UBP E-BANKING

User Guide Asia

UBP

UNION BANCAIRE PRIVÉE

TABLE OF CONTENTS

WELCOME TO UBP E-BANKING

Your online wealth management service

Experience the convenience of our digital banking service to manage your accounts, make an analysis of your portfolios and consult your documents, while benefiting from state-of-the-art security and seamless browsing.

Main functions

AUTHENTICATION
Secure authentication method for you to access the platform with a soft token on your mobile device.

PORTFOLIO CONSULTATION
View your portfolios (broken down by asset class or currency) and access performance histories and transaction lists directly.

PORTFOLIO ANALYSIS
Export data and make your own analysis.

ACCESS TO YOUR BANKING DOCUMENTS
Account statements and transaction notices are available in a dedicated section in e-banking.

SUPPORT
Directly from your relationship manager with no need to call a support desk.

Tips to keep your account secure

Because security also depends on user vigilance, you are advised to comply with the following instructions at all times:

- Connect from safe locations only
- Use a recognised antivirus package to protect your computer
- Make sure you log out properly, using the "log out" button
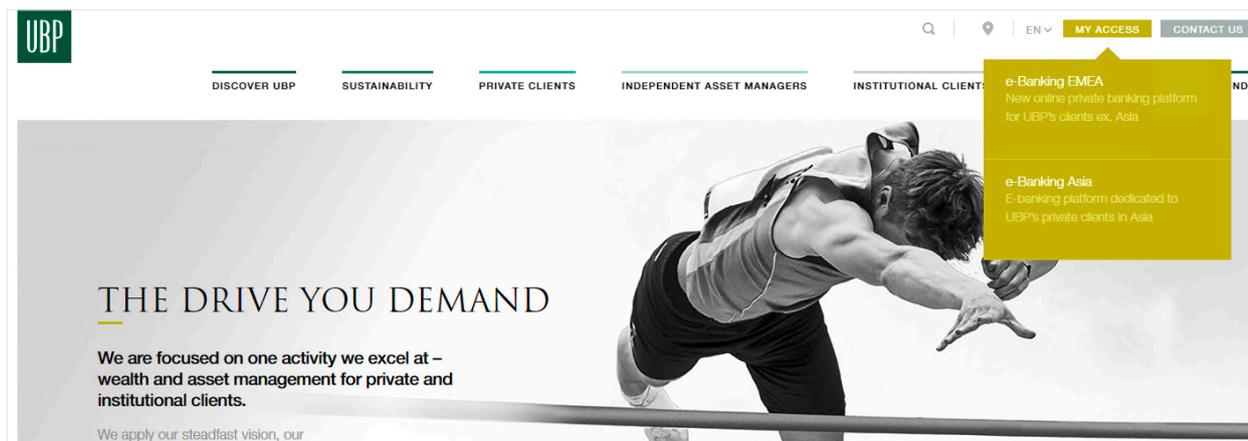- Keep your computer's operating system up-to-date

HOW TO ACCESS UBP E-BANKING

From the direct link
You can access UBP e-Banking directly by going to **https://ubp.pbgate.services**

From the UBP Group website
Go to our corporate website, **www.ubp.com**, and click on "My Access" (located in the top-right-hand corner) and then on "e-banking Asia".

*Supported on Internet Explorer (version 10, 11 or Microsoft Edge required as a minimum), Chrome, Firefox and Safari. We recommend that you update your browser to the latest version for the best user experience.

AUTHENTICATION

New to UBP e-Banking or want to register or deregister a mobile device?
Go to the appendix to read how to set up or change the soft token through the "HID Approve" app.

Existing UBP e-Banking user?
Follow the steps below to authenticate yourself with the app, called "HID Approve" to access your e-banking.

Step 1: Go to the authentication page
https://ubp.pbgate.services

Step 2: Enter your user ID and password
Enter your e-banking user ID and password (which you created at initial login), and then click on "Login".

If you wish to change your e-banking password, click on the "Change your password" link.

You can obtain your User ID from the letter with the QR code sent to you. If you no longer have this letter, please contact your relationship manager.

Please note: You have three attempts to log in before we block your account. To unlock your account, please contact your relationship manager.

Step 3: If you have multiple devices registered on the "HID Approve" app, choose a device to log in with
If you have several registered devices, select the one you wish to log in with and click on "Validate". If you have only one registered device, it will automatically take you to step 4.

Step 4: Accept notification or generate a secure code
After entering your six (6) digit "HID Approve" app PIN, accept the notification received in the "HID Approve" app by swiping the "Approve" button.

If you have not received the notification, generate a secure code, enter it on the e-banking screen and click on "Validate".

If you have lost your "HID Approve" app PIN, please contact your relationship manager.

After you have entered the six (6) digit app PIN and swiped the "HID Approve" app as in Step 4, you are now automatically re-directed to your UBP e-banking account.
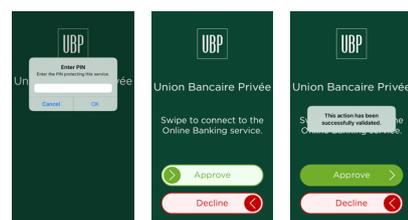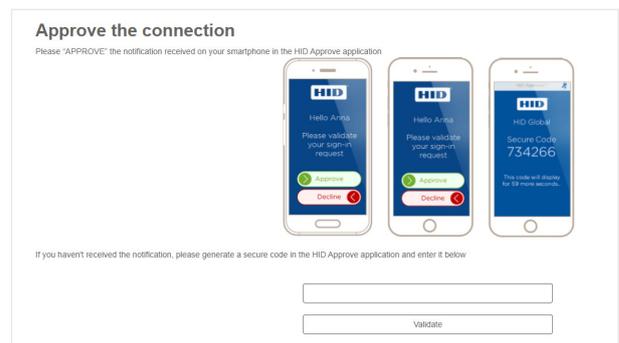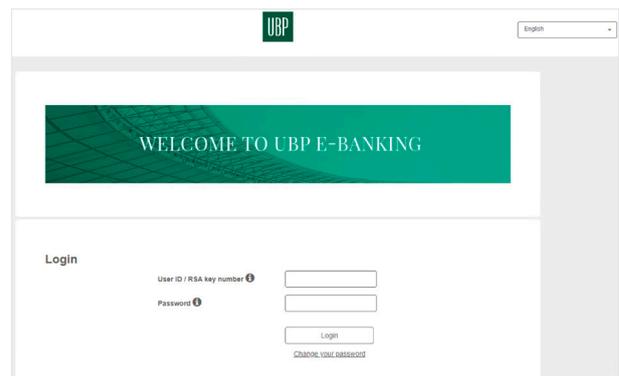
ACCOUNT OVERVIEW

1. Navigation

Use the navigation at the top of the page to move between the Home screen, Portfolio overview, or to check on your payment and securities orders. All documents are saved under eDocuments and you can obtain the latest maintenance schedules and other news from the bank by clicking on News. If you require clarification on terminology, please access the Glossary.
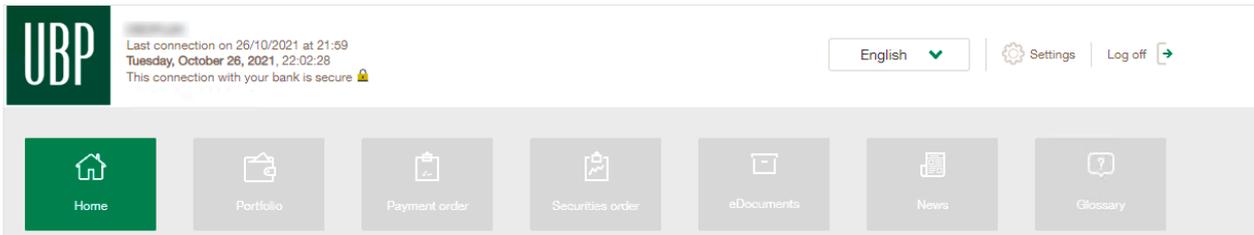

2. Downloading and printing

If you see the download button ⬇ at the top right-hand corner of the page you are able to extract the information on the page into Excel or PDF format. This may take a few minutes depending on your internet connection.

3. Main page

The home screen of your online banking allows you to have a quick overview of the performance and assets of your portfolios. It also allows you to generate a portfolio valuation of one or a consolidation of multiple accounts.
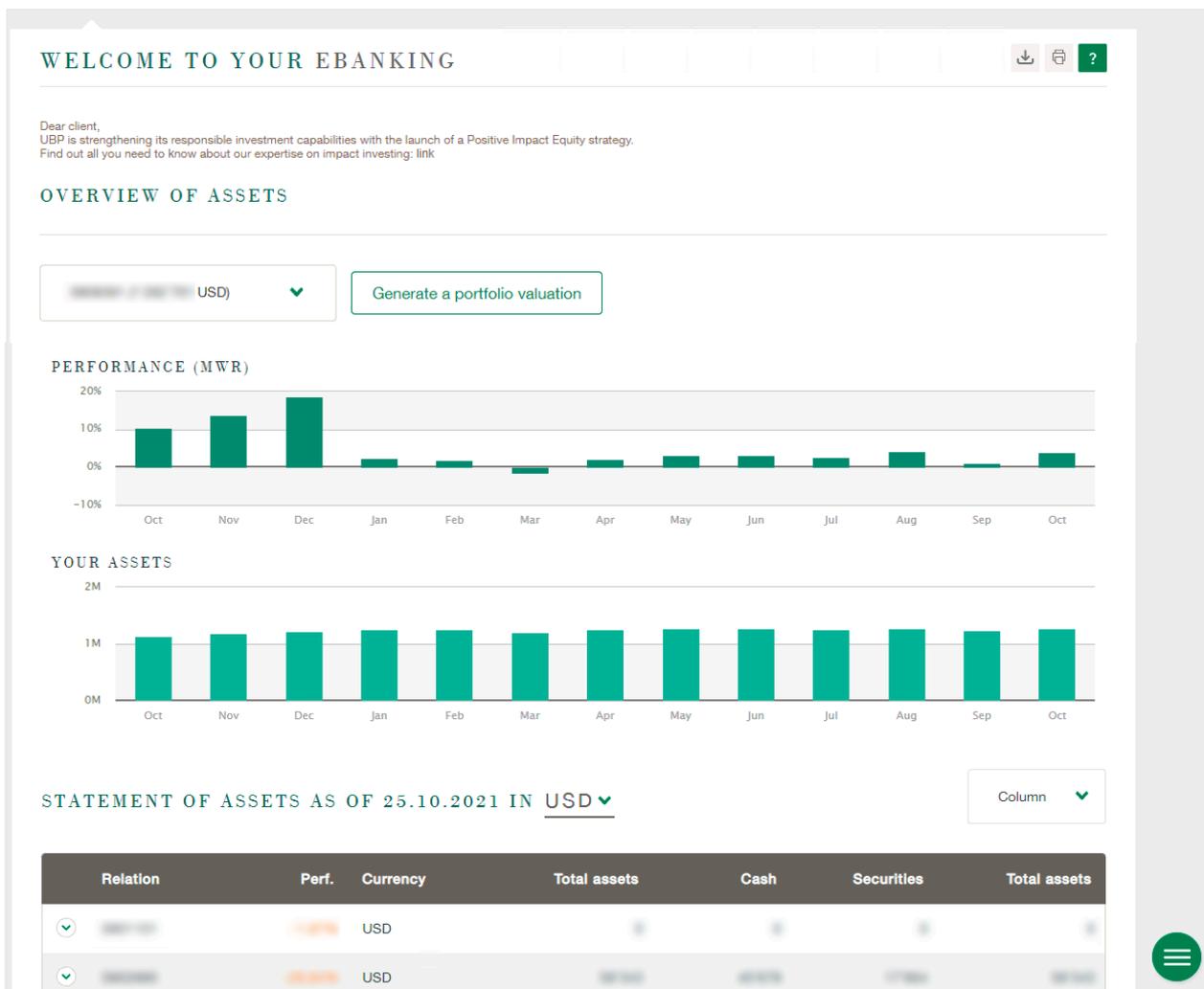
PORTFOLIO VIEW

To see an overview of your holdings, click on the Portfolio tab located in the navigation bar. You will then have options to view your accounts as a summary or in detail as shown here.
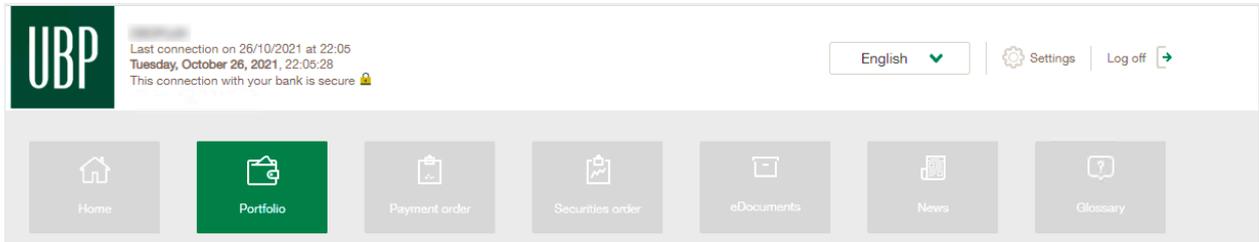
1. Summary View

Take control over your portfolios by selecting a single account or a consolidation of multiple accounts by investment category.

Please note: If you would like to extract the information into Excel or PDF format, simply click on the download button at the top right-hand corner of this page. This may take a few minutes depending on your internet connection.

2. Detailed View

If you need more detail of your portfolios and the investment categories, change the tab to Detailed view.

Please note: If you would like to extract the information into Excel or PDF format, simply click on the download button at the top right-hand corner of this page. This may take a few minutes depending on your internet connection.

How to generate your Portfolio Valuation (Portfolio Statement)

This function allows you to generate an on-demand portfolio valuation statement of a single account or a consolidation of multiple accounts, either as of the previous day's close (default), particular date, current day or end of previous month (up to 695 days).

1. Navigate
Under the "Portfolio" tab, select "Generate a portfolio valuation" in the drop-down menu

2. Preference selection
- Choose single or consolidating different accounts
- Choose currency
- Select time frame from drop-down menu:
    - Previous day (default)
    - Choose particular date
   - Current day
    - End of previous month

3. Create report
Click on "Generate" to create a PDF.

Please note: The PDF document might need a certain time to generate (1-2 minutes). Clicking on the "Refresh" button on the right, updates the status of the PDF document in the Status column. Once the document is available, you can download it by clicking on the PDF icon.

4. Access PDF
Click on the PDF icon to view your portfolio valuation (portfolio statement).
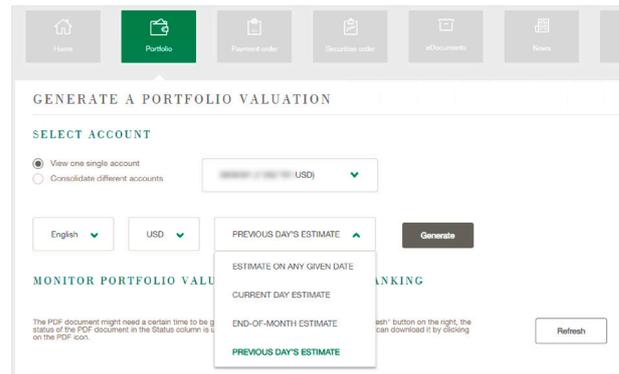
How to view your Securities Transactions

This function allows you to view your securities transacted for an account according to a specific time period.

1. Navigate
Under the "Portfolio" tab, select "Securities account" in the drop-down menu and then click on "Securities transactions".

2. Preference selection
- Select account
- Choose date range (choose a date range less than two years from today)
- If required, filter by Value:
    - ISIN Code
    - Designation
    - RIC Reuters
    - Telekurs no.

3. Export or print
To export your portfolio valuation, click on the download icon ⬇ . If you wish to print, click on the print icon 🖨 at the upper right-hand corner.

Please note: This may take a few minutes depending on your internet connection.
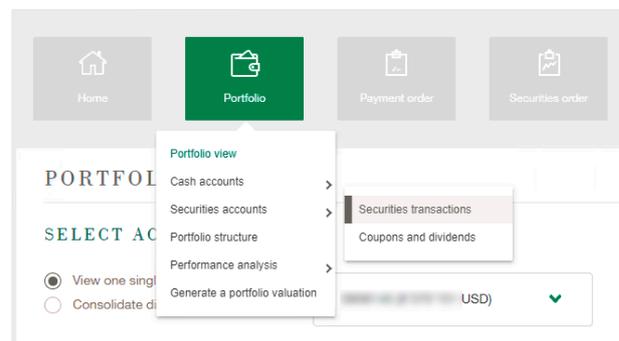
OVERVIEW OF PAYMENTS & SECURITIES ORDERS AND STATUS & EXECUTIONS

This function allows you to view your payments and securities transacted for an account according to the order status using a one week or one month view.

1. Navigate
Click on the "Payment order" tab or "Securities order" tab located in the navigation bar.
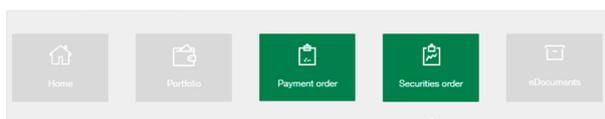
2. Preference selection
Select account and choose data to be displayed. You can then filter between "Executed", "Pending" and Cancelled. Click on the download or print button if you would like to extract the information.
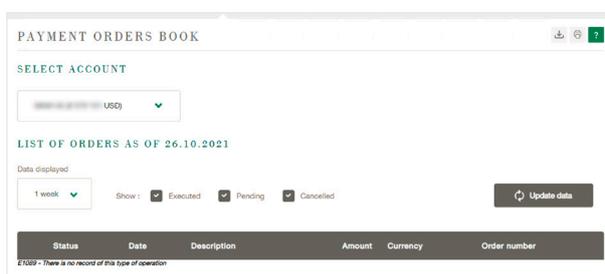
3. Export or print
To export this information, click on the download icon ⤓ . If you wish to print, click on the print icon 🖶 at the upper right-hand corner.
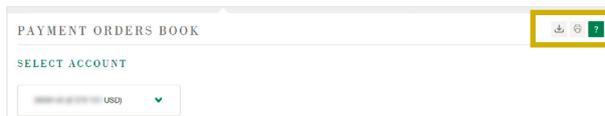
Please note: This may take a few minutes depending on your internet connection.

WHERE TO FIND YOUR E-BANKING DOCUMENTS

Click on the "eDocuments" tab located in the navigation bar.
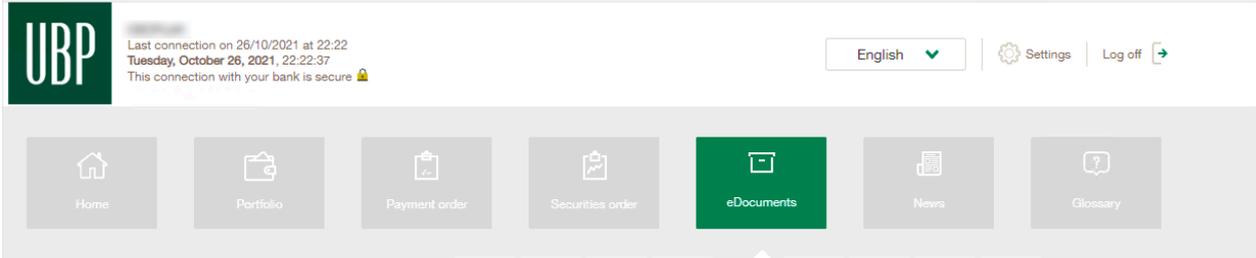
In this section, you will find all of your portfolio and account statements, as well as your transaction confirmations and other banking communications over the past 12 months.
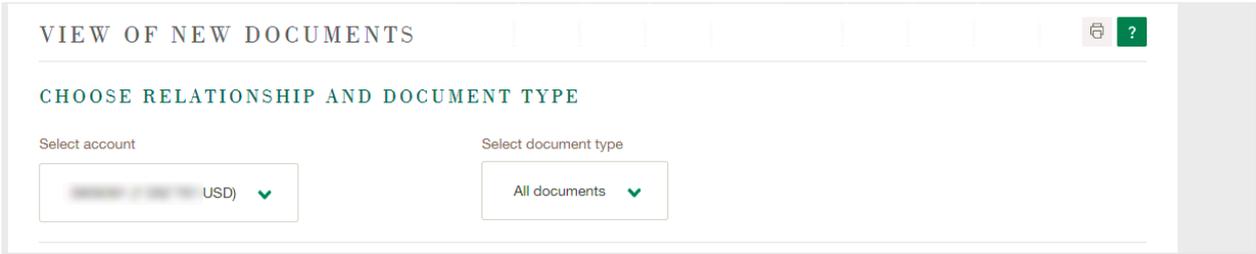
Here is an example:

	Date	Relation	Operation type		Transaction number	Group
⌄	22.10.2021		FORWARD DEAL	1AV		☐
⌄	15.10.2021		FX SPOT	1AV		☐
⌄	13.10.2021		TRADE CONTRACT NOTE	1AV		☐
⌄	01.10.2021		TRADE CONTRACT NOTE	1AV		☐

TIPS ON USING ONLINE BANKING SERVICES

What UBP is doing to make your e-Banking access secure

UBP is paying increased attention to security and makes every effort to ensure data confidentiality. Even so, internet security is a joint effort. While UBP employs various security practices and measures in order to protect the confidential information of its clients, as the end user, you play an important role in safeguarding against risks such as those related to virus attacks, unauthorized access and fraudulent online activities. The information set out below is designed to let you know about the precautions that we are taking to guarantee service security and to inform you about how to use internet services safely.

Complex authentication
The connection system requires four separate elements. Only the "physical" holder of the digital key will be able to connect, but he or she must also have the passwords required for connection.

Digital key number
- PIN code (created by the user during the first connection). Random number (One-Time-Password supplied by the digital key).
- e-Banking identification password (to be changed during the first connection).

Encrypted Data Transfer
Data is encrypted and sent over a secure channel. This limits the risk of data being intercepted and the loss of confidentiality of the data being sent.

Regular security system audits
Our e-Banking application and installation are regularly audited and tested for intrusions in order to check their level of security and to make sure they are not vulnerable.

Secure your system or devices

Protect your computer
- Protect your computer with antivirus software, a firewall and spyware protection. Regularly update your security software.
- Update your operating system and internet browser. Regularly back-up your data.

Protect your mobile device
- Always update your device to the latest available OS version. These patches normally carry security and bug fixes that will help secure your device and the information stored on it.
- Do not make any modification to your mobile electronic device not authorized by the operating system issuer and the device manufacturer (often called "jailbreaking" or "rooting").
- Avoid auto-complete features which remember user names or passwords.

Password management
- Never give out your password.
- Create complex passwords that include special characters as well as letters and numbers. Never use the names or birthdays of your loved ones.
- Do not select whole words found in the dictionary. Use a different password for each online application. Regularly change your passwords.
- Do not allow internet browsers to save your passwords. Do not write your passwords on your digital key.

How to end your session safely

- Click on the "Disconnect" button when you want to end your session. Simply closing the browser window does not ensure that you have disconnected from the site.
- Empty your browser's cache after each session.

Be attentive when you connect

- Always enter the address **www.ubp.com** manually, follow the my access link at the top right of the Home page and click on the e-Banking Asia link to enter into UBP e-Banking, or directly enter the address **https://ubp. pbgate.services**
- Verify that the security padlock is visible and that «https» appears in the address bar.
- Users are strongly advised to connect only to secure or encrypted networks and not to connect to an e-Banking account in public places, either on public computers or on a personal laptop over Wi-Fi.
- If you must use a Wi-Fi connection, make it more secure with password protection and use a secure program to prevent your data being intercepted by a third party.
- Notify your relationship manager as soon as practicable when detecting unusual activities or observations (e.g., unusual login screens, suspicious pop-up screens or abnormal Internet banking login steps).

Internet fraud and phishing

Phishing, the practice of using fraudulent emails and copies of legitimate websites to extract financial data and other personal information from unsuspecting computer users, continues to expand in sophistication and customers of financial institutions are increasingly targets of these scams. Because phishing materials often look genuine and may appear to originate from real people, organizations, institutions and websites, the following precautions are suggested:

- **Be cautious about clicking on any links**, opening any attachments, or downloading any files from emails regardless of file type or who sent them.
- **Maintain your guard and read your email and SMS notifications carefully**. Malicious emails may contain convincing UBP brand logos, language and have a seemingly valid email address.
- UBP will periodically contact clients through different channels such as email and phone, but will **never request that the client provides their electronic banking credentials** on an unsolicited basis. This includes unsolicited SMS or emails asking customers to click on a link (including those emails or websites presented as a QR code) and to enter their personal or account details into a website.
- If you receive an unsolicited email or SMS which appears to be from UBP, or are in any doubt, **please contact your relationship manager first** before taking any further action. Do not click on links provided in random emails and SMS as this is how an account can be phished.

For further tips on using internet banking services safely, please refer to the following references:

- **Singapore Cyber Security Awareness Alliance** (formed by IDA & companies from public & private sectors) **https://www.csa.gov.sg/gosafeonline**
- **The Hong Kong Monetary Authority (HKMA) Tips on Using Internet Banking Services https://www.hkma.gov.hk/eng/smart-consumers/internet-banking**

GLOSSARY

For your convenience, we have made a glossary available to provide more information on the terminology used in this e-banking environment.

**Union Bancaire Privée, UBP SA** | UBP e-Banking | User Guide Asia

CONTACTS FOR SUPPORT AND QUESTIONS

If you require support or have any questions, your relationship manager will be pleased to assist you. Your relationship manager's name is at the bottom of the screen.

If you do not have their direct number on hand, you can call us on the following numbers:

Singapore   +65 6730 8088

Hong Kong   +852 3101 9688
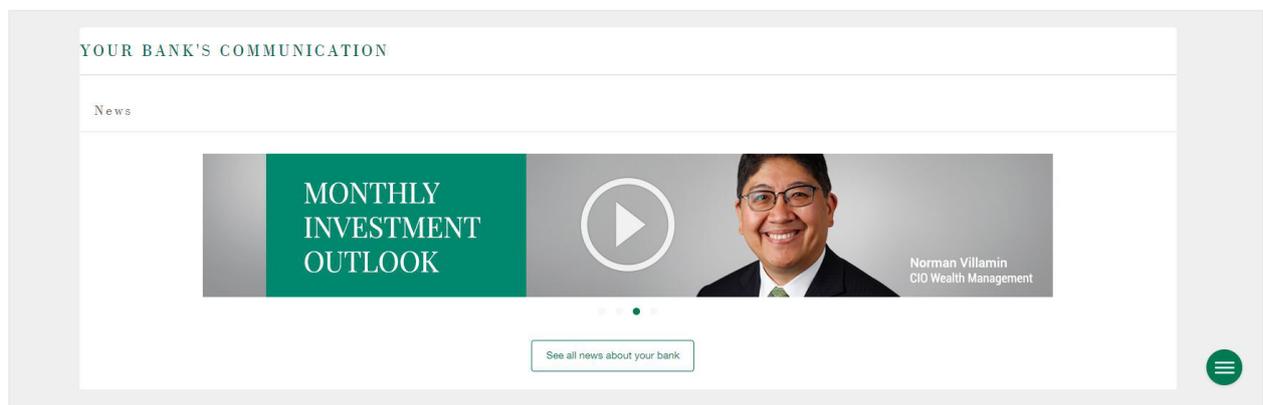
APPENDIX

HOW TO SET UP THE "HID APPROVE" APP

1. Download and install the "HID Approve" app on your smartphone

- You can download the "HID Approve" app from Apple's App or Google's Play store.
- Once the download is complete, open the "HID Approve" app.
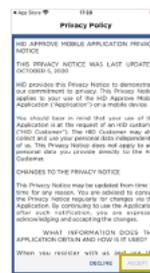
Google Play

App Store

Please note: The app is also available at the following Chinese stores: Tencent MyApp, Huawei App Market, MIUI App Store, VIVO App Store, Sogou Mobile Assistant and Meizu Flyme.
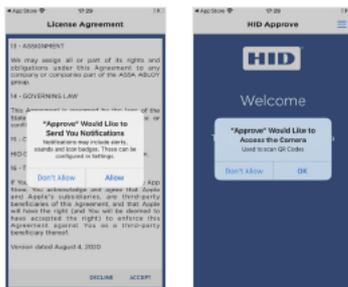
2.1 Accept the privacy policy and the licence agreement

- Display the privacy policy and licence agreement.
- Accept them both if you agree and wish to proceed.

2.2 FOR IOS DEVICES: Authorise notifications and access to your camera

- Allow the "HID Approve" app to send you notifications on your smartphone.
- Allow the "HID Approve" app access to the camera on your smartphone.


2.2 FOR ANDROID DEVICES: Authorise access to your camera

- Tap on the welcome screen.
- Allow the "HID Approve" app to access the camera on your smartphone.
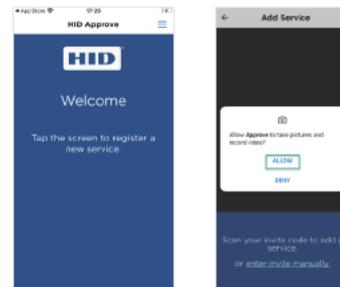
3. Scan the QR code and set your "HID Approve" app PIN

Scan the QR code you received by mail or which you see on the screen (if you are registering a new device) and set your "HID Approve" app PIN for this service by entering six (6) digits. You will be asked to confirm this PIN by entering it again.
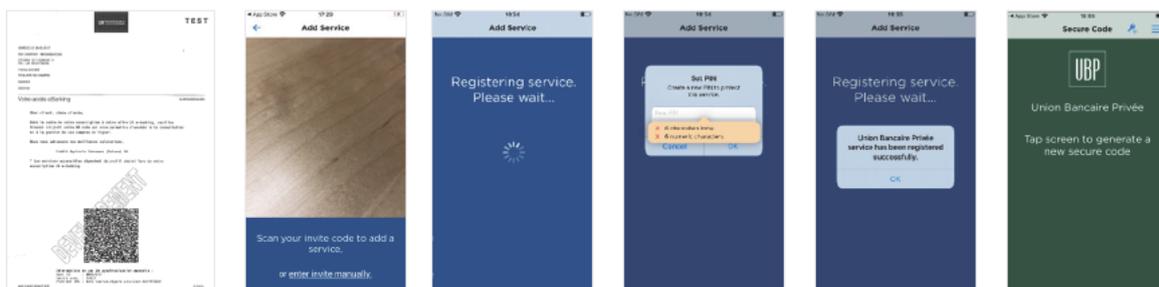
For more information on how to log in to e-banking refer to the "Authentication" guide in this document.

HOW TO CONNECT FOR THE FIRST TIME WITH THE "HID APPROVE" APP

1. Download and install the "HID Approve" app on your smartphone

Refer to the "How to set up the "HID Approve" app" guide in this document for more information.

2. Scan the QR code and set your "HID Approve" app PIN

Scan the QR code you received by mail using the "HID Approve" app and set your "HID Approve" app PIN for this service by entering six (6) digits.

Please note: if the scan function does not work, you can enter the login information manually using the information below the QR code.
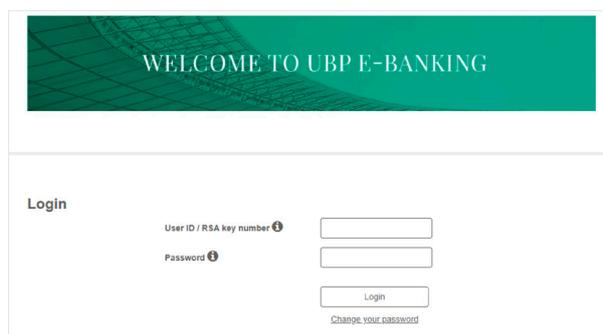

3. Go to the authentication page

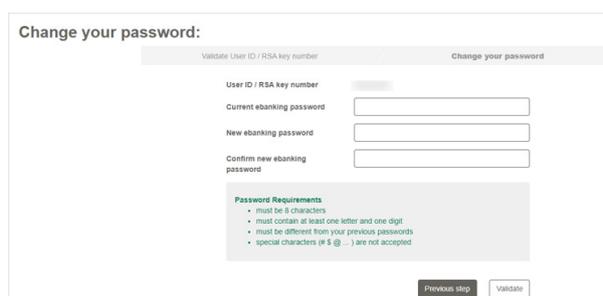Type in the following link into your browser.
https://ubp.pbgate.services

4. Enter your user ID and password

Enter the e-banking user ID and password you received by mail and then click on "Login".

5. Create your personal e-banking password

- Enter a password of your choice: eight (8) characters with at least one letter and one digit.
- Confirm the password, then click on "Validate".

6. Accept the notification or enter a random number

On your smartphone you used to scan the QR code enter the PIN of the "HID Approve" app and accept the notification received in the "HID Approve" app by swiping the "Approve" swiper.

Please note: If you have not received the notification, generate a secure code, enter it in the e-banking and click on "Validate".

You can now access UBP's e-banking services.
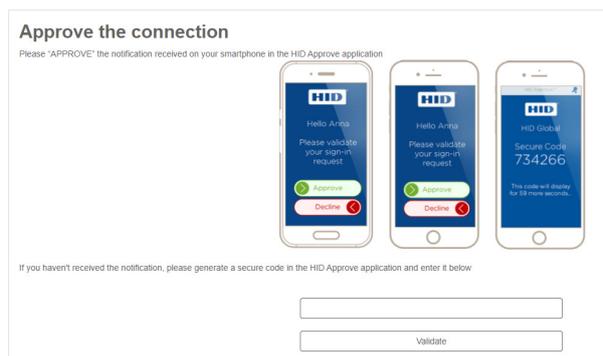
HOW TO REGISTER WITH OR REMOVE A REGISTERED DEVICE FROM "HID APPROVE" APP
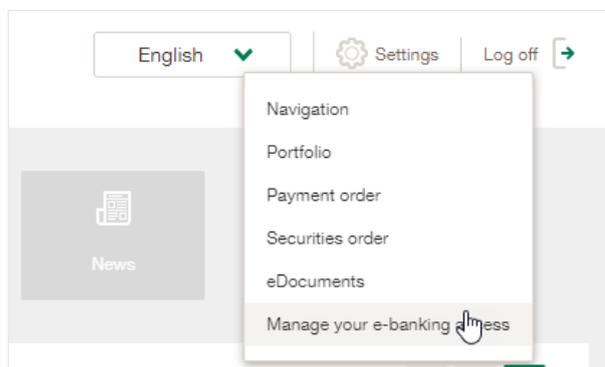
1. Go to the authentication page
Type in the following link into your browser.
https://ubp.pbgate.services

2. Connect to e-banking using your standard login and go to "Settings"
Once in your e-banking account go to "Settings" and in the drop-down menu click on "Manage your e-banking devices".

REGISTER AN ADDITIONAL DEVICE

### 3. Download and install the "HID Approve" app on your new device
Refer to the "How to set up the "HID Approve" app" guide for more information.

4. Add your new device
1. Click on "Register a new device" button in the Device Management section and scan the QR code with your new device.

2. Then set a PIN for this service in the "HID Approve" app.

3. Once done, the new device is registered and can be seen in the Device Management list.
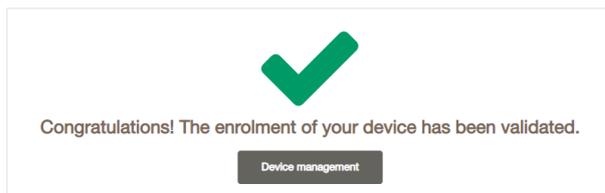
REMOVE A REGISTERED DEVICE

3. Disable your device from using the soft token to authenticate your e-banking login
Select the device you want to remove and click "Delete". The device is no longer on the list and will not be available for future connections. You will need to delete the service from the "HID Approve" app as well.

Please note: If you have only one device on the list, you cannot remove it.

January 2022

Subscribe to our newsletter on ubp.com