BNP PARIBAS WEALTH MANAGEMENT

myWealth
User Guide

April 2021

BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world

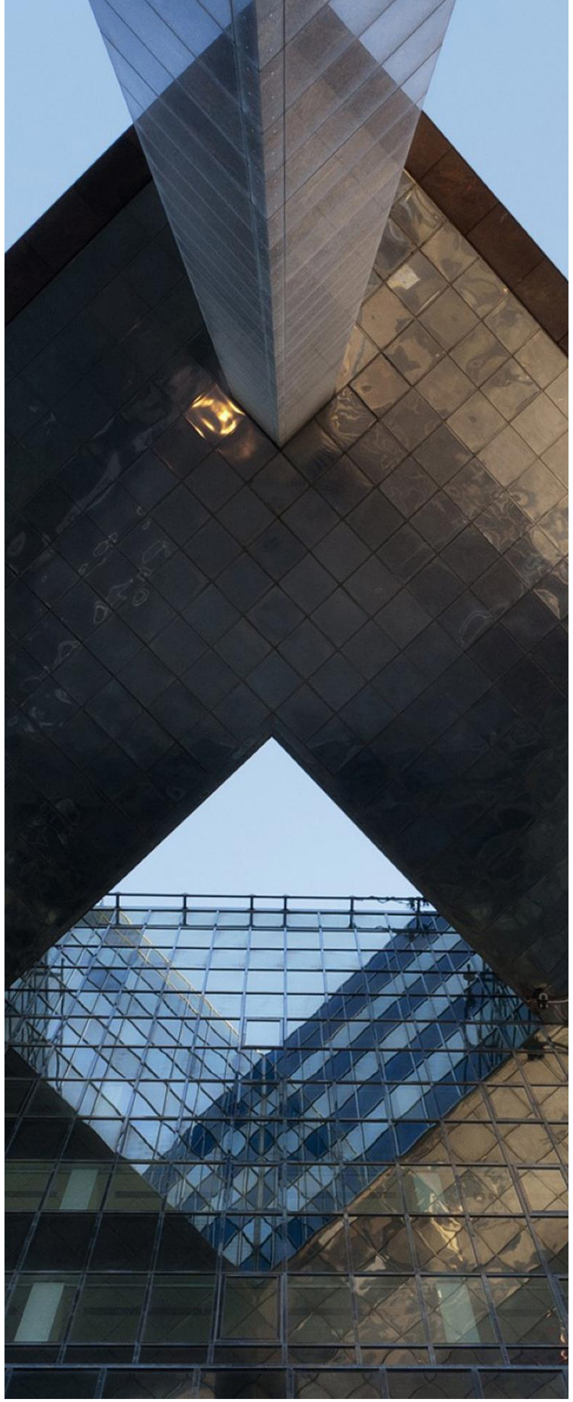


Table of contents 1/2

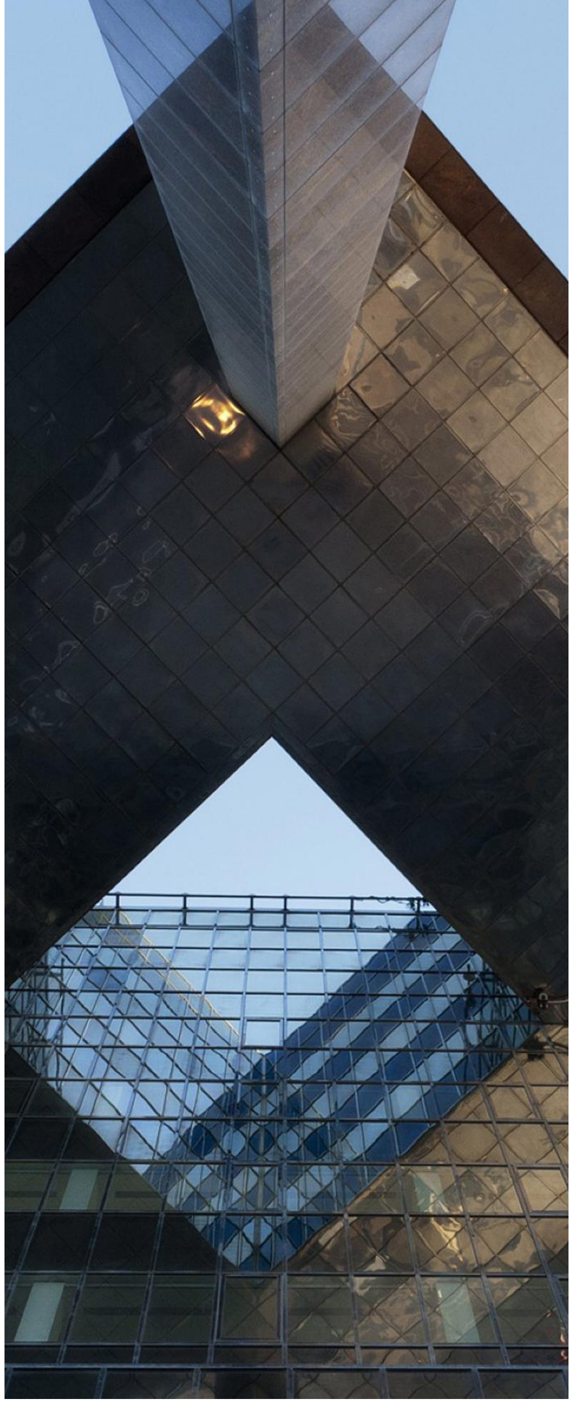
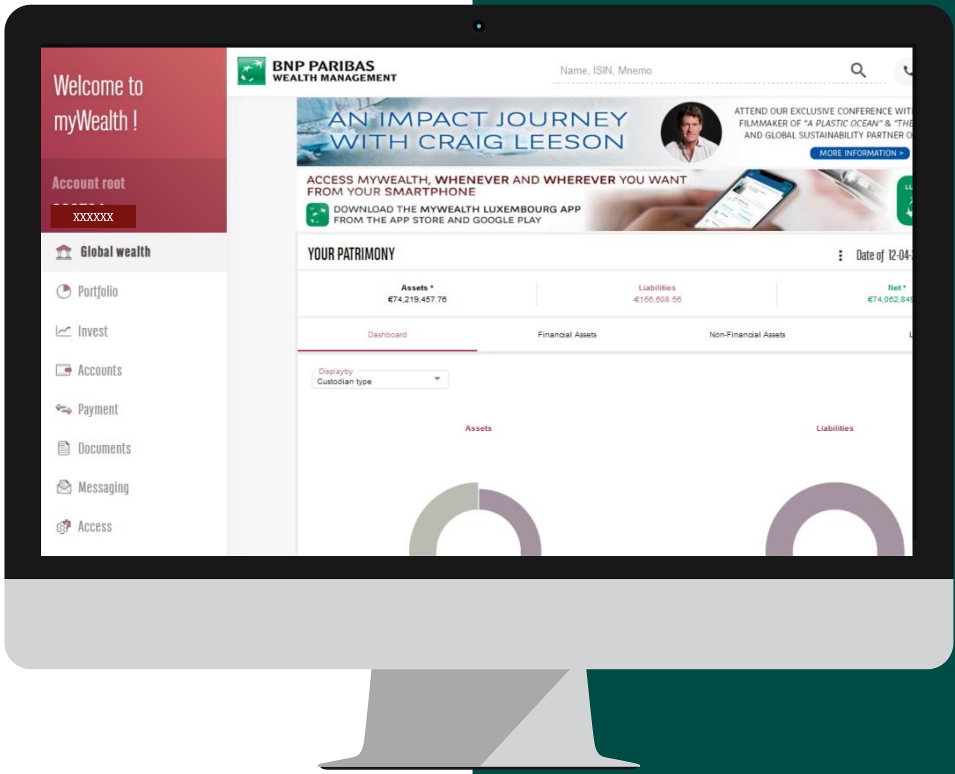


Table of contents 2/2

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.**

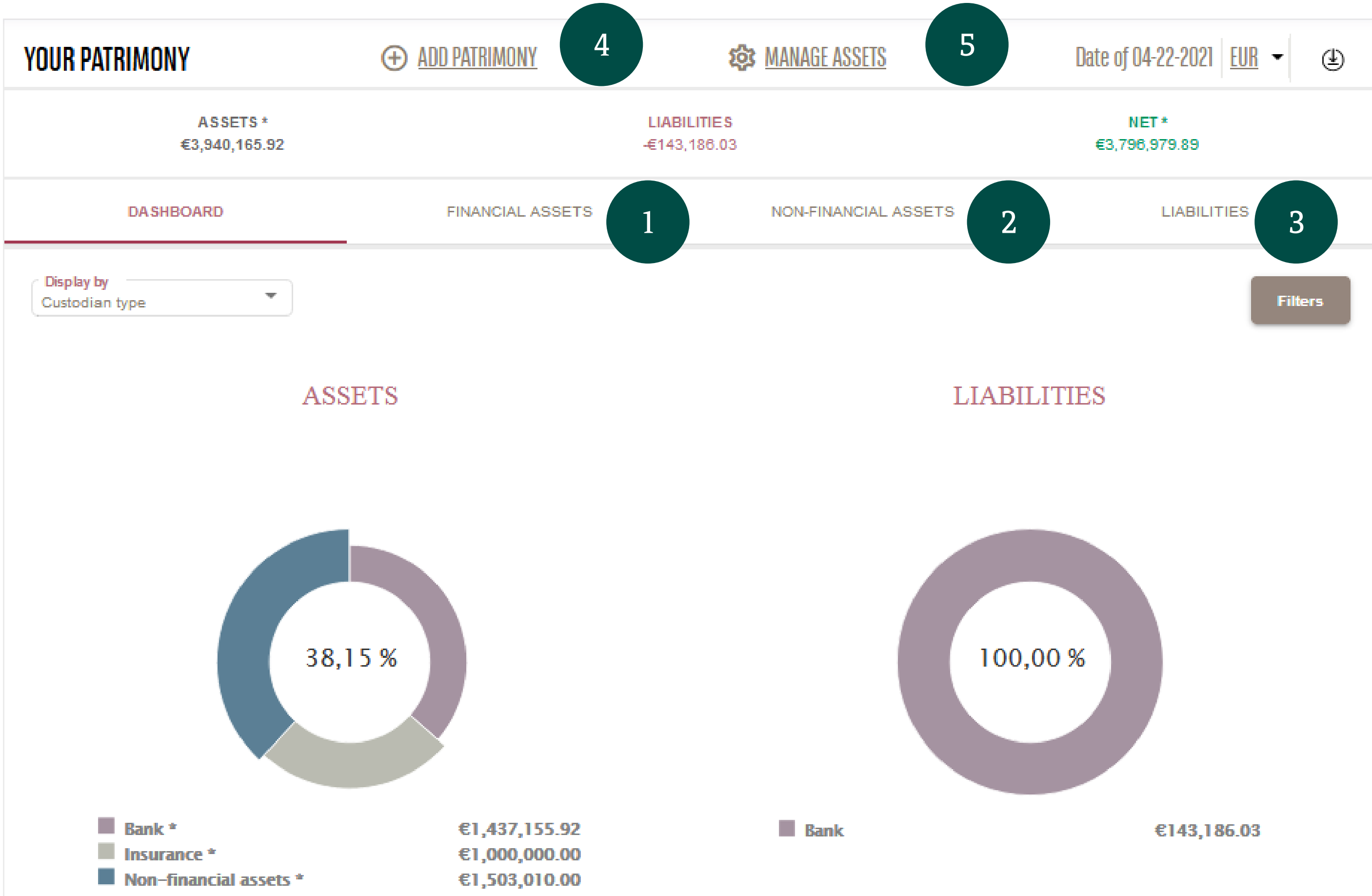


You are able to export your data from these diagrams in XLS or PDF format by clicking on the "export" button on the right-hand side of your screen.

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:

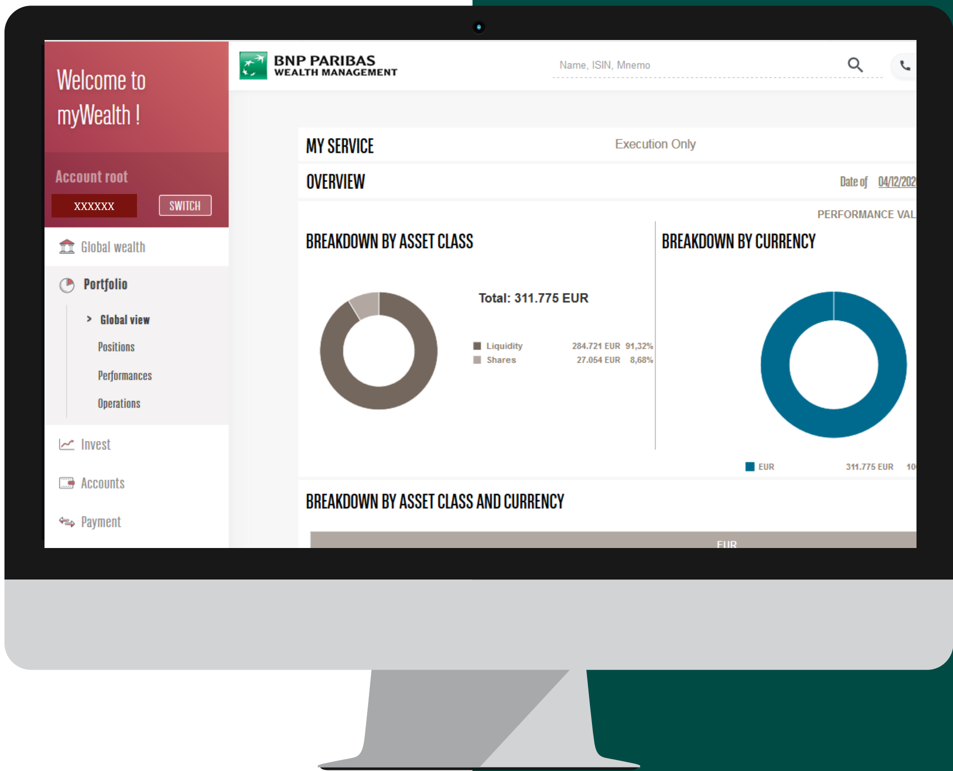
4. add patrimony,
5. and manage your assets.

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.***

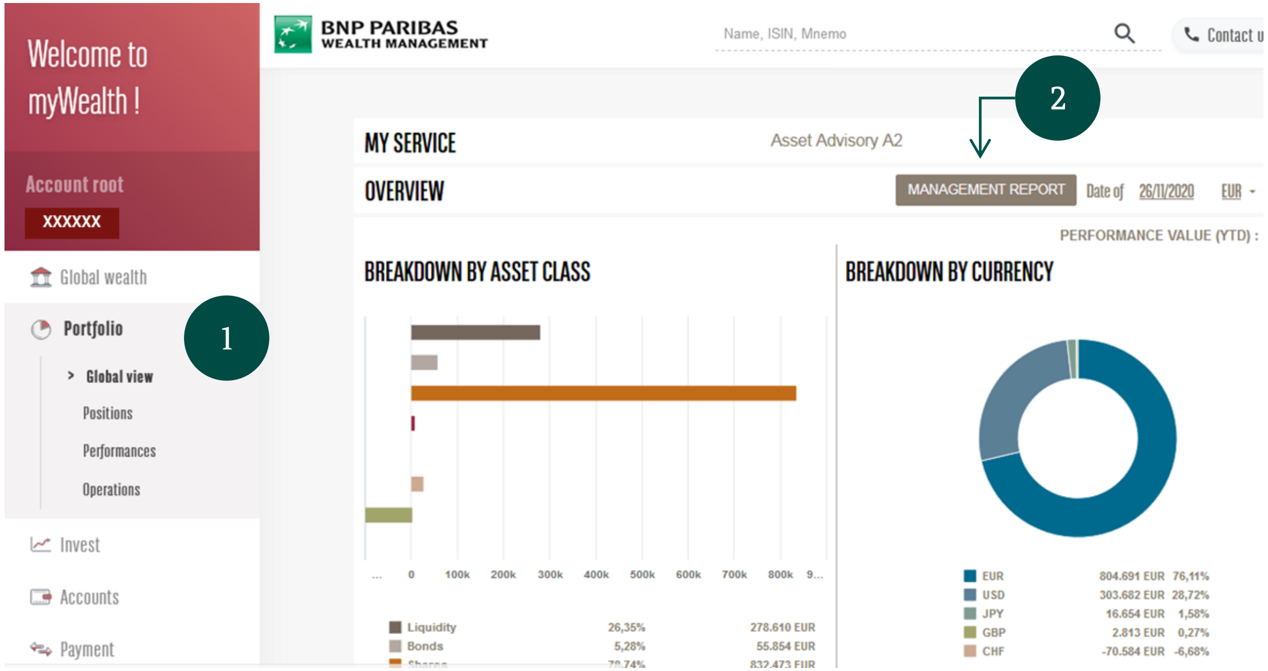


You can export your data from these diagrams in XLS or PDF format by clicking on the "export" button on the right-hand side of your screen.

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.

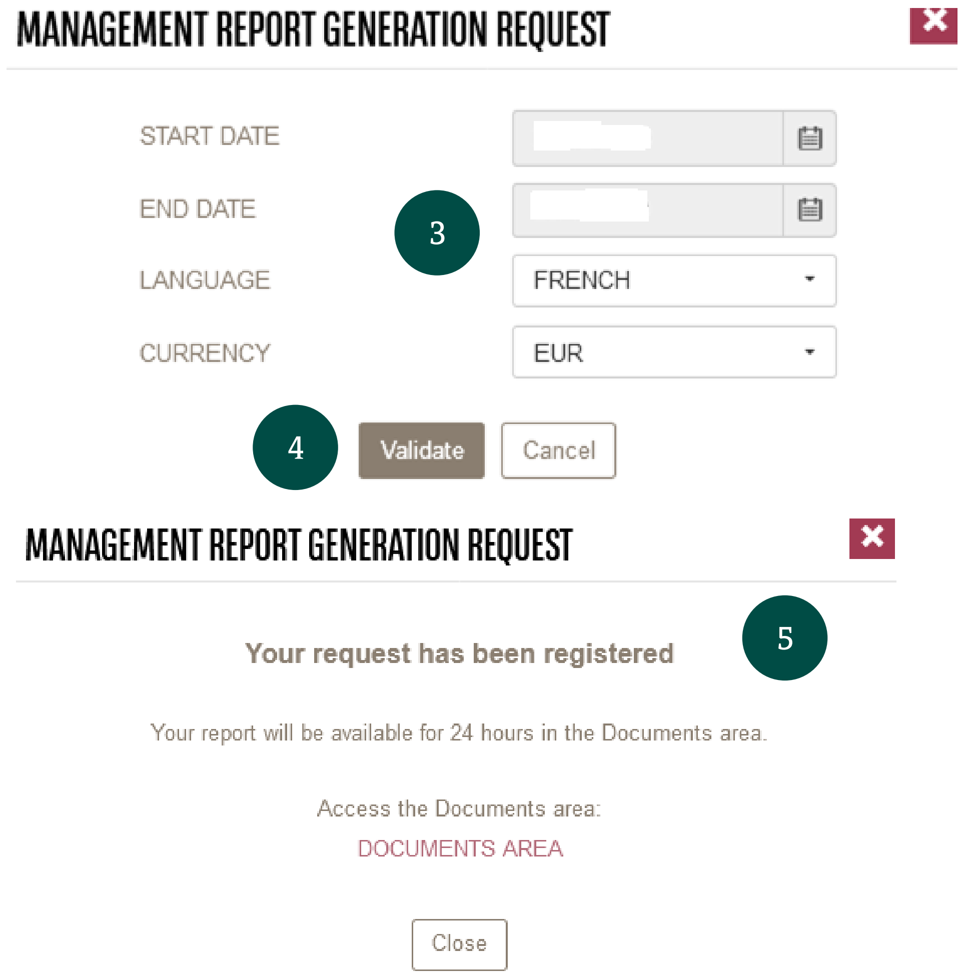


3. Generate a management report on demand

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".**

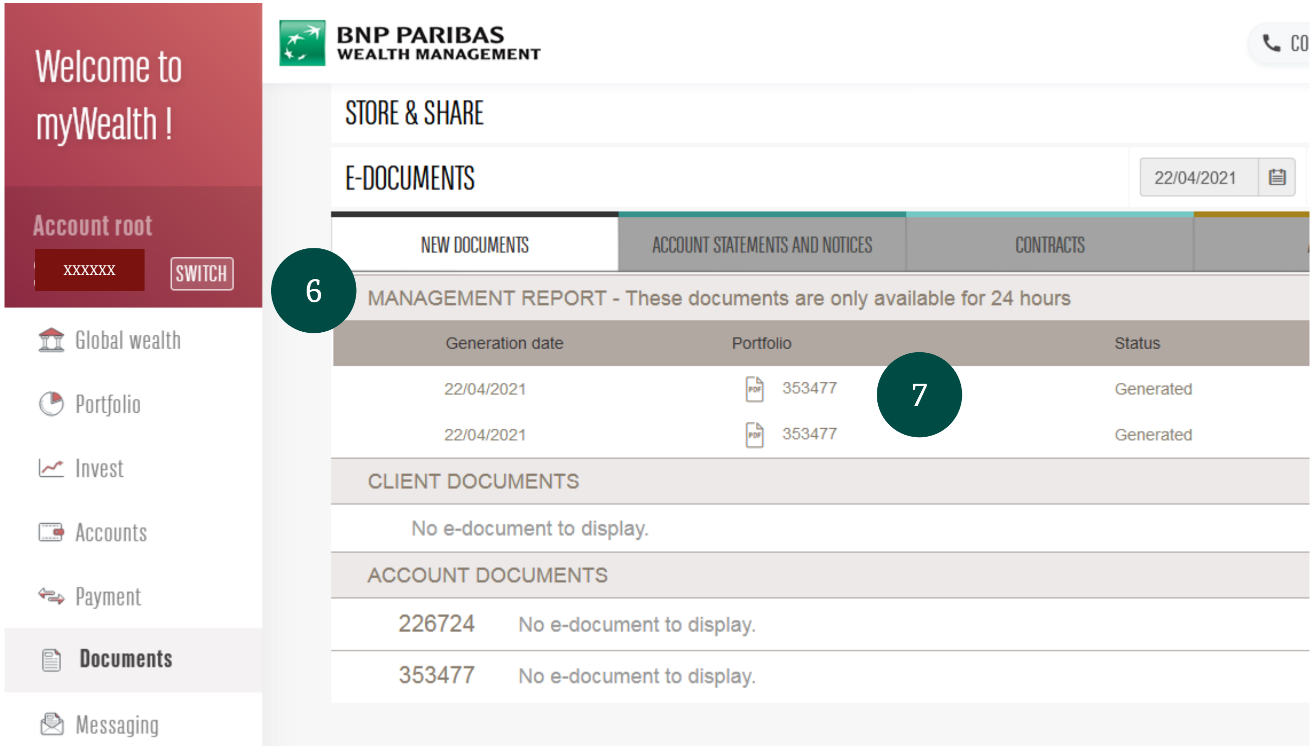
5. Your request is now registered and your management report is available for 24 hours in your **Documents** area.



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.

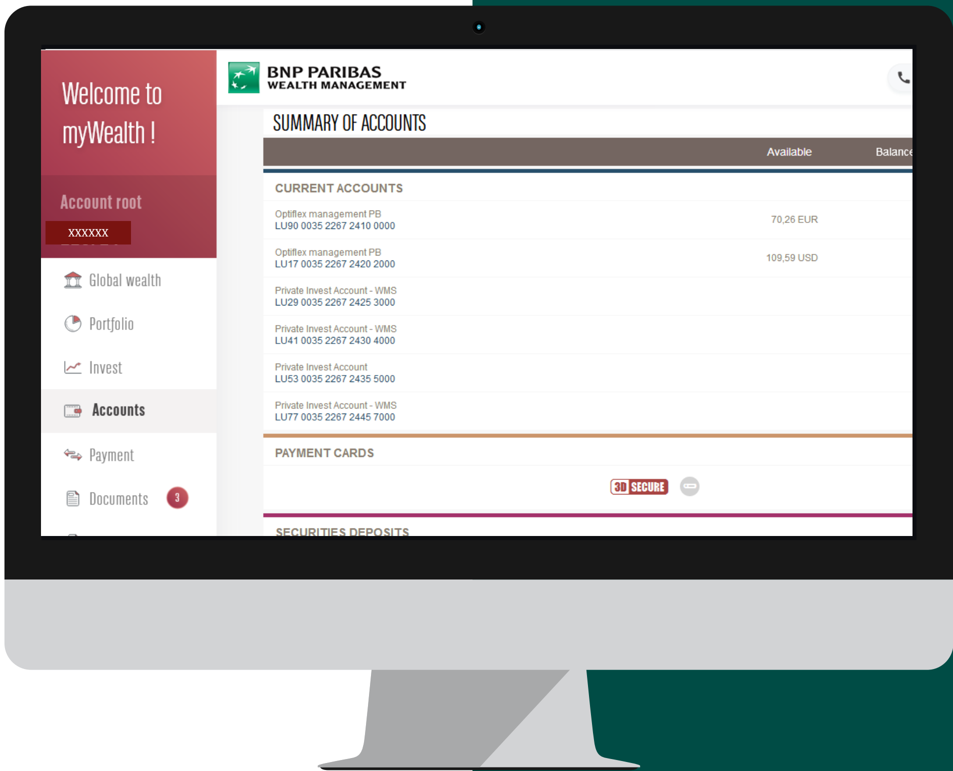
7. You have the option of **downloading** and **saving** your report in **PDF format** as the report will **only be available for 24 hours** on myWealth.



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.**



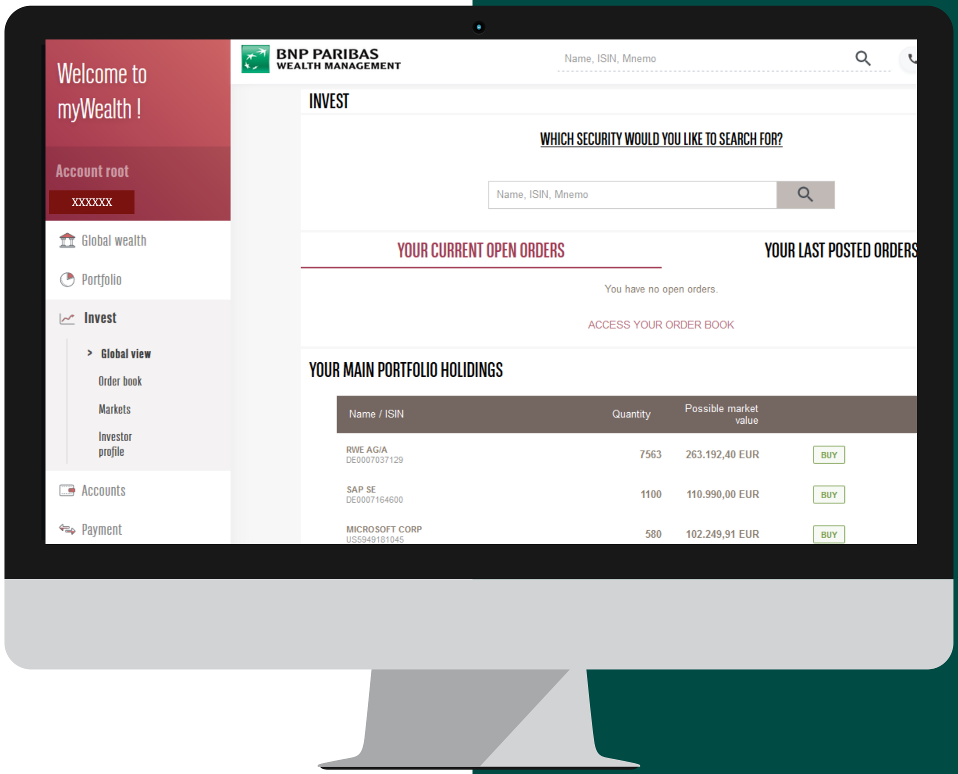
You can export your data from these diagrams in XLS or PDF format by clicking on the "export" button on the right-hand side of your screen.

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**

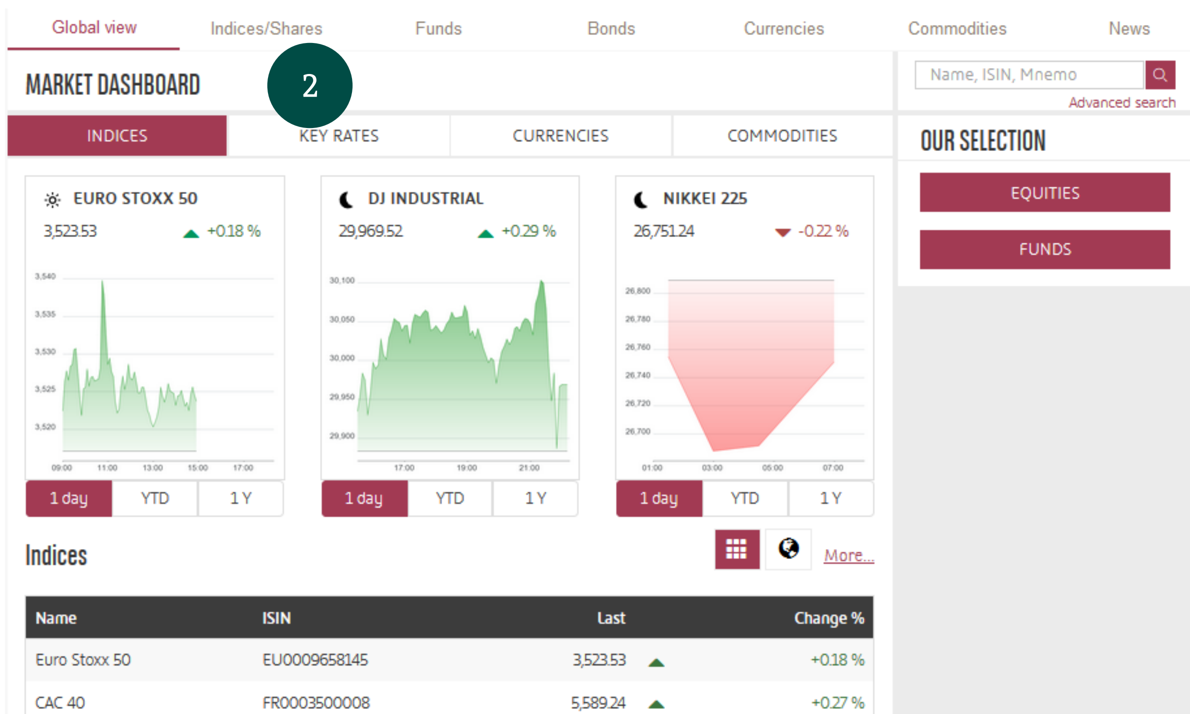


5. Place a stock exchange order

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.**



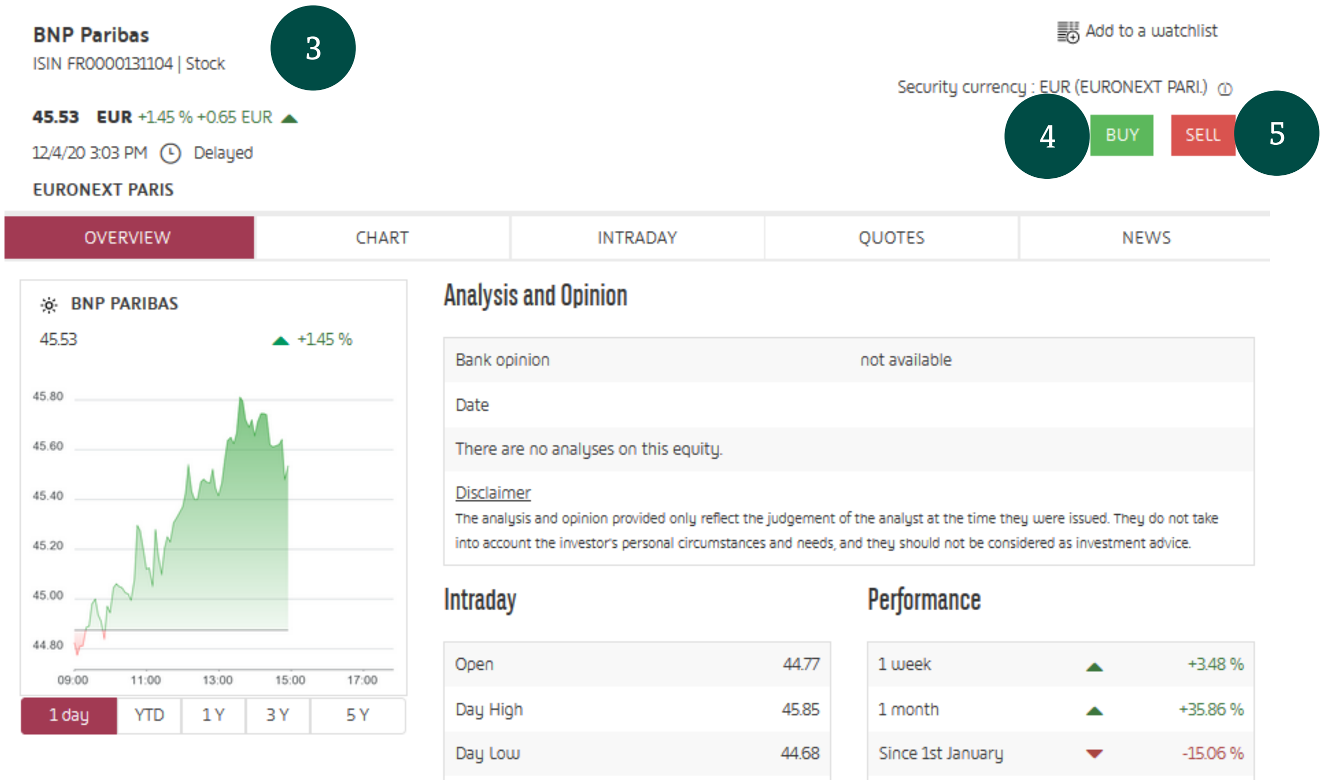
5. Place a stock exchange order

3. 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:

4. " Buy " or
5. " Sell ".

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



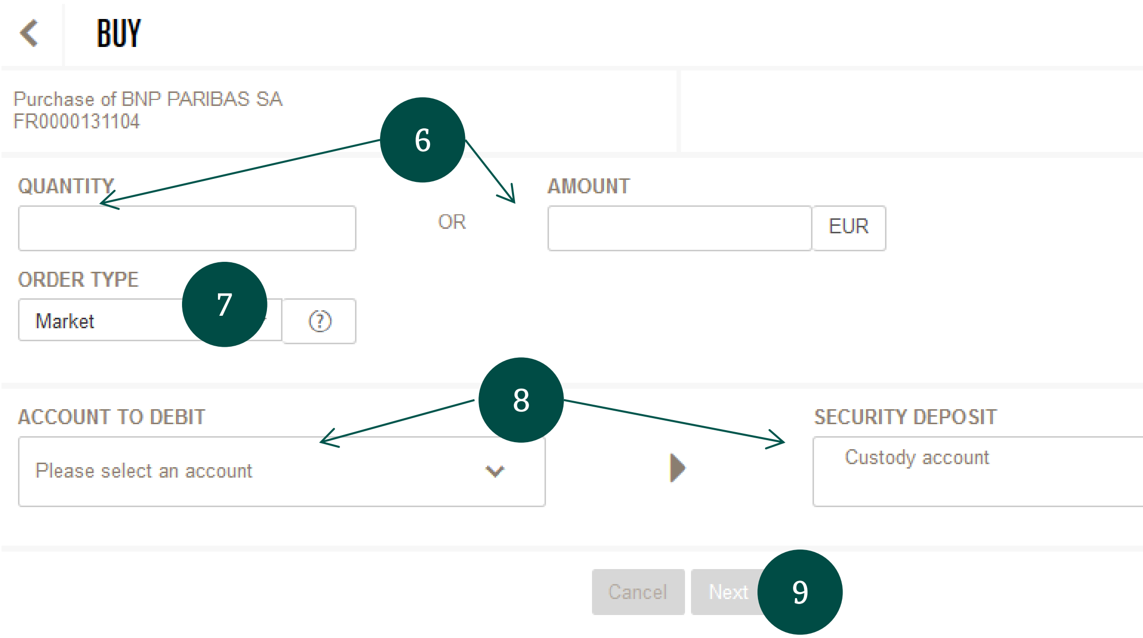
5. Place a stock exchange order

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**:

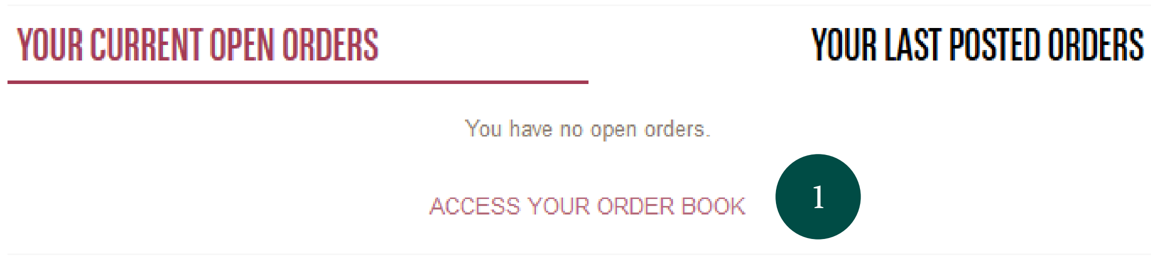
- download, read carefully and tick the boxes of the document **" declaration of appropriateness and/or cost and charges ".**
- validate your order for it to be placed on the market as soon as possible.

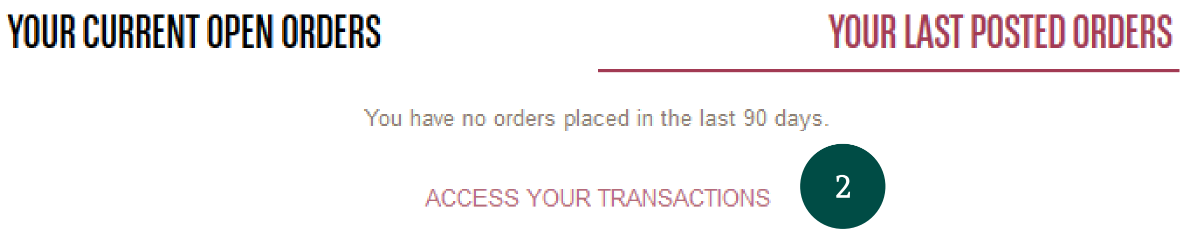


6. Consult your pending orders and order history

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.

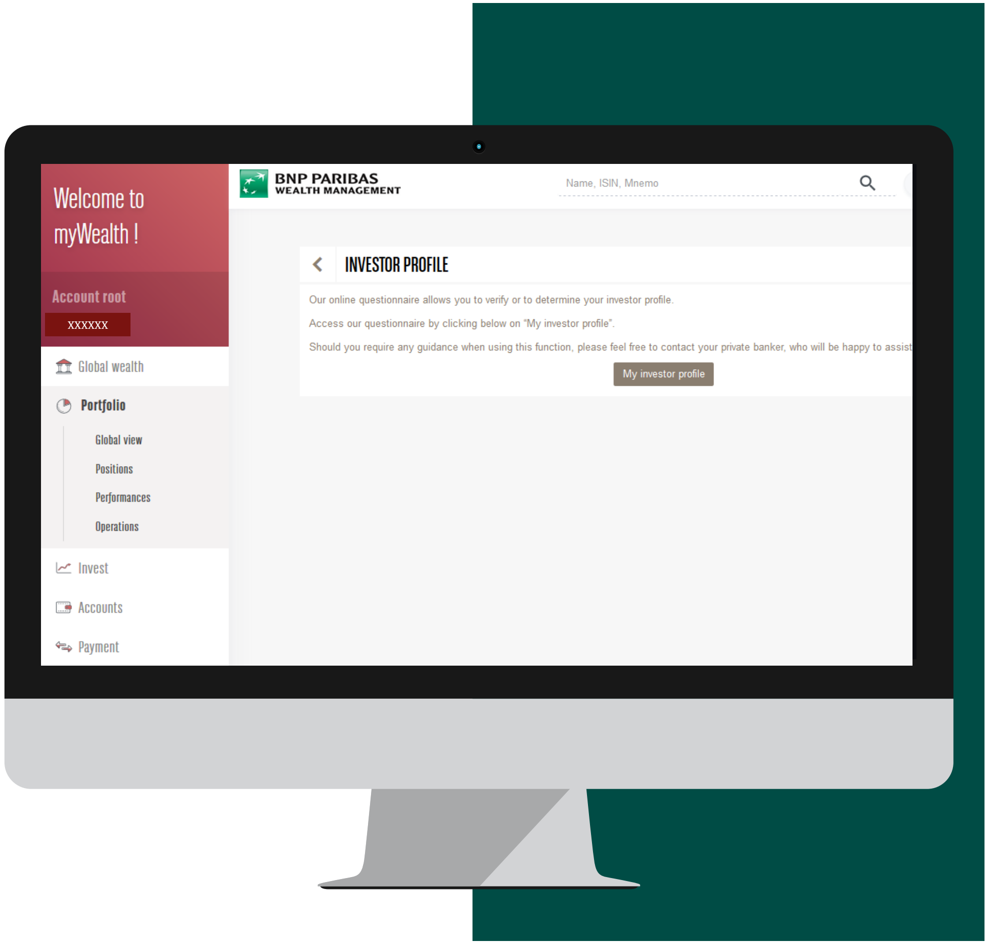




7. Define your investor profile

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.



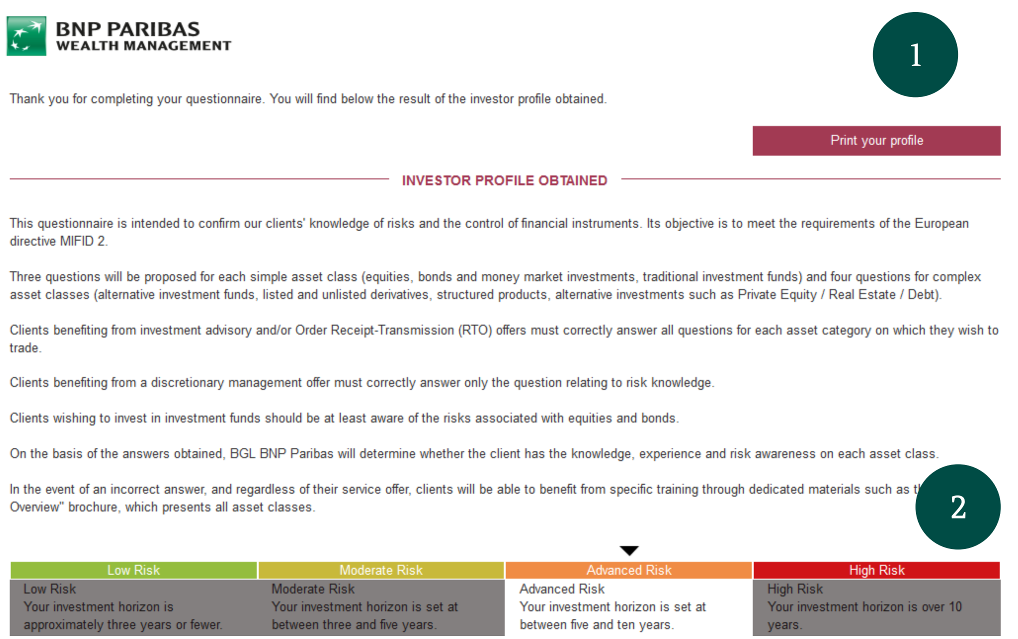
Please note that your investor profile must be updated **annually**.
To do so, go to the page "modify your investor profile".

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"**.



7. Define your investor profile

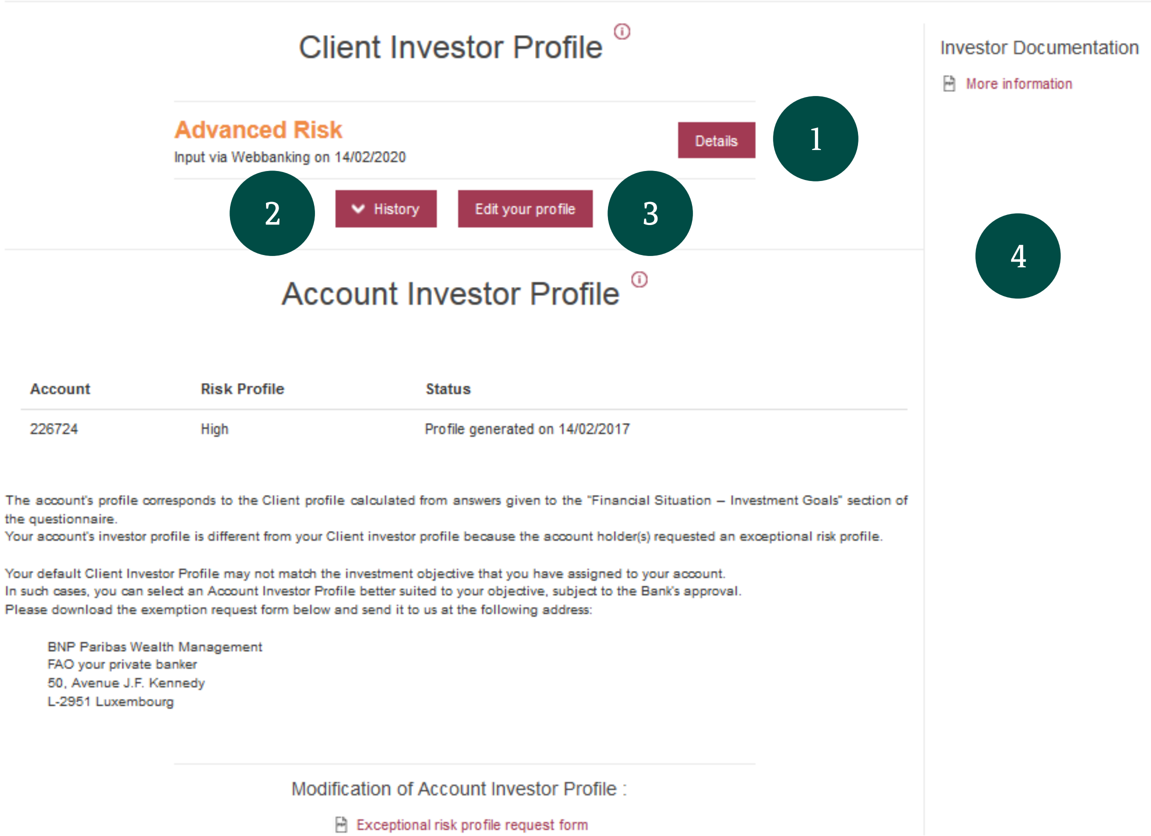
Your **profile** is then **stored** and from this page you can :

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.

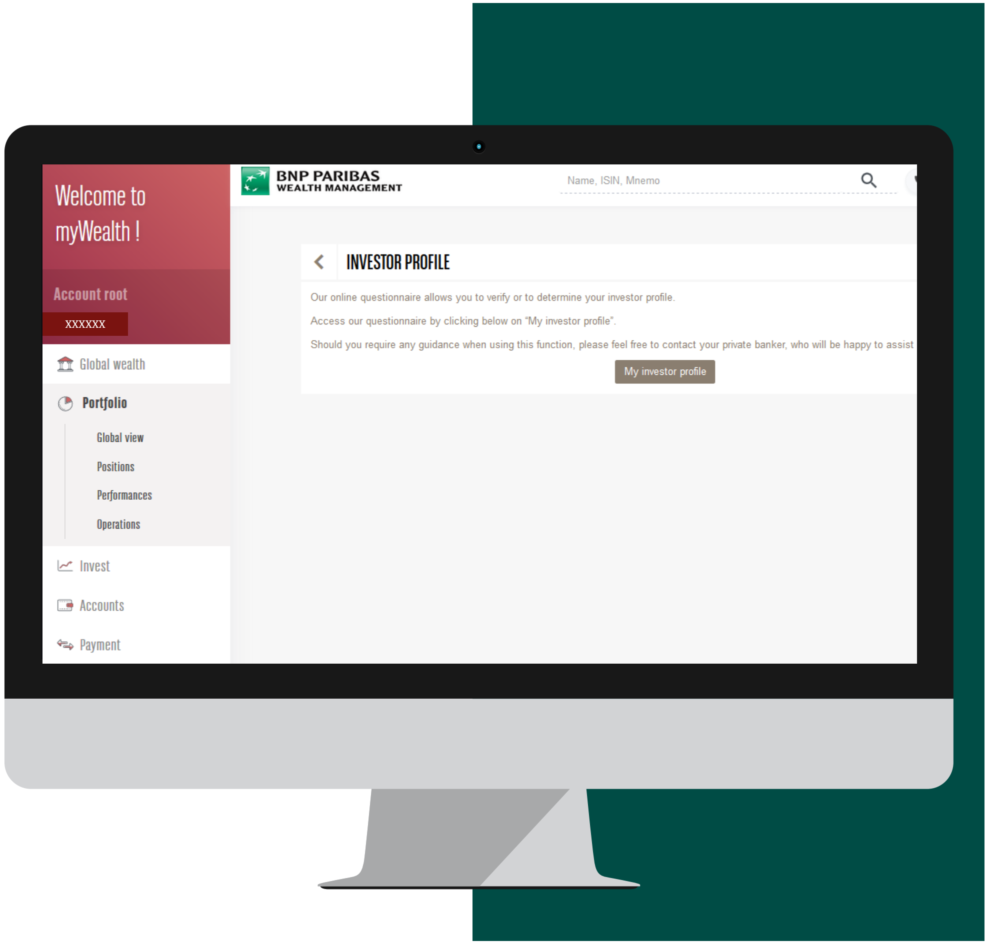


8. Modify your investor profile

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"**.

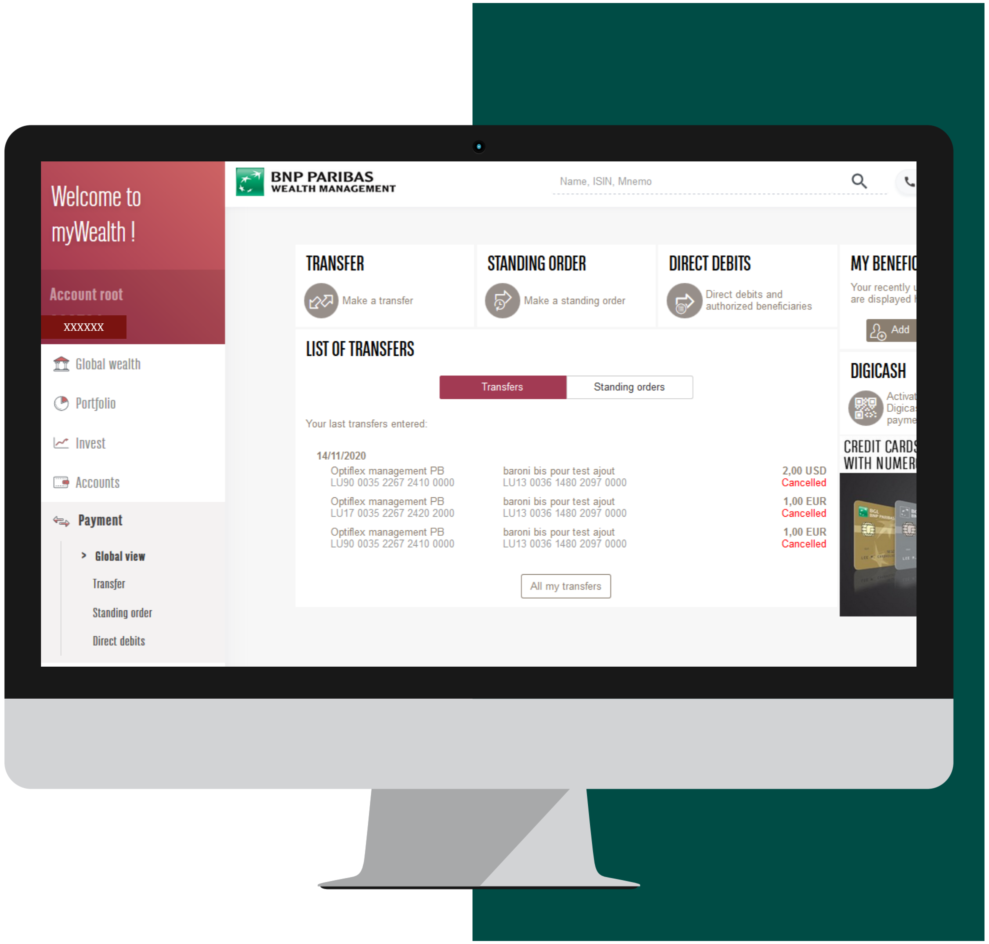


You also have the option to view your entire history and access your investor profile details from this window.

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.**



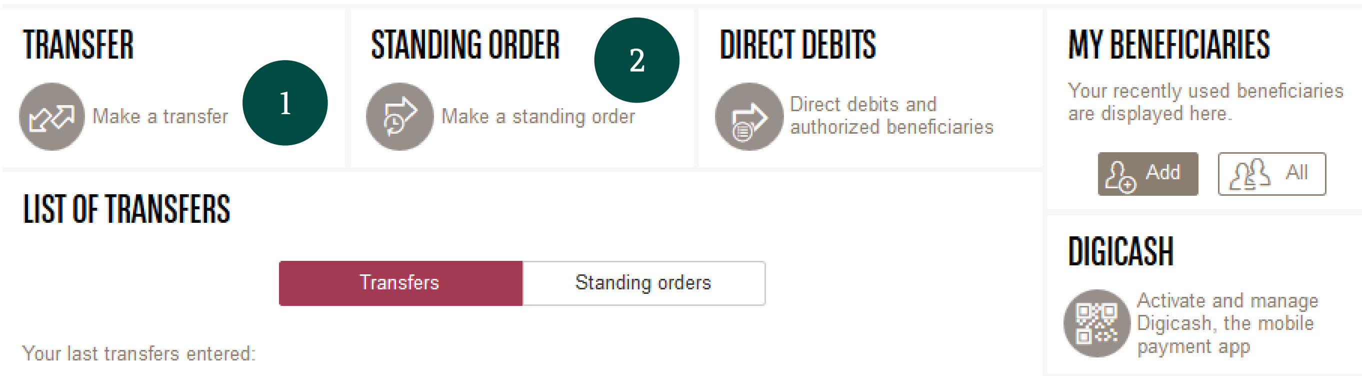
It is also from this same page that you can activate your **Digicash**, the mobile payment application on the right-hand side of the screen. Simply follow the steps to activate it on your smartphone.

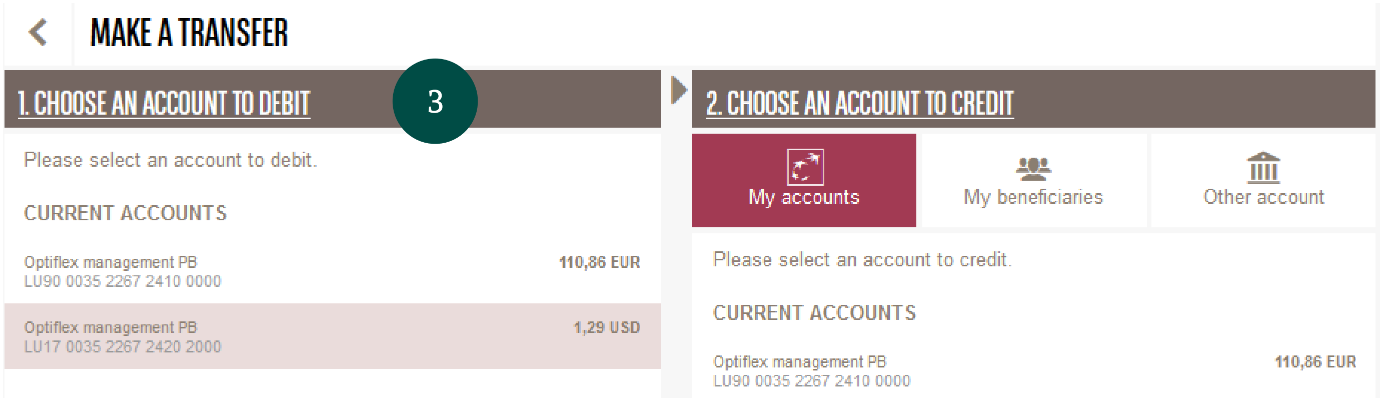
9. Make a transfer / standing order

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).



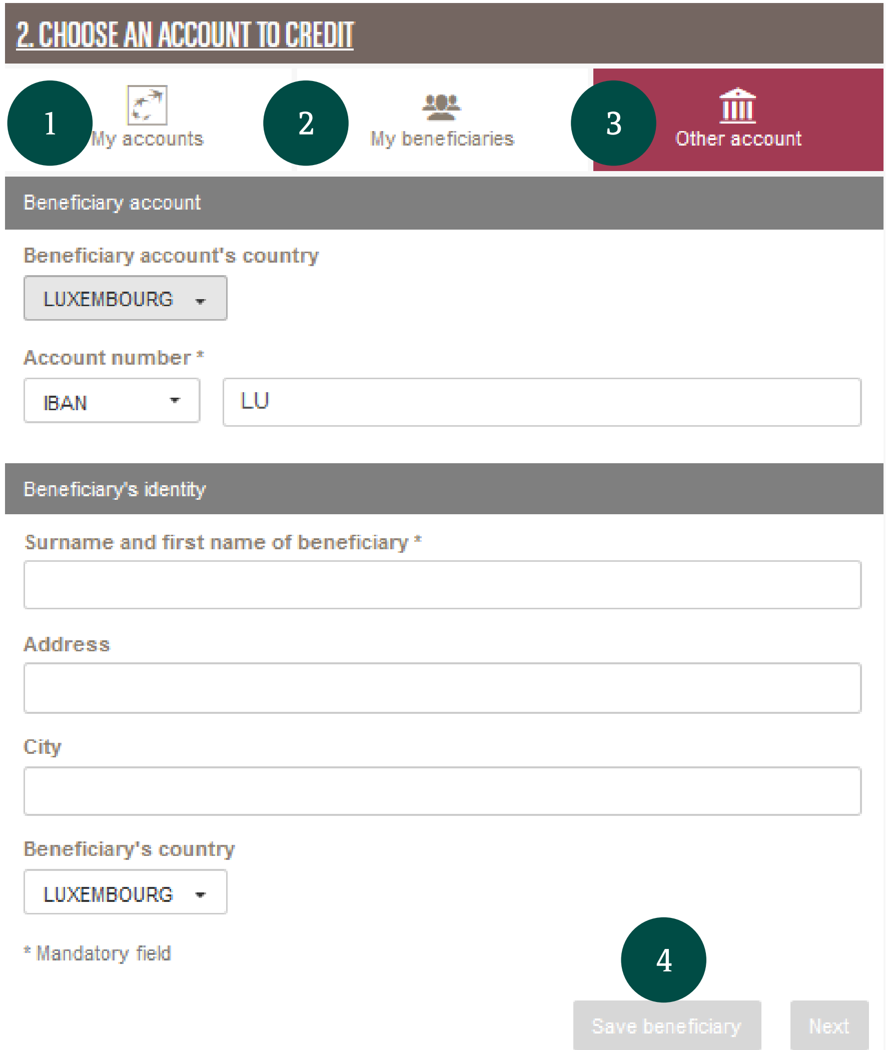


9. Make a transfer / standing order

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"**.



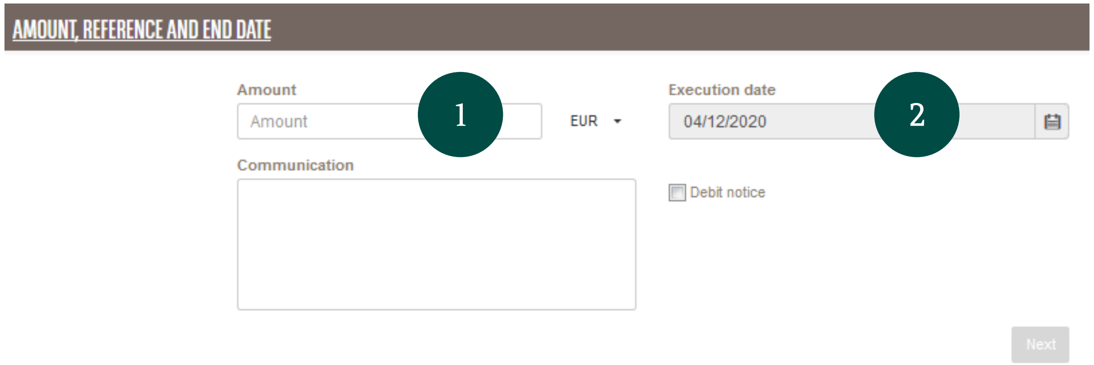
9. Make a transfer / standing order

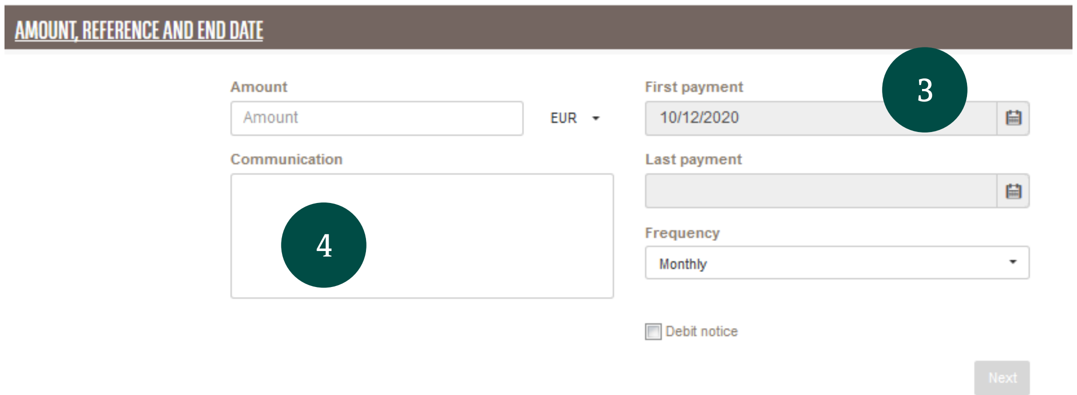
1. Specify the **amount** and **currency.**

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.





9. Make a transfer / standing order

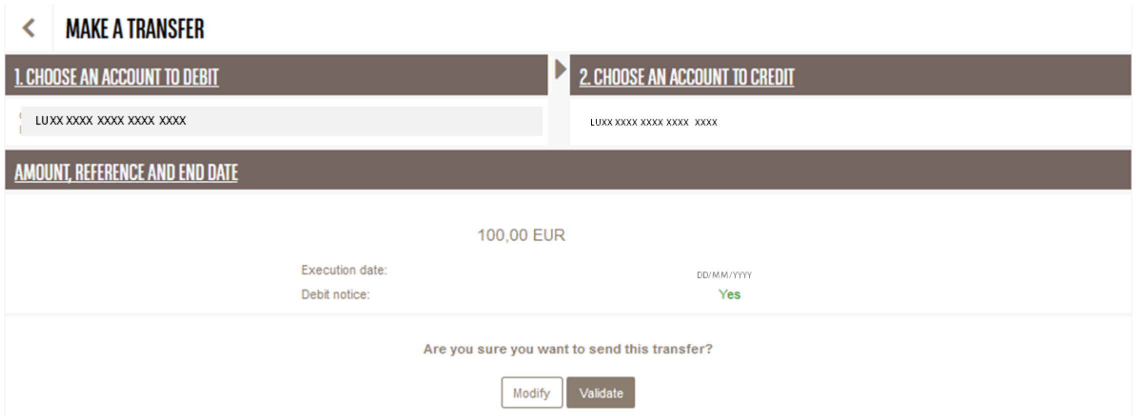
- Check the **details of your transfer**. If everything is correct, click on **"validate"** or if there is an error, click on **"modify"**.

- 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.

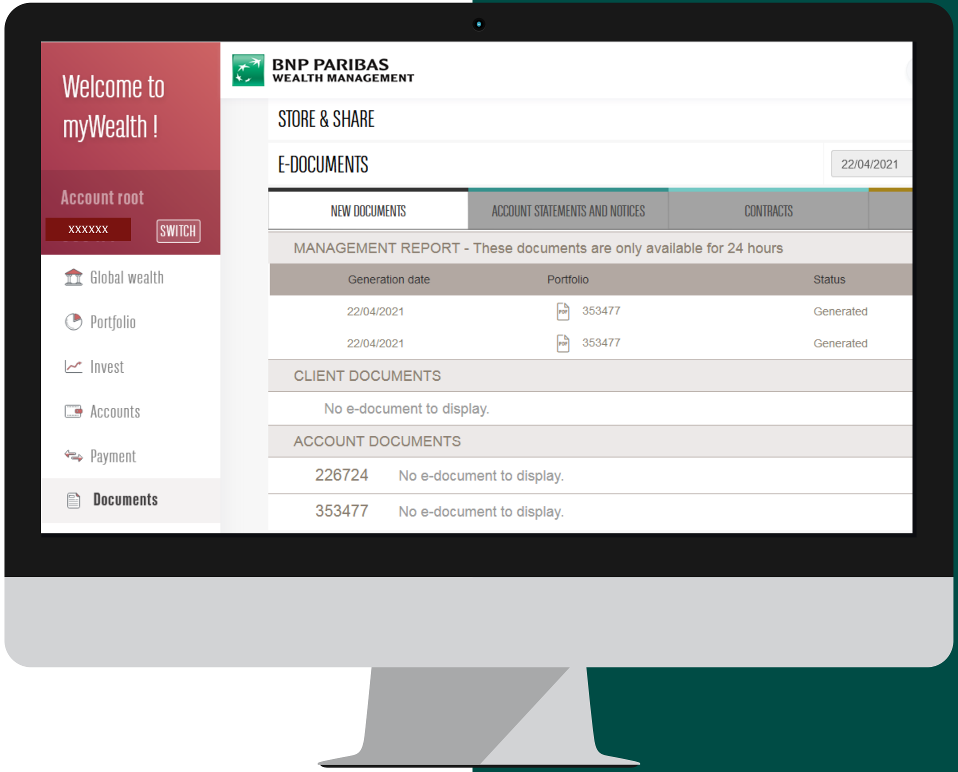
- Your transfer is then executed and the message **"your transfer has been taken into account"** appears on the screen.



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.



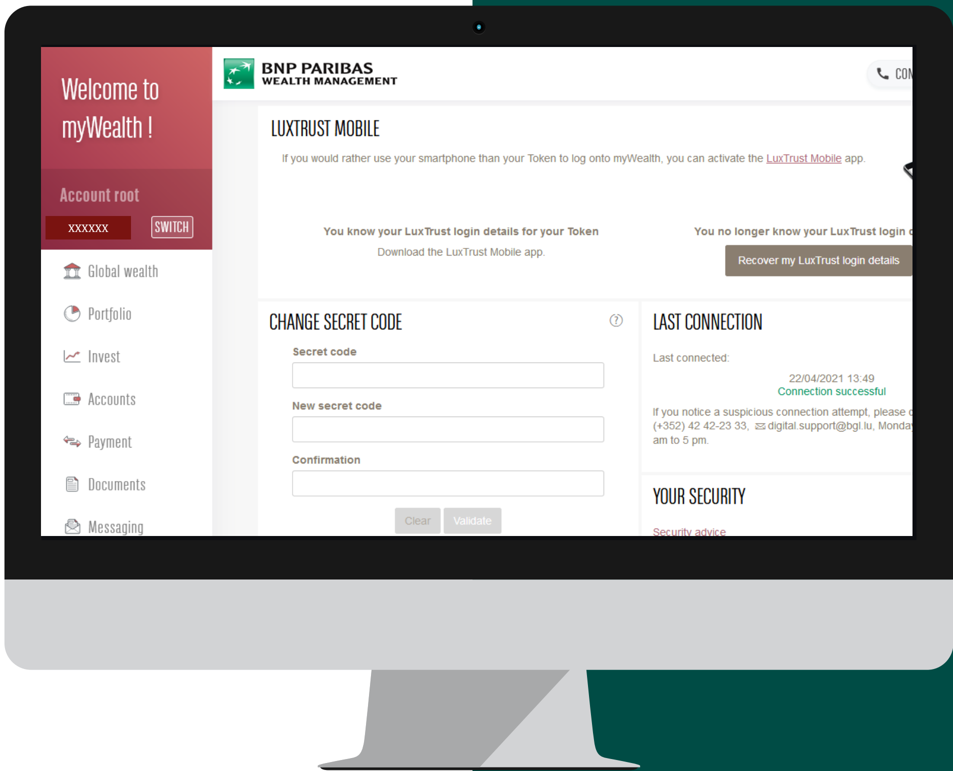
It is also from this page that you can access your management reports, generated at your request, for a period of 24 hours.

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.

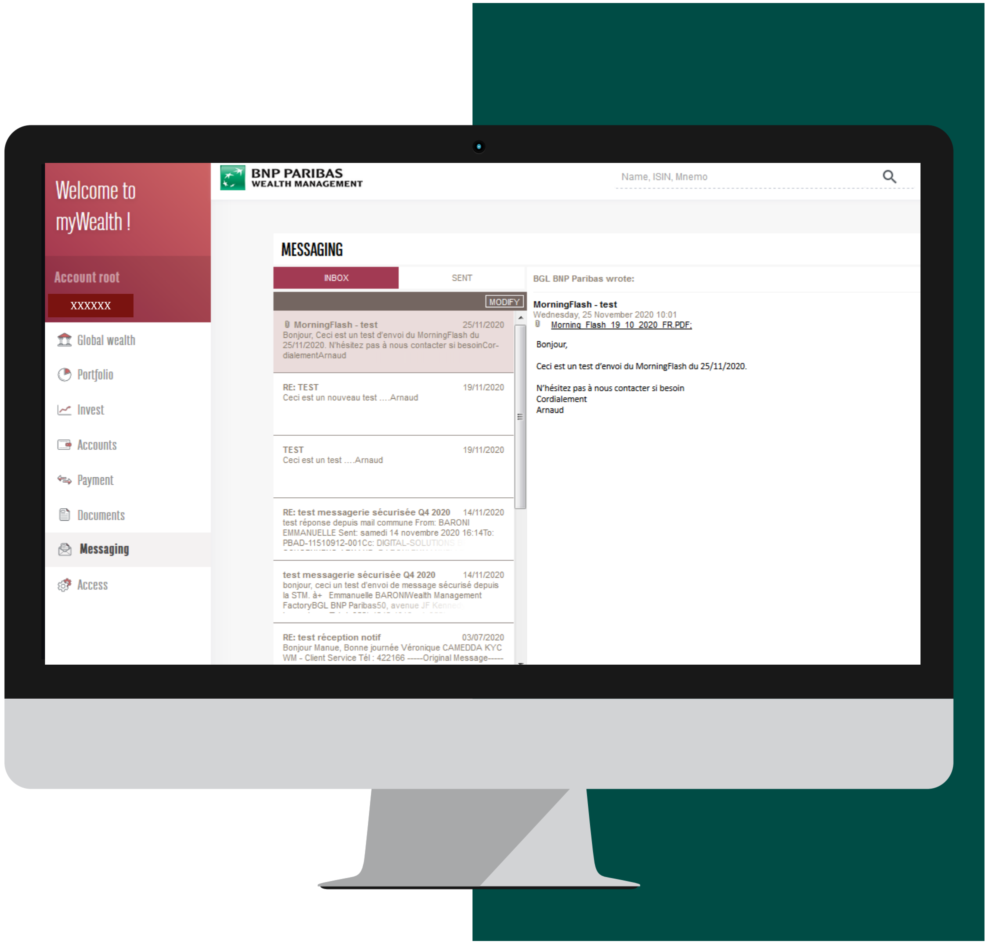


12. Contact us

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

DIGITAL SUPPORT

+352 42 42 23 33
digital.support@bgl.lu
From Monday to Friday, from 9am to 5pm

FOLLOW US

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.

50, avenue J.F. Kennedy L-2951 Luxembourg - R.C.S. Luxembourg : B6481

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