

BNP PARIBAS WEALTH MANAGEMENT

# 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.

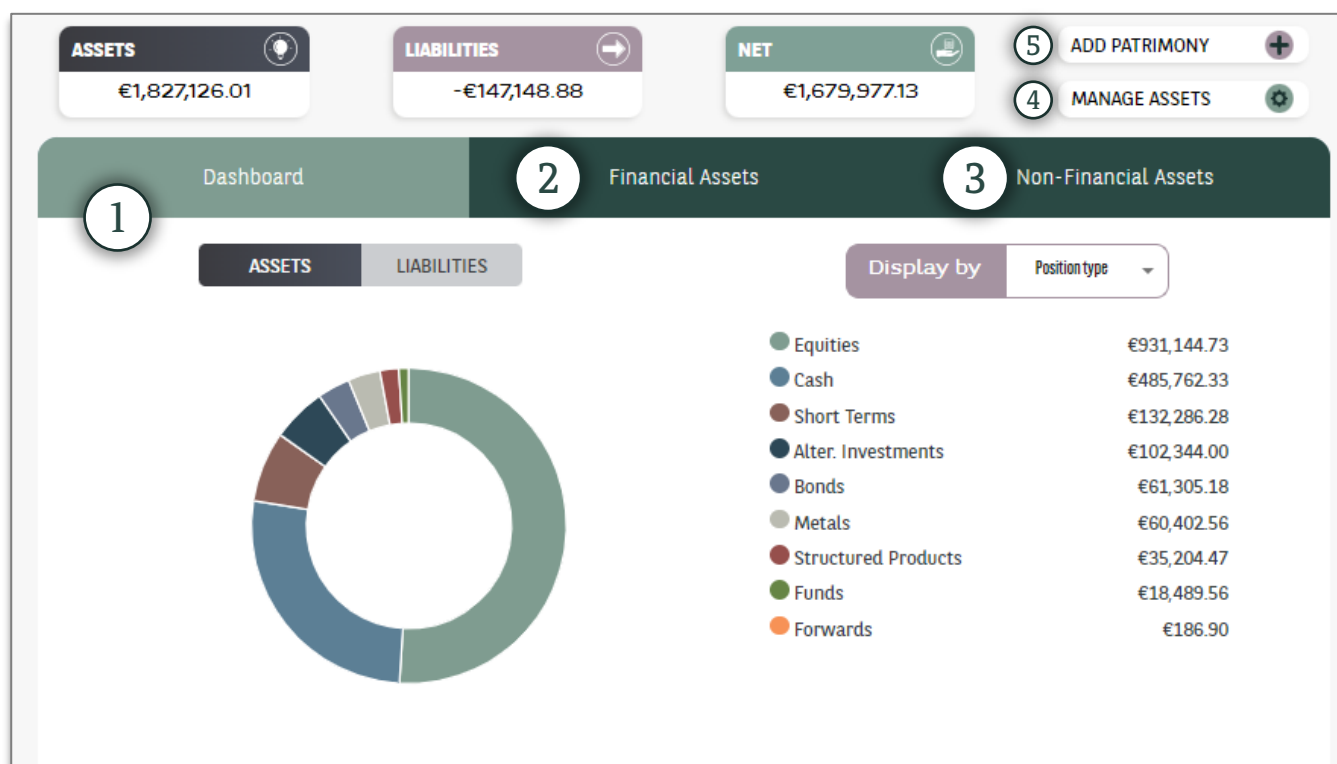
# 1. Consulting your assets

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**.

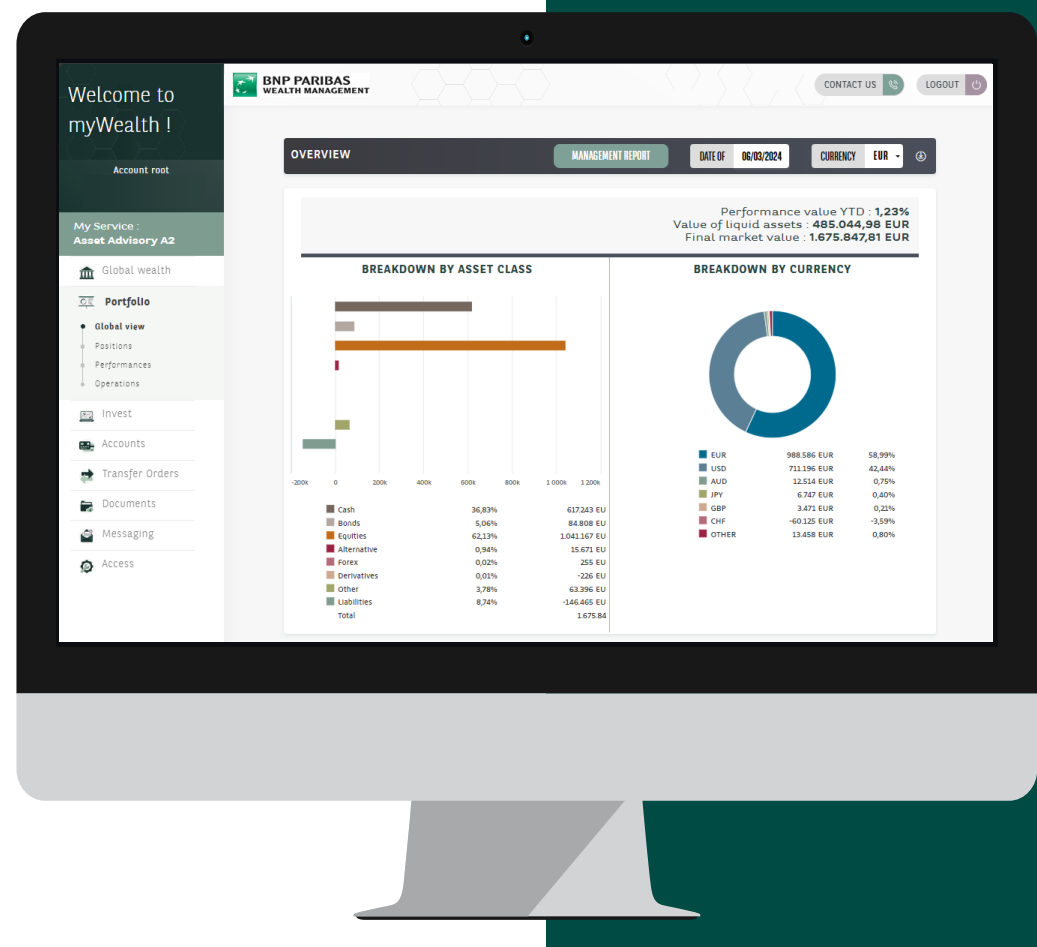


## 2. Consulting your portfolio

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

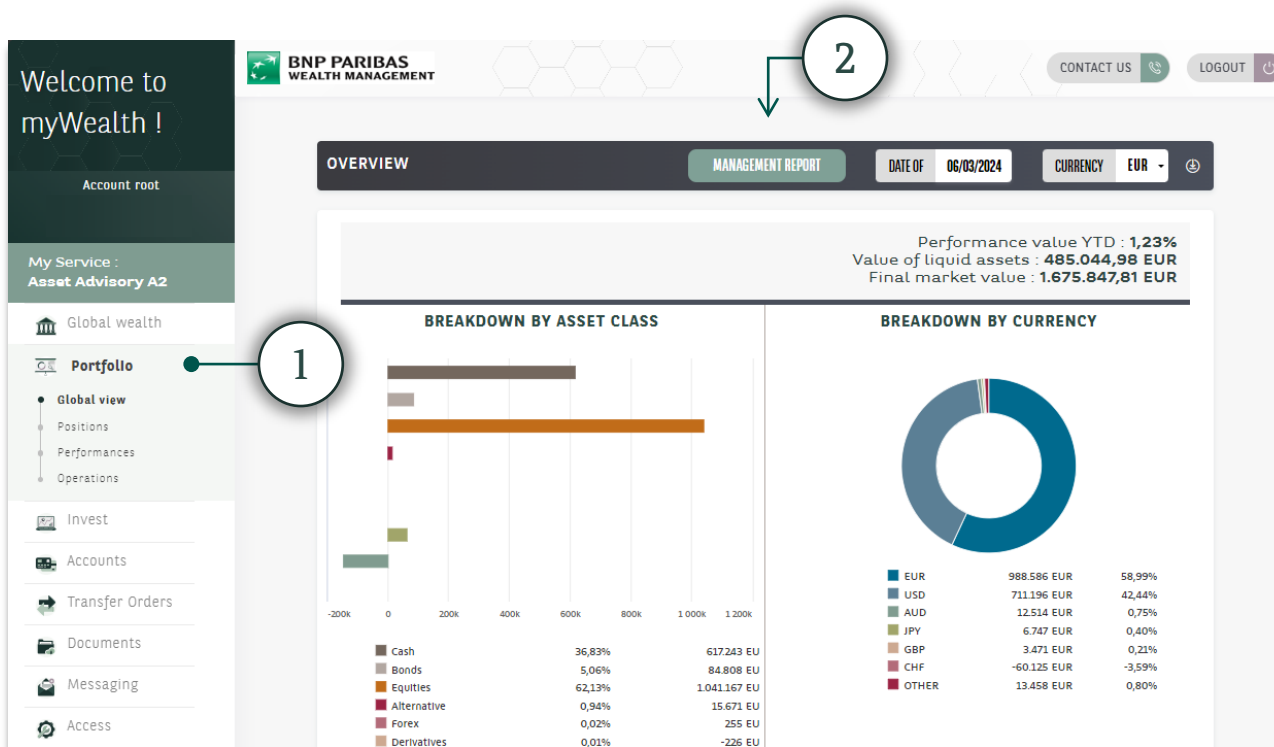
A detailed view of your positions can be found in **Positions**.

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



# 3. Generating a management report on request

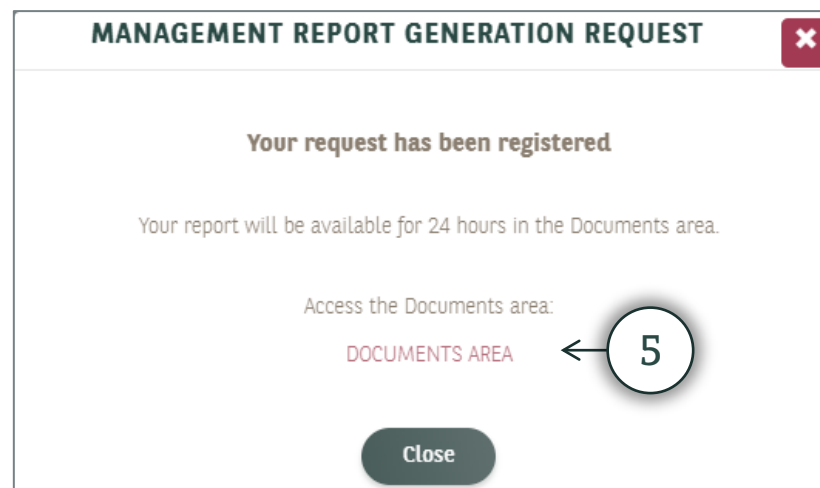
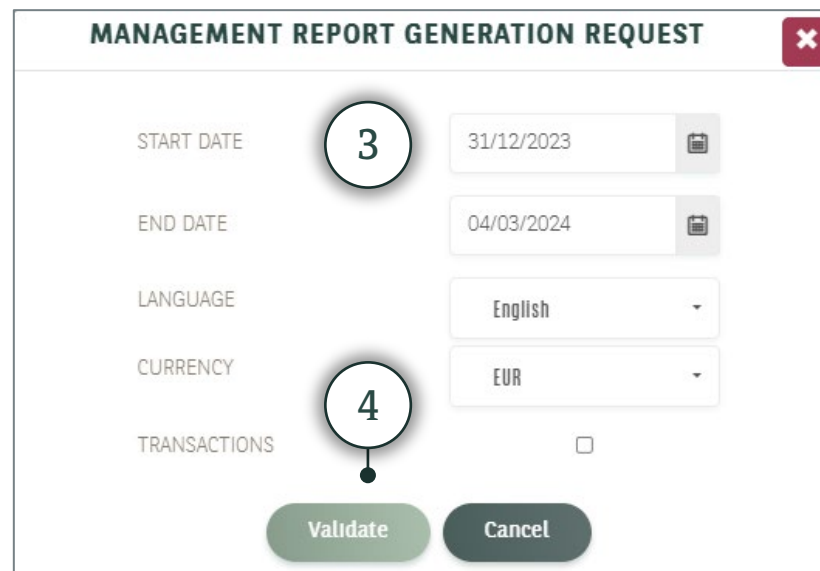
1. From the **menu bar**, click on **Portfolio**.
2. Once on this page, click on **Management report**.



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

## 3. Generating a management report on request

3. To complete your management report generation request, you must enter:  
**the start date, end date, language and report currency.**
4. Once you have entered this information, click on **Validate**.
5. 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.





### 3. Generating a management report on request

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

The screenshot displays the MYWEALTH user interface. On the left is a vertical menu bar with icons and labels for: Global wealth, Portfolio, Invest, Accounts, Transfer Orders, **Documents** (highlighted with a red circle and the number 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 is a tabbed interface with four tabs: 'NEW DOCUMENTS' (active), 'ACCOUNT STATEMENTS AND NOTICES', 'CONTRACTS', and 'ARCHIVES'. Under the 'NEW DOCUMENTS' tab, there is a message: 'MANAGEMENT REPORT - These documents are only available for 24 hours'. Below this message is a table with three columns: 'Generation date', 'Portfolio', and 'Status'. The table contains one row with the values '04/03/2024', '000000', and 'Generated'. Below the table are three sections: 'CLIENT DOCUMENTS' with the text 'No e-document to display.', 'ACCOUNT DOCUMENTS' with the text 'No e-document to display.', and a row with the value '000000' and the text 'No e-document to display.'

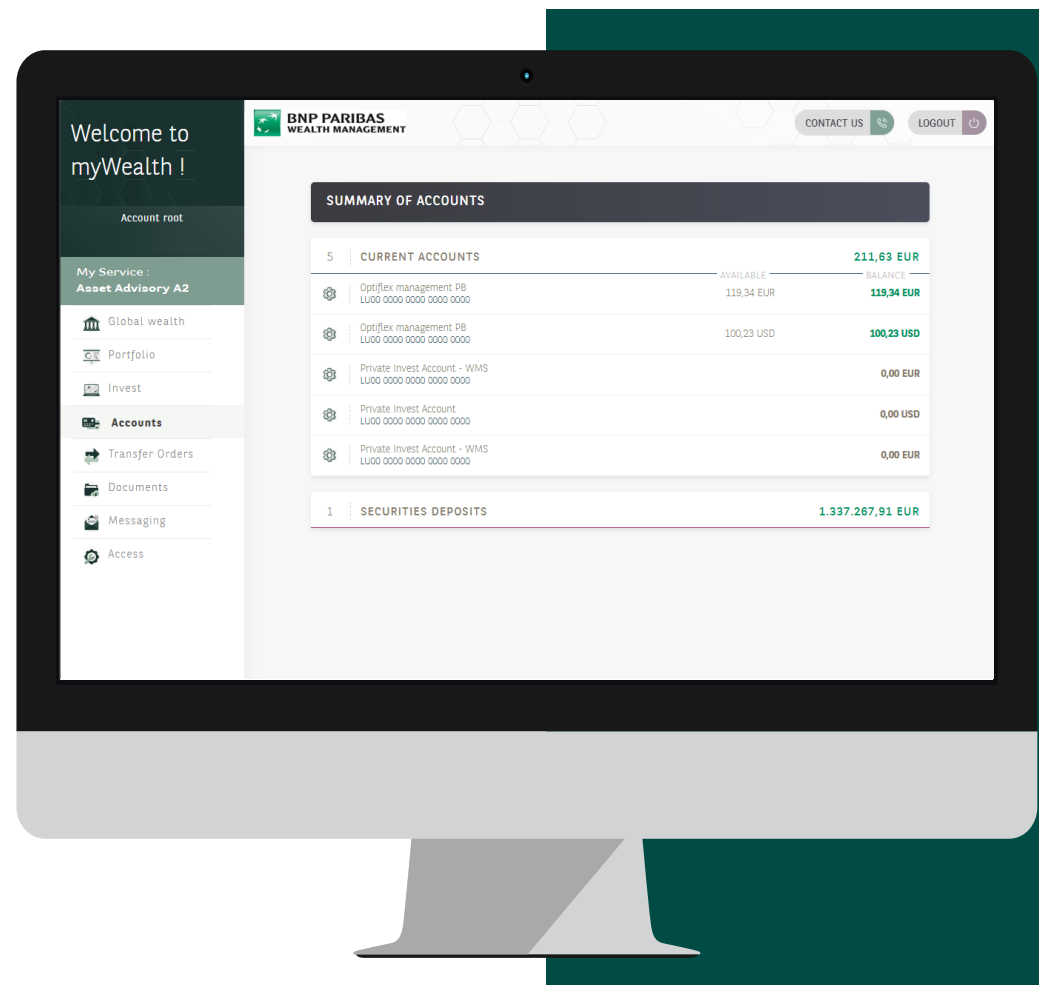
Generation date	Portfolio	Status
04/03/2024	000000	Generated



## 4. Consulting your accounts

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

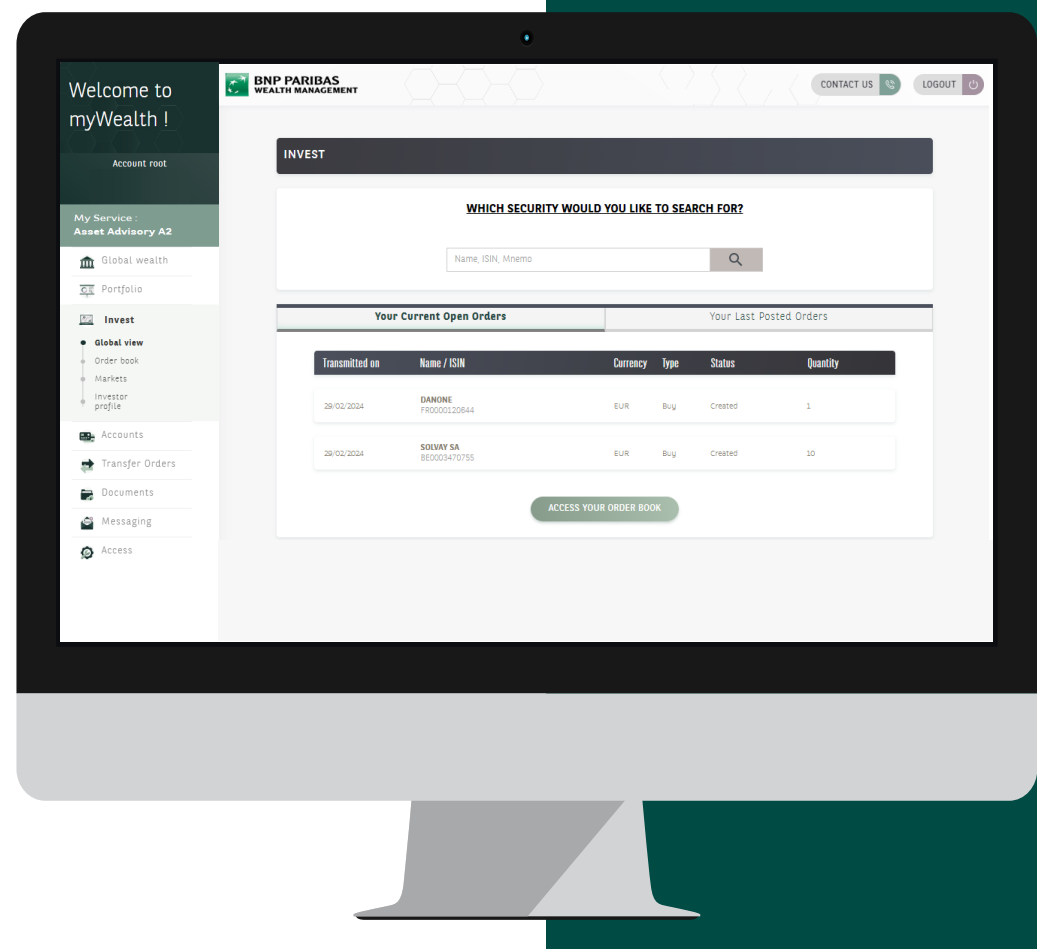
The **Accounts** view also allows you to view your card payment details.



## 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 interface. On the left, a sidebar menu includes 'Global wealth', 'Portfolio', 'Invest', 'Global view', 'Order book', 'Markets', 'Investor profile', 'Accounts', 'Transfer Orders', 'Documents', 'Messaging', and 'Access'. The main area is titled 'INVEST' and contains a search bar with the placeholder text 'WHICH SECURITY WOULD YOU LIKE TO SEARCH FOR?'. Below the search bar, a 'Name, ISIN, Mnemo' input field is visible. A callout '1' points to this search bar. Below the search bar, a 'MARKET DASHBOARD' is shown with tabs for 'Global View', 'Indices/Shares', 'Funds', 'Bonds', 'Currencies', 'Commodities', and 'News'. The 'Global View' tab is selected. The dashboard displays three charts: 'EURO STOXX 50', 'DJ INDUSTRIAL', and 'NIKKEI 225'. A callout '2' points to the 'Global View' tab. Below the charts, an 'Indices' table is shown with columns for Name, ISIN, Last, and Change %.

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 %

## 5. Placing a stock market order

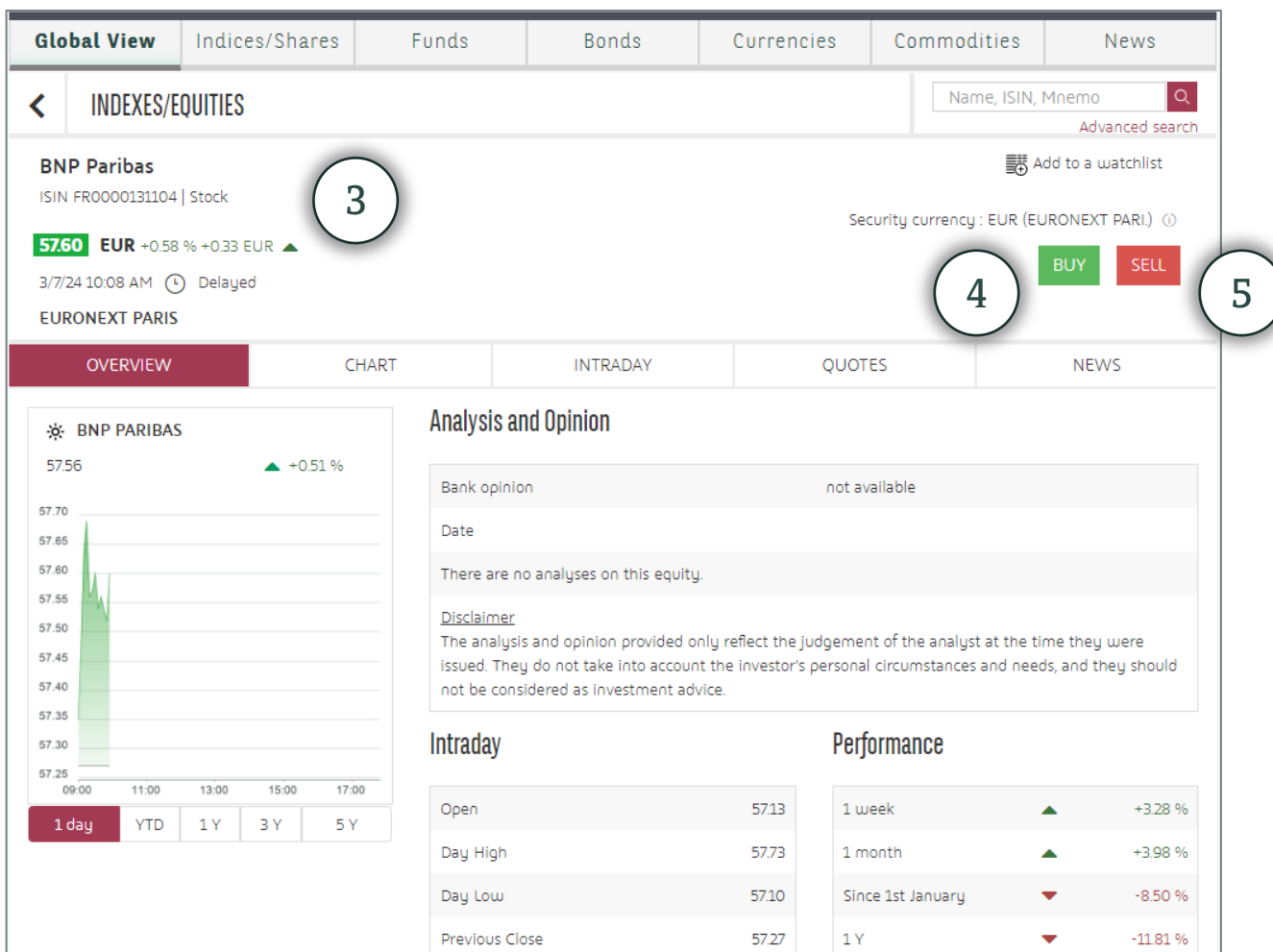
3. After selecting the desired security, a page will display **detailed information** about the security.

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**.



## 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.

Global wealth

Portfolio

Global view

Positions

Performances

Operations

Invest

Accounts

Transfer Orders

Documents

Messaging

Access

Total

Cash

Bonds

Equities

Alternative

Forex

Other

Liabilities

Equities

Preferred Equities

Equity Funds

Str Prd Cap n. guar

Equities : 1.043.994 EUR

Sub-total Equities : 886.886,96 EUR (52,87%)

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 DE0007037129	7563	243.755,49 EUR	<a href="#">BUY</a>	<a href="#">SELL</a>
MICROSOFT CORP US5949181045	580	217.010,70 EUR	<a href="#">BUY</a>	<a href="#">SELL</a>
SAP SE DE0007164800	1100	195.558,00 EUR	<a href="#">BUY</a>	<a href="#">SELL</a>
AMERICAN EXPRESS CO US0258161092	700	143.021,49 EUR	<a href="#">BUY</a>	<a href="#">SELL</a>
BMW AG/SANS DROIT DE VOTE DE0005190037	1000	99.450,00 EUR	<a href="#">BUY</a>	<a href="#">SELL</a>

[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."

The screenshot shows the 'BUY' order placement screen for BNP Paribas MYWEALTH. The interface includes the following elements:

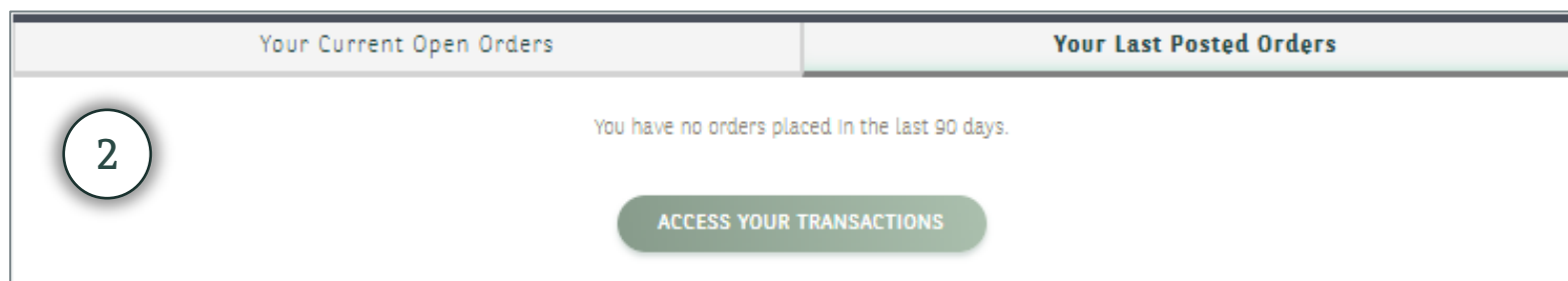
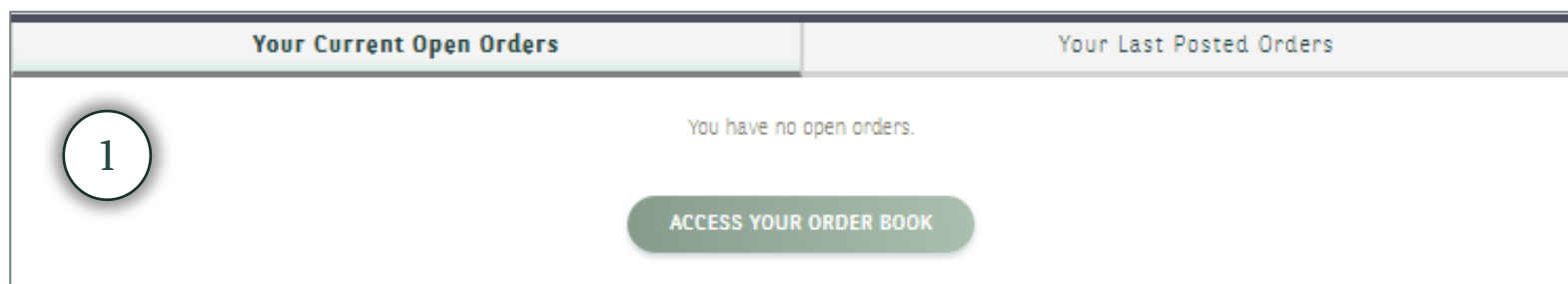
- Header:** A dark blue bar with a back arrow, the word 'BUY', and a dropdown arrow.
- Order Details:** 'Purchase of BNP PARIBAS SA FRO000131104' and 'EURONEXT PARIS Price: 58,52 EUR'.
- Quantity/Amount Section:** Two input fields. The first is labeled 'QUANTITY' with the value '20'. The second is labeled 'AMOUNT' with the value '1.170,4' and a 'EUR' currency selector. A circled '6' with arrows points to both fields.
- Order Type Section:** A dropdown menu showing 'Market'. A circled '7' points to this dropdown.
- Account Selection Section:** Two dropdown menus. The first is 'ACCOUNT TO DEBIT' showing 'Optiflex standard PB LU00 0000 0000 0000 0000 370.911,28 EUR'. The second is 'SECURITY DEPOSIT' showing 'Custody account 000000 /71/0 0,00 EUR'. A circled '8' with arrows points to both dropdowns.
- Confirmation Section:** Two checkboxes with text:
  - ☐ I have read and understood Suitability Statement and / or Costs and Charges.
  - ☐ Before confirming my order, I acknowledge having read the warnings brought to my attention.
- Buttons:** 'Cancel' and 'Validate' buttons at the bottom. A circled '9' points to the 'Validate' button.



## 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

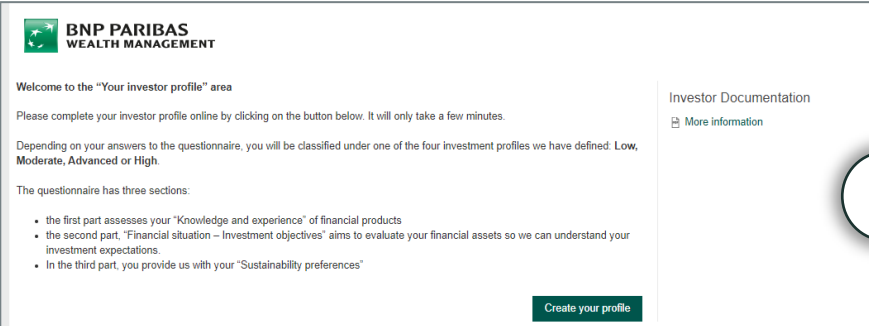
Go to the **menu bar** and under **Invest** click on **Investor Profile**. You will access the online questionnaire which enables you to define your **investor profile**.



## 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.

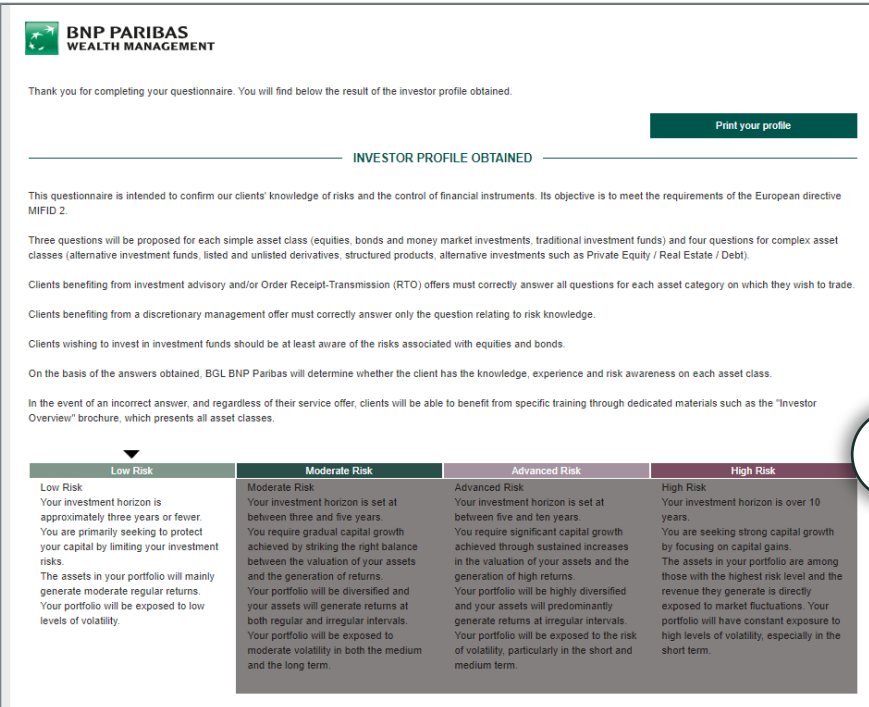
The questionnaire has three sections:

- 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**

1



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

2

## 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)

[History](#) (2) [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

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

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

Modification of Account Investor Profile :

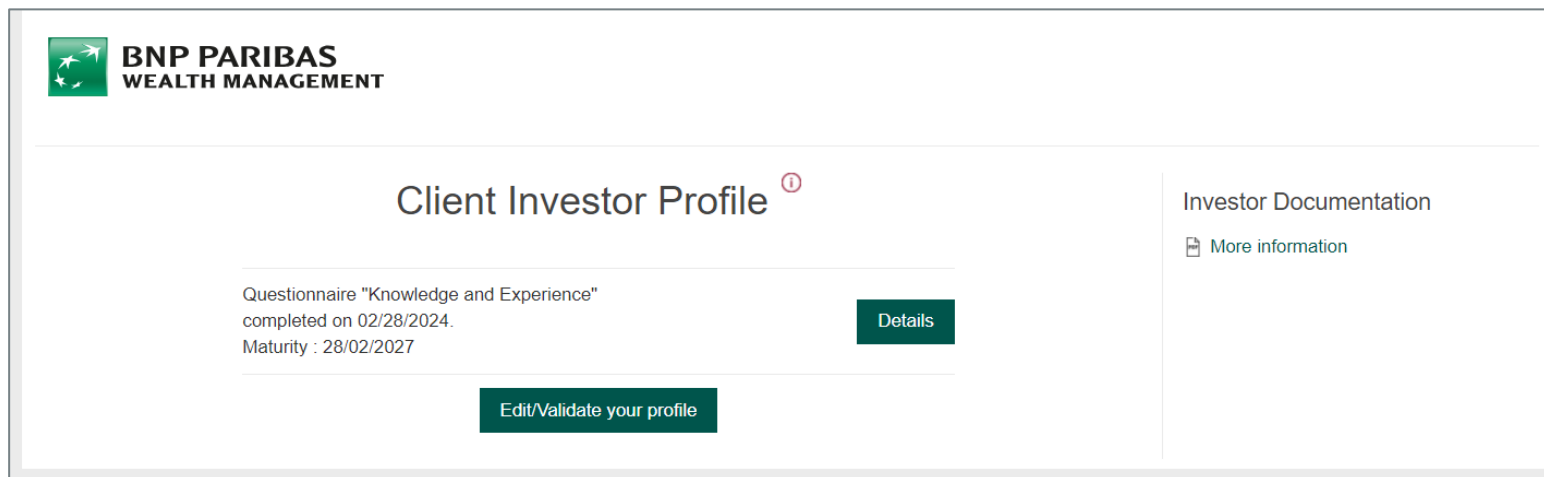
[Exceptional risk profile request form](#)

## 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 'Client Investor Profile' window. At the top left is the BNP Paribas Wealth Management logo. The main heading is 'Client Investor Profile' with a red information 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).



## 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.

The screenshot shows a web form titled "TO WHICH ACCOUNT?". It has three tabs at the top: "My accounts" (step 1), "My beneficiaries" (step 2), and "Other account" (step 3, which is selected). Below the tabs, the "Other account" section is active. It contains the following fields:

- Beneficiary account**
  - BENEFICIARY ACCOUNT'S COUNTRY: LUXEMBOURG (dropdown)
  - TYPE OF ACCOUNT: IBAN (dropdown)
  - ACCOUNT NUMBER \*: LU (text input)
- Beneficiary's identity**
  - SURNAME AND FIRST NAME OF BENEFICIARY \* (text input)
  - ADDRESS (text input)
  - ZIP CODE AND CITY (text input)
  - BENEFICIARY'S COUNTRY: LUXEMBOURG (dropdown)

At the bottom, there is a note "\* Mandatory field" and two buttons: "Save beneficiary" (step 4) and "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 three-step confirmation process for a credit transfer. The first step, 'FROM WHICH ACCOUNT?', shows a selection of 'Optiflex management PB' with a balance of 119,34 EUR. The second step, 'TO WHICH ACCOUNT?', shows a selection of 'Optiflex management PB' with a balance of 100,23 USD. A green arrow points from the first step to the second. The third step, 'FOR WHAT AMOUNT?', shows a transfer amount of 100,00 EUR. Below the amount, the execution date is 14/03/2024, and both 'Debit notice' and 'Instant credit transfer' are set to 'No'. At the bottom, there are two buttons: 'Modify' and 'Validate'.

FROM WHICH ACCOUNT?	TO WHICH ACCOUNT?
Optiflex management PB LU00 0000 0000 0000 0000 119,34 EUR	Optiflex management PB LU00 0000 0000 0000 0000 100,23 USD

FOR WHAT AMOUNT?

100,00 EUR

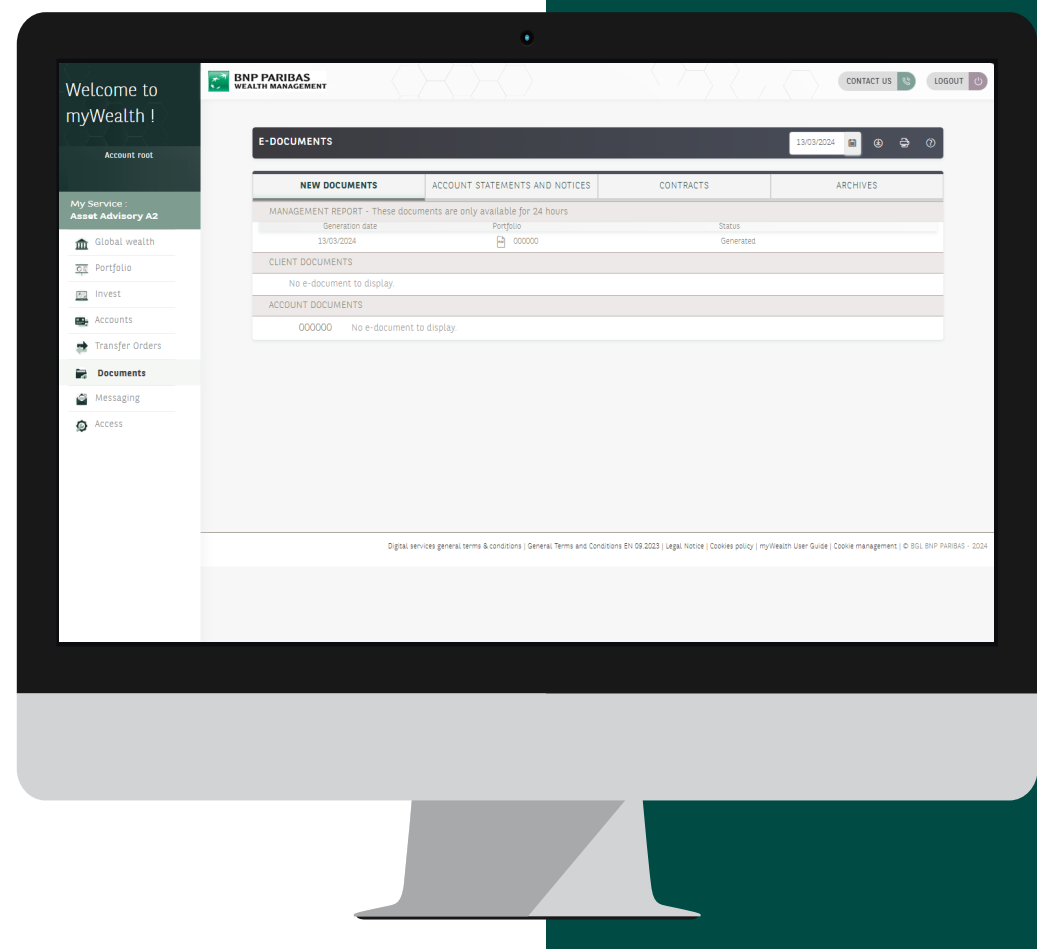
Execution date: 14/03/2024  
Debit notice: No  
Instant credit transfer: No

Modify Validate

# 10. Retrieving your bank documents

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

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

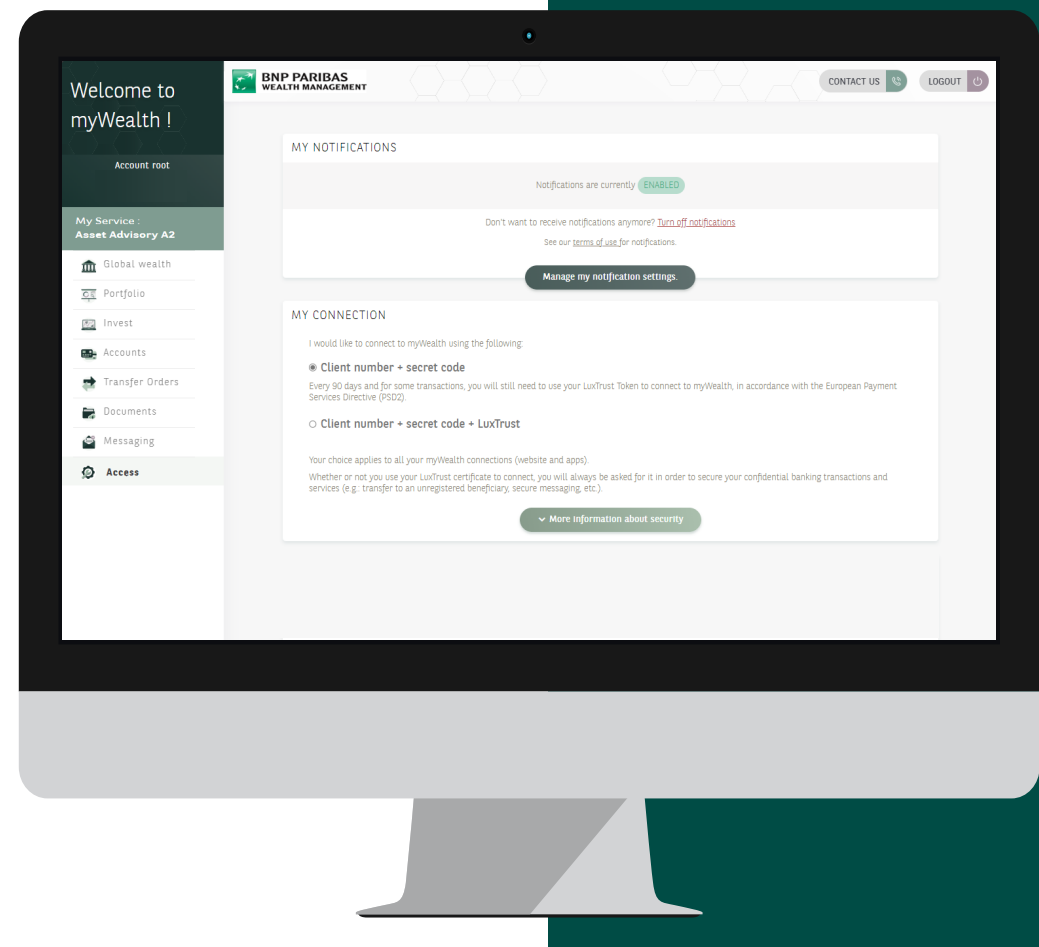


Once you have generated it, you can also access your management report on this page for 24 hours.

# 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.

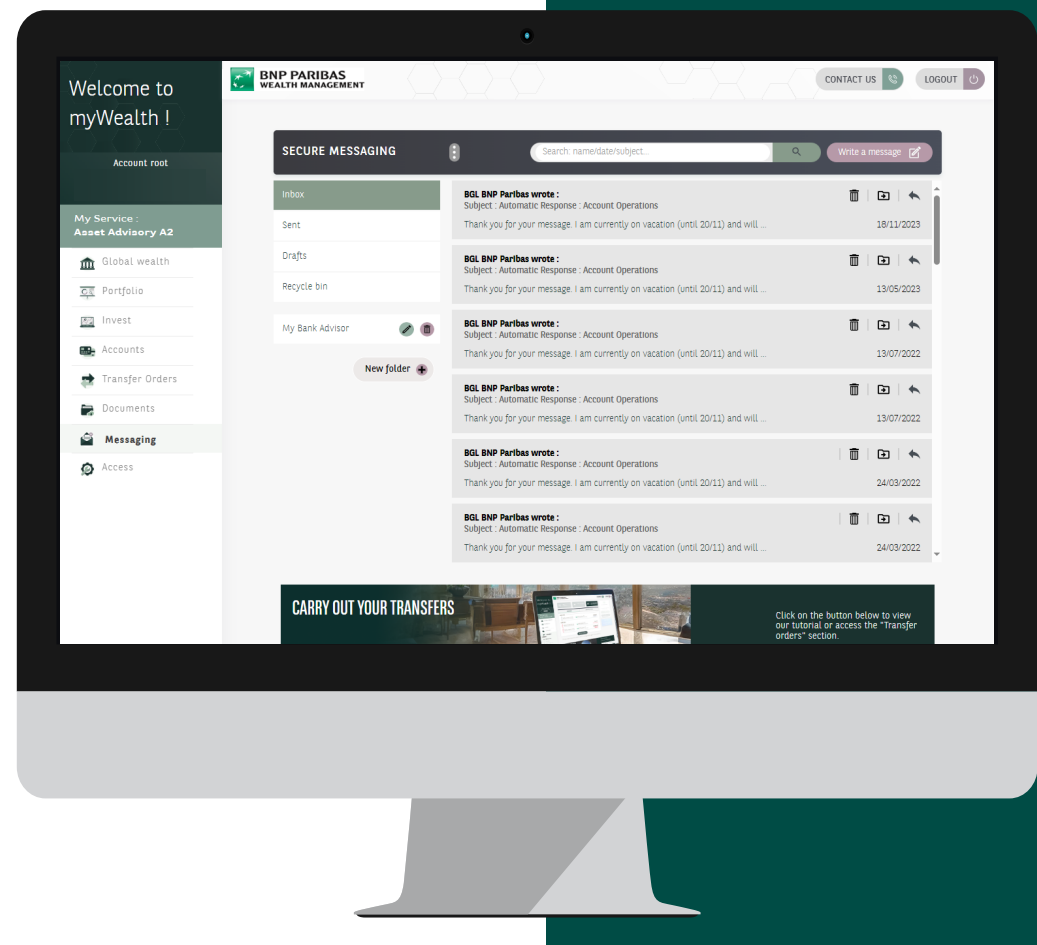


Tip: From this page, you can also access security information, change your PIN, find out the time and date of your last connection, read security tips and retrieve your LuxTrust login details, which are required to activate LuxTrust mobile.

## 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

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