. The right screen is titled 'TO WHICH ACCOUNT?' and also lists the same two 'CURRENT ACCOUNTS'. Above the account lists are three buttons: 'My accounts', 'My beneficiaries', and 'Other account'.

## 9. Making a transfer/Setting up a standing order

Choose an **account to credit**. You have three options:

1. One of **your accounts**: click on **My accounts** and select the account you want to credit from the list displayed.
2. One of **your saved beneficiaries**: click on **My beneficiaries** and select the beneficiary from the list displayed.
3. A **new beneficiary** that has not yet been saved: click on **Other account** and indicate:
  - The country
  - The account no. (IBAN format or other)
  - The surname, first name, address, city and country of the beneficiary.
4. Click on **Save beneficiary** to find it in your list of beneficiaries next time. You will be asked to validate this using your LuxTrust device.

**TO WHICH ACCOUNT?**

1 My accounts      2 My beneficiaries      3 Other account

**Beneficiary account**

BENEFICIARY ACCOUNT'S COUNTRY  
LUXEMBOURG

TYPE OF ACCOUNT  
IBAN

ACCOUNT NUMBER \*  
LU

**Beneficiary's identity**

SURNAME AND FIRST NAME OF BENEFICIARY \*

ADDRESS

ZIP CODE AND CITY

BENEFICIARY'S COUNTRY  
LUXEMBOURG

\* Mandatory field

4 Save beneficiary      Next

## 9. Making a transfer/Setting up a standing order

1. Indicate the **amount** and **currency**.
2. If you are making a **one-off credit transfer**, choose the **execution date** for the credit transfer using the calendar.
3. If you are setting up a **standing order**, enter:
  - The first payment date.
  - The final payment date (if you don't want to set a date, leave the field blank).
  - The frequency: monthly, bi-monthly, quarterly, semi-annual or annual.
4. Use the **Communication** field if you wish to add a comment for the beneficiary.

FOR WHAT AMOUNT?

1

2

AMOUNT

CURRENCY  
EUR

EXECUTION DATE  
06/06/2024

COMMUNICATION

Debit notice

Next

FOR WHAT AMOUNT?

4

3

AMOUNT

CURRENCY  
EUR

FIRST PAYMENT  
15/06/2024

LAST PAYMENT

FREQUENCY  
Monthly

COMMUNICATION

Debit notice

Next

## 9. Making a transfer/Setting up a standing order

- Review the **details of your credit transfer**. If everything is correct, click on **Validate**. If there are any mistakes, click on **Modify**.
- When you click on **Validate**, you may also be asked to:
  - Enter your **6-digit secret code** (which you use to log in to myWealth).
  - Confirm the operation using your **LuxTrust** device.
- Your credit transfer is then recorded and the message **“Your bank transfer has been taken into account”** appears on the screen.

The screenshot displays a credit transfer confirmation screen with three main sections:

- FROM WHICH ACCOUNT?**: Shows the source account as "Optiflex management PB" with IBAN "LU00 0000 0000 0000 0000" and a balance of "119,34 EUR".
- TO WHICH ACCOUNT?**: Shows the destination account as "Optiflex management PB" with IBAN "LU00 0000 0000 0000 0000" and a balance of "100,23 USD". A green arrow points from the source to the destination.
- FOR WHAT AMOUNT?**: Shows the transfer amount as "100,00 EUR".

Additional details include:

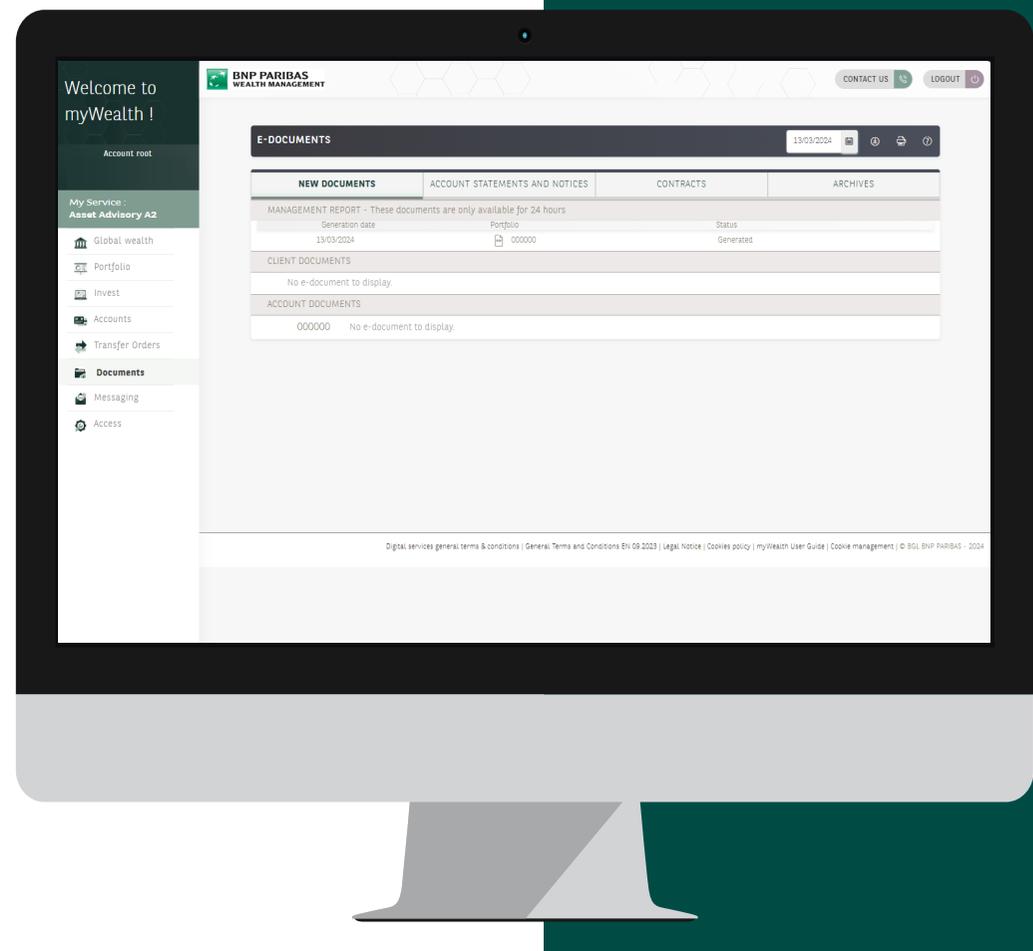
- Execution date: 14/03/2024
- Debit notice: No
- Instant credit transfer: No

At the bottom, there are two buttons: "Modify" and "Validate".

# 10. Retrieving your bank documents

Click on **Documents** from the menu bar.

You can then access all **your banking documents**.

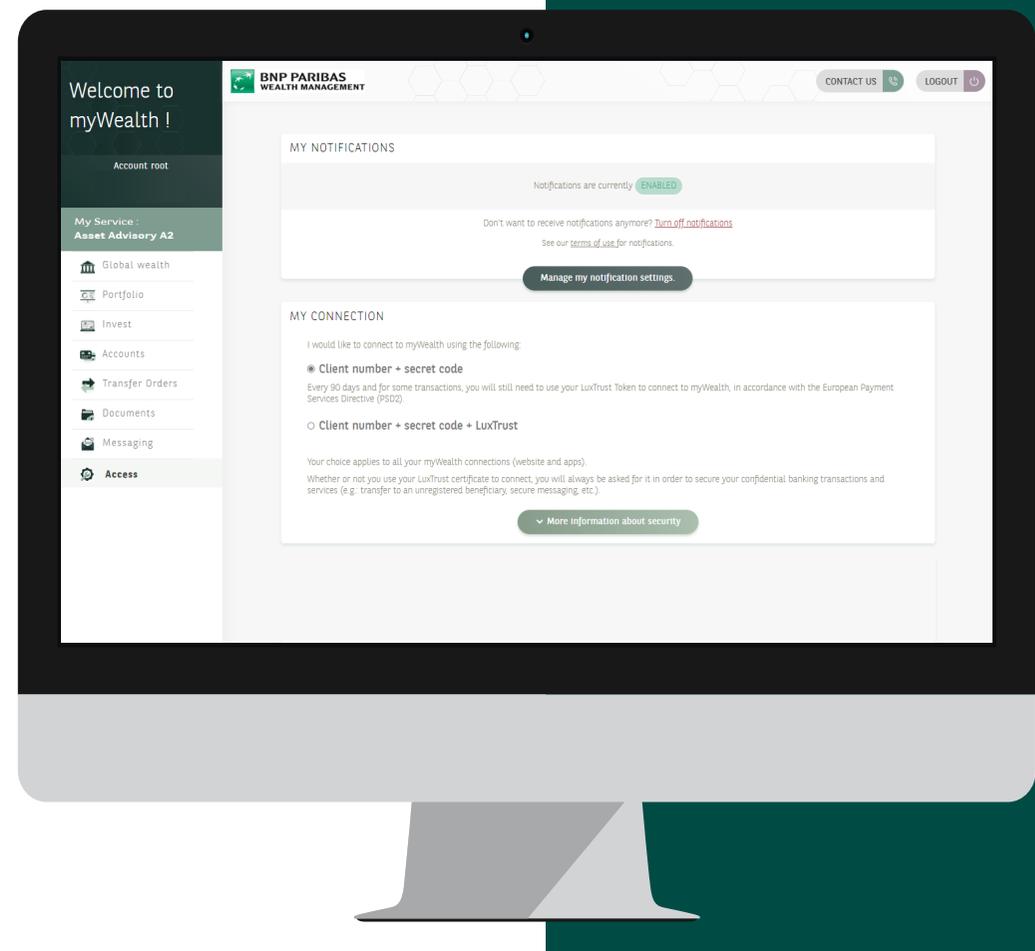


Once you have generated it, you can also access your management report on this page for 24 hours.

# 11. Managing notifications

From the **menu bar**, click on **Access** to manage your **SMS, e-mail and push\* notification settings**.

\*Push notifications are generated by a mobile app; in this instance that is the myWealth app.

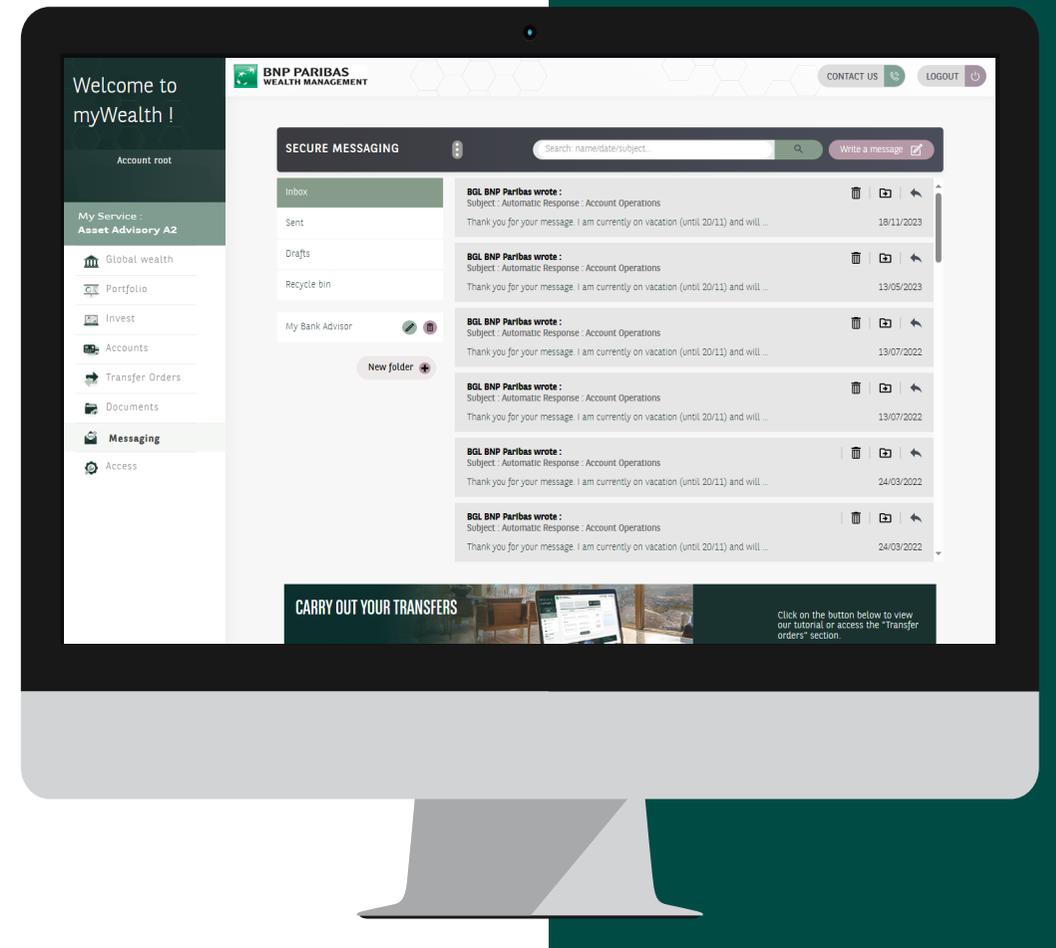


Tip: From this page, you can also access security information, change your PIN, find out the time and date of your last connection, read security tips and retrieve your LuxTrust login details, which are required to activate LuxTrust mobile.

## 12. Contact us

From the **menu bar**, click on **Messaging** to view your e-mail exchanges with your private banker securely.

You can **send a new message** by clicking on the **Draft** icon.



# DISCLAIMER

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## Important Information

This documentation is produced by BNP Paribas Group and/or (one of) its entities (hereinafter the "Bank"). It is for the exclusive use of the person to whom it has been given, whether directly or by way of a power of representation. This material may not be distributed, published or reproduced in whole or in part by its recipient(s). This documentation is a publicity communication. This document is provided for information only and does not constitute an offer, solicitation or canvassing of any kind, particularly in any state or jurisdiction in which such an offer, solicitation or canvassing is not authorised or to any person to whom such an offer, solicitation or canvassing is unlawful on account of that person's domicile and/or nationality. This document or any part of this document cannot form the basis of any agreement or commitment and must, under no circumstances and in any jurisdiction, be seen or considered as a prospectus or part of a prospectus, an offer, a solicitation or a call to the public for collective investment schemes, structured products or otherwise. Therefore, this document is general in scope and does not constitute an advice or a recommendation to any particular person to buy, sell or hold any security or to engage in any transaction. The investor may obtain the legal documentation for the financial instrument in question from his relationship manager.

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instrument/service, in order to have a complete view of the characteristics and potential risks of the product or service under consideration. Every financial instrument/service carries a risk, usually in correlation to the expected performance or return: it is up to the investor to satisfy himself that he is able and willing to bear this risk. The potential investor is strongly advised to be aware of and understand, if he has not already done so, the risks of each financial instrument or service in which he is interested. The investor should ensure that he has sufficient knowledge, understanding and experience of these risks to make his own detailed analysis of all aspects of the proposed transaction or service.

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