User Guide

Eurobank Wealth Portal

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Introduction

Our New Eurobank Wealth Portal will be accessible via a Web Browser, following your submission (and subsequent acceptance by the Bank) of the Online Wealth Services Application, requiring inter alia, your acceptance as a Client of the General Investment Terms found on the Bank's website at www.eurobankpb.lu/en/Media/Publications/MIFID-II (or as provided via email to the Client by the Bank), which includes under its Appendix 1, the Special Terms for Online Investment Services via the Bank's Electronic Platform (Online Wealth Terms).

In this respect, please note that this document must be read in conjunction with the aforesaid Online Wealth Terms. You will have to download and activate the Bank's new Mobile App ("Eurobank Luxembourg") via Apple Store or Google Play in order to be able to access the Wealth Portal. If this has not been completed yet, please refer to the instructions provided in the 'Digital Banking FAQ document' for doing so.

You will also need to have an active e-banking/digital banking user ID before you can access the new Eurobank Wealth Portal. For instructions to self-register in the digital banking platform, resetting your password and reminding your username, please follow the instructions provided in the 'Digital Banking FAQ document'.

Please refer to the MiFID Information Package on the Bank's website Appendix V for more information about the electronic platform at www.eurobankpb.lu/en/Media/Publications/MIFID-II

Your responsible Relationship Manager is available for any additional questions you may have and to guide you through the Portal navigation.

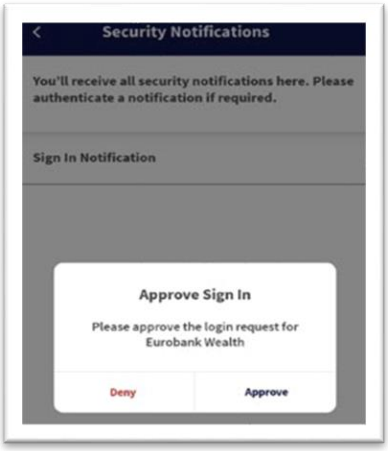
Registration for Existing Wealth Management Clients

I am an existing Wealth Management client with an active Digital Banking user ID. How do I access the new Eurobank Wealth Portal?

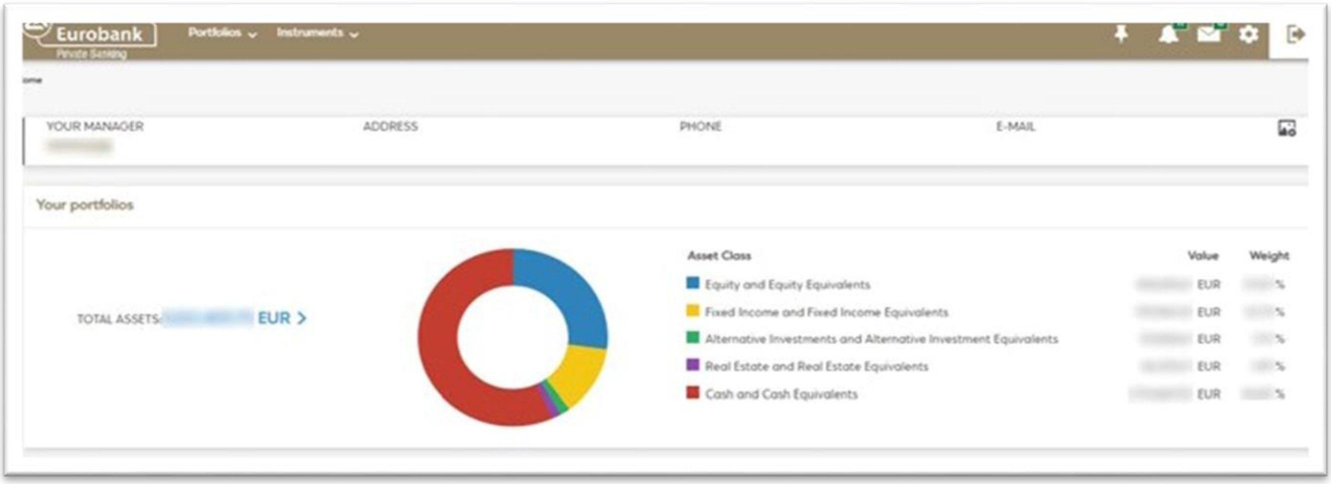
- Initially you will have to apply for obtaining access to the Portal. Your assigned RM will reach out to you and assist with this. After we confirm that we have activated your access, you will have to navigate to the portal's Login page by pressing the 'Wealth Portal' icon on the top menu of the Bank's website www.eurobankpb.lu

- Enter your e-banking/digital banking User ID and password. You can tick the box 'Remember User ID' so that you do not need to enter it every time you navigate to this login page from the same device. After you enter a valid & active Wealth Portal user ID and password, you will be prompted to follow the instructions on your mobile phone. Please make sure you have your registered Mobile Device with the downloaded "Eurobank Luxembourg" Mobile App to confirm the Push Notification.

- A 'Push Login Notification' will be received through the "Eurobank Luxembourg" Mobile App. You will have to click 'Approve' on the Login Request to the Portal.



- This will navigate you to the 'Client Dashboard' homepage (as shown below).



I am a new Wealth Management client with an active Digital Banking user ID. How do I access the new Eurobank Wealth Portal?

- All new clients may obtain access to our Wealth Portal as part of the investment portfolio opening process. After this process, we confirm that this access has been granted and you will have to follow the same instructions as mentioned above for logging in the Portal.

Setting up the Portal for first time use

What are first steps for setting up the Wealth Portal to enable placing investment orders?

For first time users

MiFID Knowledge & Experience ("K&E") Questionnaire

- You will have to complete the MiFID K&E Questionnaire. This is a compulsory questionnaire we ask you to complete as part of the investment portfolio opening process.

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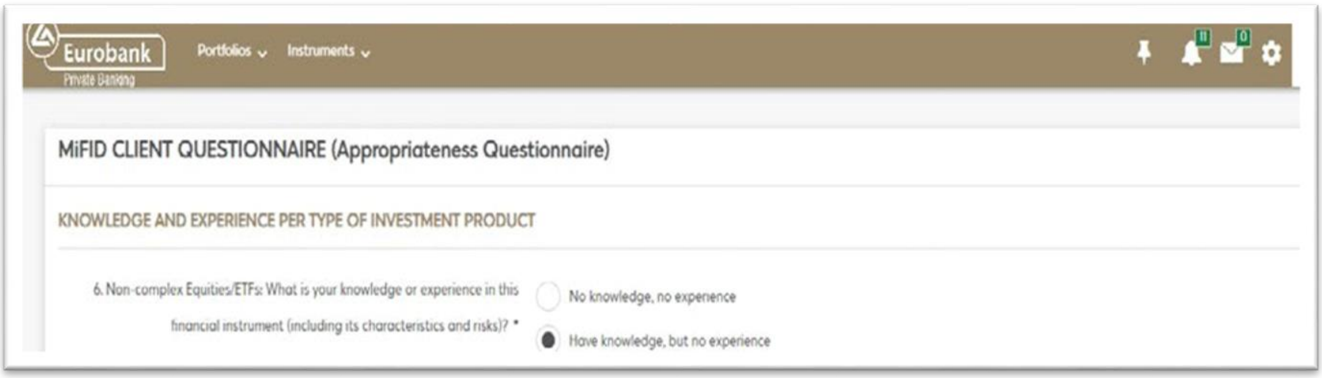
Useful Tip: The MiFID K&E Questionnaire is completed by each client and is valid for a period of 2 years. After this period, it has to be completed again. It represents the individual's knowledge & experience which is required as part of the portfolio opening process and which is also tested by the Bank during the pre-trade compliance checks **('PTCCs')** when placing investment orders. The K&E applies for any personal portfolios and related portfolios (can be portfolios where the individual has a power of attorney **("PoA")** role or an authorized signatory role).

- Please navigate to the bottom of the Client Dashboard page (as shown earlier this is the first page after log in) and click on the red button '**Profile Now**'.

- You will be taken through a series of pages where you will be asked a number of questions regarding your K&E in eleven asset class categories. You will have to respond to all questions in order to complete this questionnaire fully. After you click the '**Finish'** button, you will be asked to review all your answers and click '**Accepted'** and finally the **'Confirm & Finish'** button.

- 

- After the questionnaire is completed, you will be navigated back to the Client Dashboard page. You will be able to see that red button **'Profile Now'** has now been replaced with the **button 'Review Now'** as well as an indication on top of the button that confirms the validity of your K&E profile - **'Current Profile Valid'**. You will also be able to view the questionnaire's expiry date (valid for a 2-year period), the last modification date (should be the date you answered the questionnaire), your client MiFID categorization (e.g. Retail, Professional on request, etc.) and your Level of Education. You will also be able to see how you score for each asset class category. Please note that you can update earlier your questionnaire, by clicking on the **'Review Now'** button, in case of changes in your personal circumstances.

- There are **3 K&E 'levels'** where you will be categorized for each of the 11 Asset Class Categories based on our internal scoring mechanism and the way you respond to the questionnaire:

  - Knowledge, but no experience
  - Knowledge and experience
  - No knowledge, no experience

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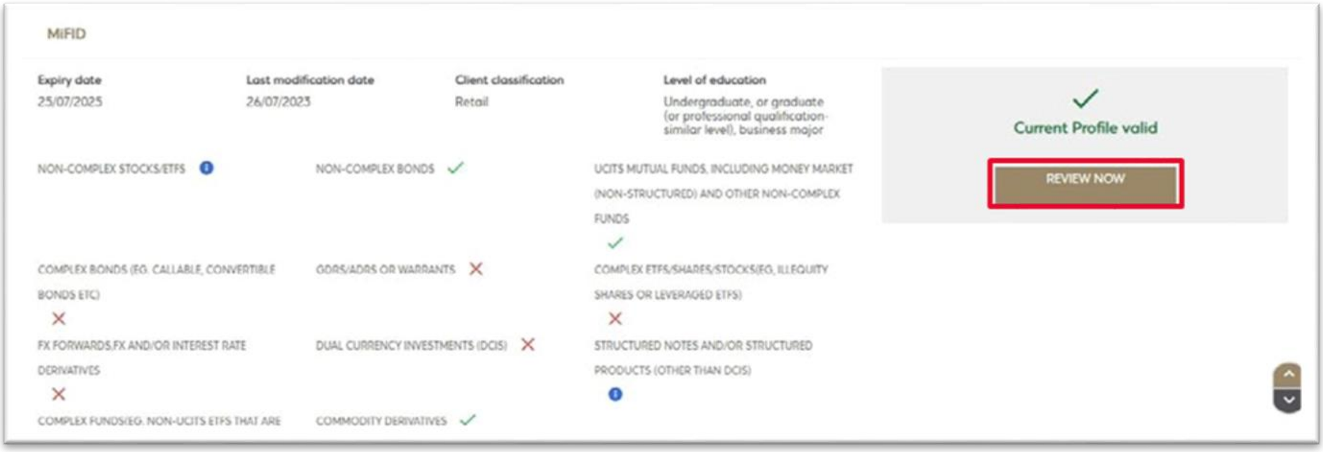
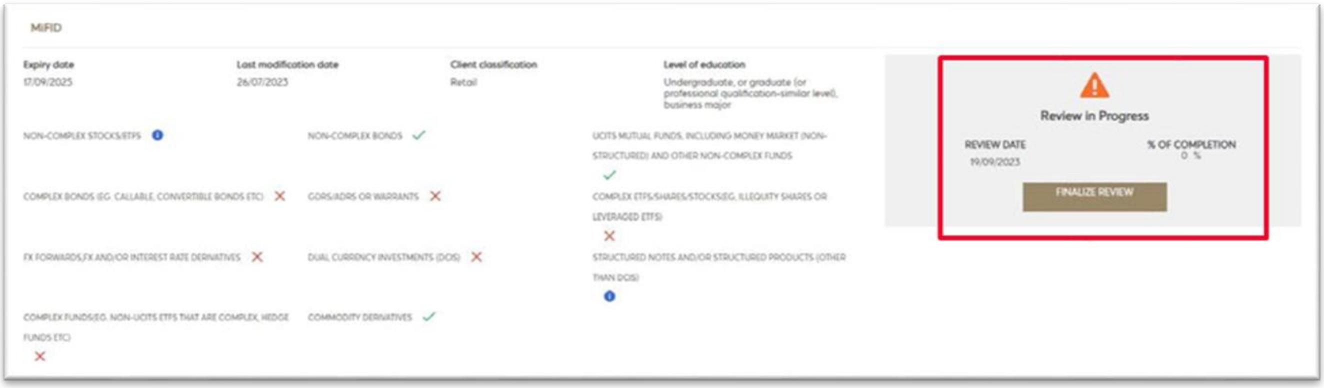


- In case the MiFID K&E Questionnaire is not confirmed and completed, or if it is partially completed, you will see the button **'Finalize Review'** on the Client Dashboard page. This means that your questionnaire is **'Still Pending'** completion and has to be completed by pressing '**Accepted'** at the last screen & finally the **'Confirm & Finish'** button.



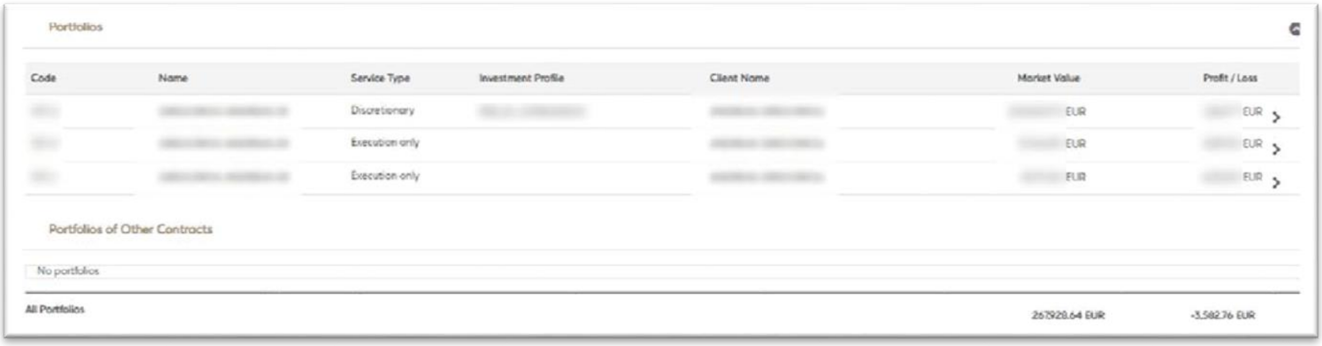
Useful Tip: If the MiFiD K&E Questionnaire is completed fully and you click again the **'Review Now'** button but not complete it fully, you will see the **'Finalize Renew'** button. However, the results of the previously completed questionnaire still apply (up until the expiry date). In case this questionnaire is fully completed, it will replace the previous saved answers and update all dates stated on the page. You will also be able to access your answers in the **'Reports'** page (see later).

Investor Profile ("IP") Questionnaire

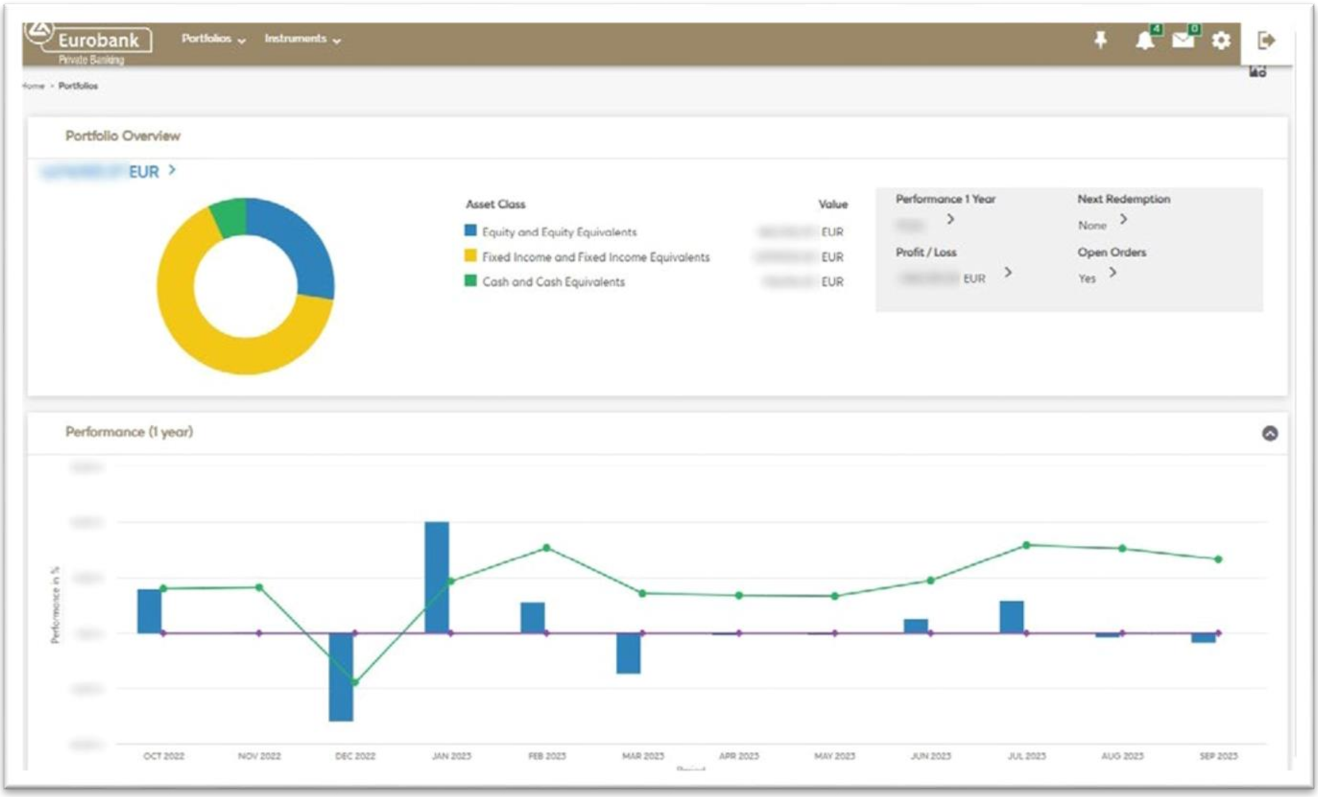
- You will have to complete an IP Questionnaire for each investment portfolio you maintain with the Bank. This is also a compulsory questionnaire we ask you to complete as part of the investment portfolio opening process.

Useful Tip: The IP Questionnaire is completed by each client and is valid for a period of 2 years. After this period it has to be completed again. It represents the investment objectives & risk profile for each particular portfolio. All individuals with personal portfolios are able to complete their IP Questionnaire (or IP Questionnaires for each portfolio if they maintain more than one). For joint investment portfolios and for legal entity (i.e. company) investment portfolios, only the individual with the assigned role **'Main Decision Maker'** is able to complete the IP Questionnaire on behalf of the group of clients or on behalf of the legal entity. In case you do not have the specific assigned role, you will not be able to complete the IP Questionnaire for the said portfolio.

- In the Client Dashboard page you will be able to view all personal and investment portfolios you maintain some kind of relationship.
- In order to access each portfolio, you will have to click anywhere on the portfolio row or on the chevron/right arrow for each portfolio. If you only maintain a single portfolio, you will click on this portfolio to be taken to the Portfolio Dashboard page.



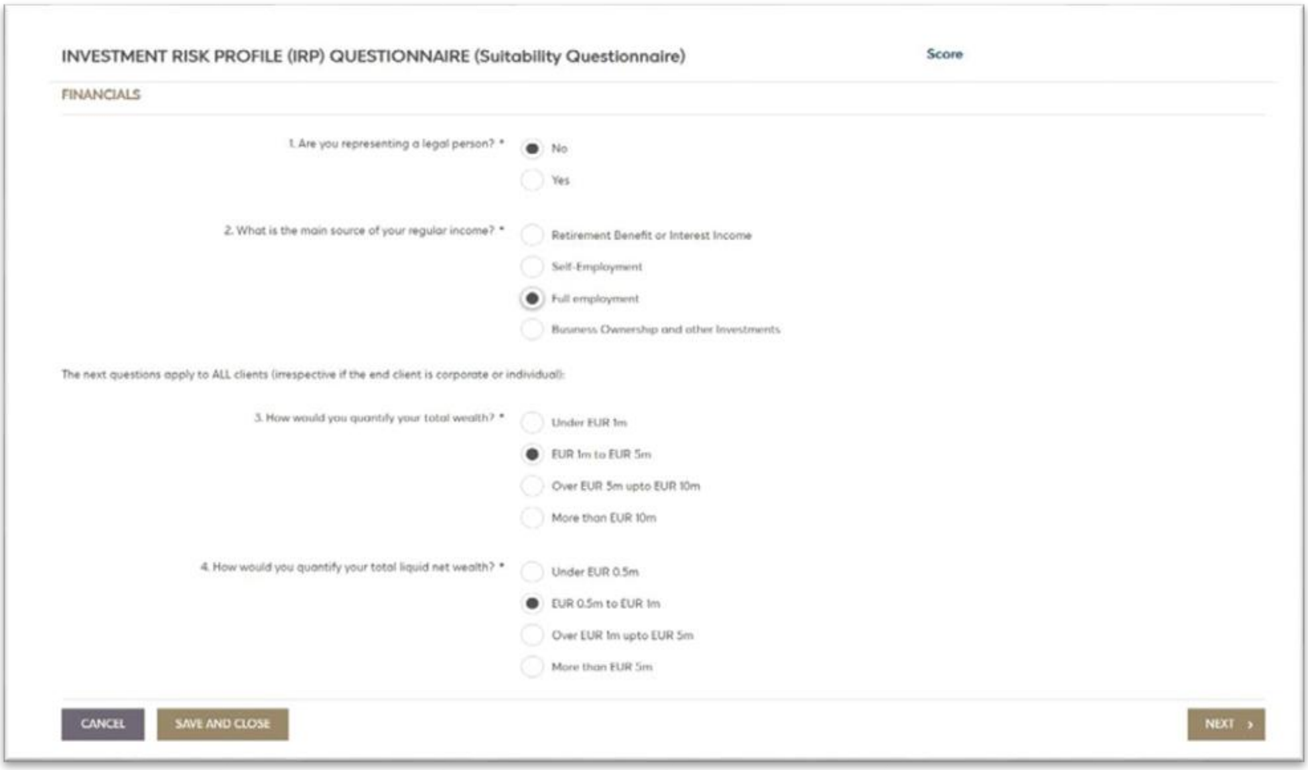
- The Portfolio Dashboard page contains a few basic details about the portfolio composition and its performance.

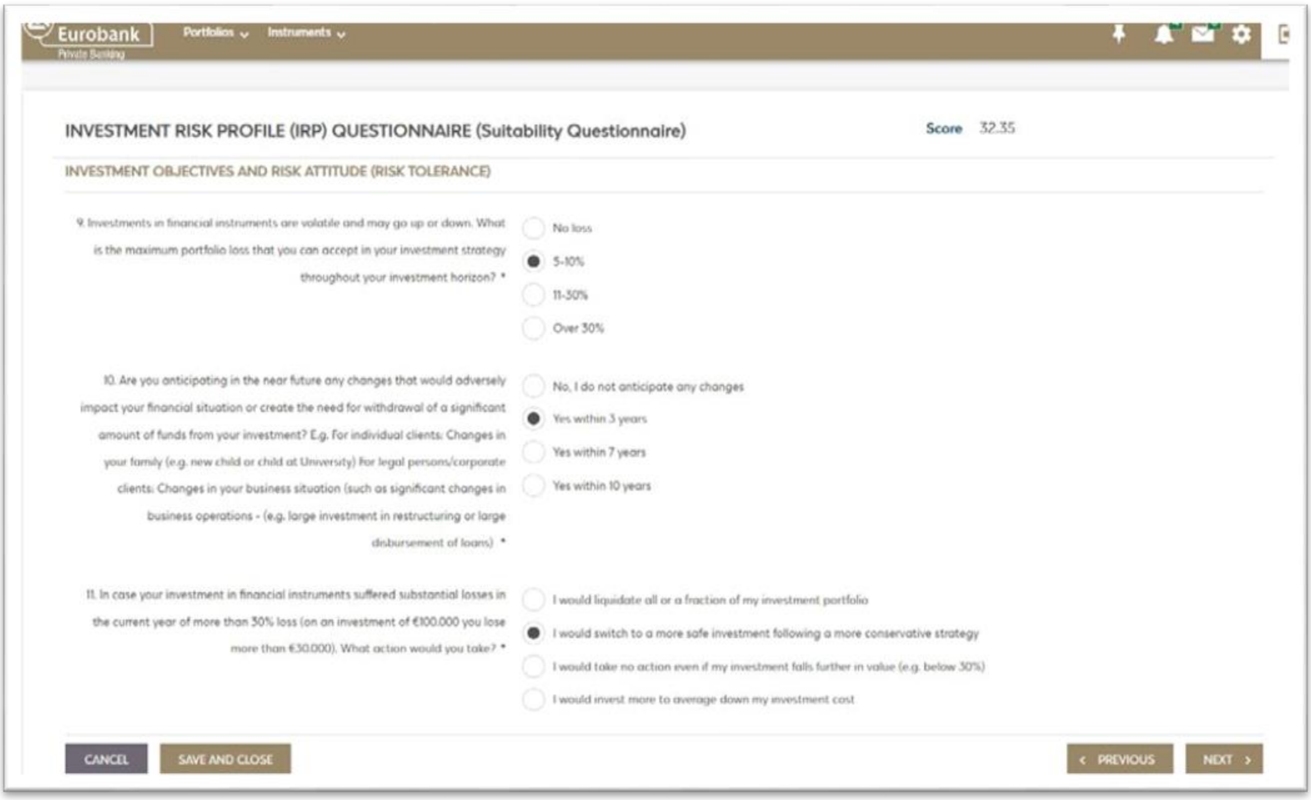


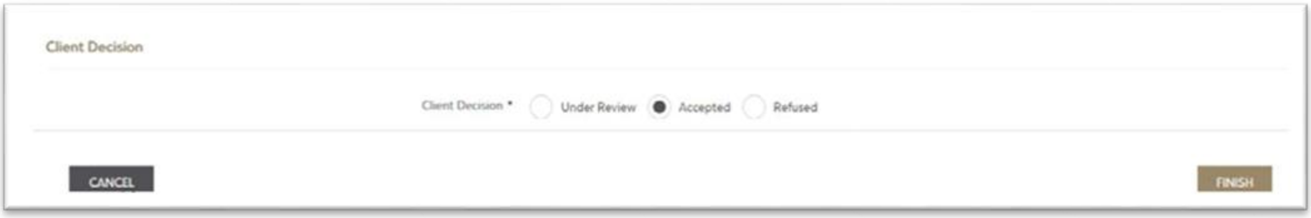
- To access the IP Questionnaire, you have click **'Portfolios'** on the menu at the top of the screen, and then under the section **'Investment'** click **'Profile'**.

- You will be taken to the 'Investment Profile' page of the portfolio, where you have to click on the **'Profile Now'** red button in order to complete the IP Questionnaire.

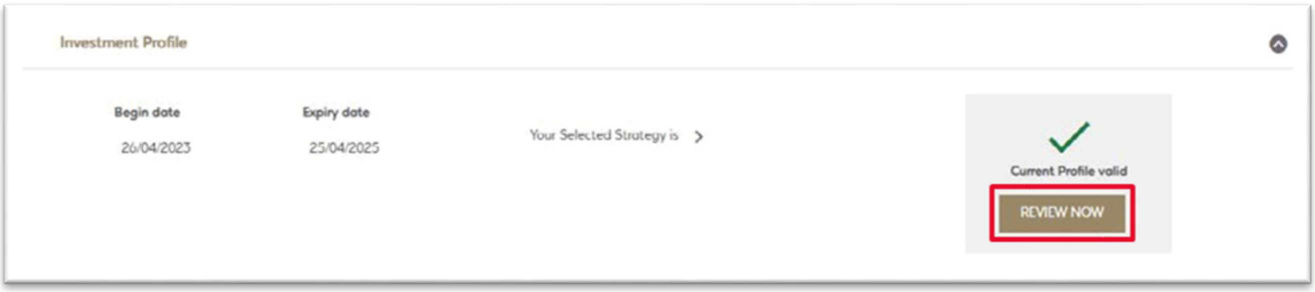
- You will be taken through a series of pages where you will be asked a number of questions regarding the investor profile of the specific investment portfolio. You will have to respond to all questions in order to complete this questionnaire. After you click the **'Finish'** button, you will be asked to review all your answers and click **'Accepted'** and finally the **'Finish'** button.







- After the questionnaire is completed, you will be navigated back to the Portfolio Dashboard page. If you go back to the Profile page you will be able to see that red button **'Profile Now'** has now been replaced with the button **'Review Now'** as well as an indication on top of the button that confirms the validity of your IP profile - **'Current Profile Valid'**. You will also be able to view the questionnaire's begin and expiry date (valid for a 2 year period). For investment advisory and discretionary service portfolios it will also indicate the selected investment strategy (not applicable for execution portfolios). Further details about this can be found in the specific section for investment advisory & discretionary portfolios in this guide.

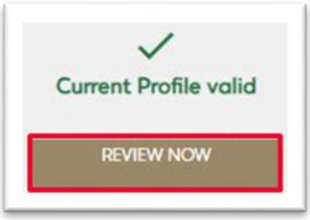


- In case the IP Questionnaire is not confirmed and completed, or if it is partially completed, you will see the button **'Finalize Review'** on the Profile page. This means that your questionnaire is still pending completion and has to be completed.

Useful Tip: If the IP Questionnaire is completed fully and you click again the **'Review Now'** button, but not complete it fully, you will see the **'Finalize Review'** button. However the result of the previously completed questionnaire still applies (up until the stated expiry date). In case this questionnaire is fully completed, it will replace the previously answers and update all dates stated on the page. You will be able to access your answers in the '**Reports'** page (see later).

For existing users

- Existing users will need to go through the abovementioned steps in case their MiFID K&E Questionnaire and/or IP Questionnaire(s) are not already completed. If the questionnaires are valid, as indicated with the button shown below, there is no need to redo them unless there is a change/update that the Bank needs to be in- formed about. The questionnaires are valid for a period of 2 years from the date they are completed in the system, and this expiry date is shown on the respective page.



Useful Tip: Following the completion of the IP Questionnaire, there is an additional selection process for Investment Advisory & Discretionary Portfolio Management Services. This allows the selection of eligible investment strategies per portfolio. The list of all strategies is included be- low, but please contact your assigned RM to assist you on this selection.

Useful Tip: The final score that appears on the last screen of the IP questionnaire (and on the pdf report that is generated), indicates the outcome of the client's Investor Profile and it is mapped according to the following table in one of the 5 profiles:

Investment Profile	Risk Level/ Questionnaire Scoring
Traditional	≤ 17,99
Conservative	18 - 37,99
Balanced	38 - 50,99
Growth	51 - 59,99

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Discretionary Portfolio Management Service (DPMS)

Private Banking Clients - Investment Profiles

- (a) EUR-denominated Investment Strategies

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Conservative	ERB_IP_CAPBDAMLEU	Conservative A PB EUR DAM Low	≤ 37,99
Balanced	ERB_IP_BAPBDAMMEU	Balanced A PB EUR DAM Medium	38 - 50,99
Growth	ERB_IP_GAPBDAMHEU	Growth A PB EUR DAM High	≥ 51

- (b) USD-denominated Investment Strategies

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Conservative	ERB_IP_CCPBDAMLUS	Conservative C PB USD DAM Low	≤ 37,99
Balanced	ERB_IP_BCPBDAMMUS	Balanced C PB USD DAM Medium	38 - 50,99
Growth	ERB_IP_GCPBDAMHUS	Growth C PB USD DAM High	≥ 51

Institutional Clients - Investment Profiles

- (a) EUR-denominated Investment Strategies

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Conservative	ERB_IP_CBINDAMLEU	Conservative B IN EUR DAM Low	≤ 37,99
Balanced	ERB_IP_BBINDAMMEU	Balanced B IN EUR DAM Medium	38 - 50,99
Growth	ERB_IP_GBINDAMHEU	Growth B IN EUR DAM High	≥ 51

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Investment Advisory Service

Private Banking Clients - Investment Profiles

- (a)(i) EUR-denominated Investment Strategies (Generic Strategies)

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Traditional	ERB_IP_TAPBGLL1EU	Traditional A ADV PB EUR Gen Low-L1	≤ 17,99
Conservative	ERB_IP_CAPBGLM1EU	Conservative A ADV PB EUR Gen Low-M1	18 - 27,99
Conservative	ERB_IP_CDPBGLU1EU	Conservative D ADV PB EUR Gen Low-U1	28 - 37,99
Balanced	ERB_IP_BAPBGML1EU	Balanced A ADV PB EUR Gen Medium-L1	38 - 42,33
Balanced	ERB_IP_BEPBGMM1EU	Balanced E ADV PB EUR Gen Medium-M1	42,34 - 46,67
Balanced	ERB_IP_BHPBGMU1EU	Balanced H ADV PB EUR Generic Medium-U1	46,68 - 50,99
Growth	ERB_IP_GAPBGHL1EU	Growth A ADV PB EUR Generic High-L1	51 - 54,99
Growth	ERB_IP_GCPBGHM1EU	Growth C ADV PB EUR Gen High-M1	55,51 - 59,99
Dynamic	ERB_IP_DAPBGHU1EU	Dynamic A ADV PB EUR Gen High-U1	≥ 60

- (a)(ii) EUR-denominated Investment Strategies (Specific Strategies)

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Conservative	ERB_IP_CGPBSID1EU	Conservative G ADV PB EUR Spec Ind 1	28 - 37,99
Conservative	ERB_IP_CMPBSIV3EU	Conservative M ADV PB EUR Spec Inv Comp 3	28 - 37,99
Balanced	ERP_IP_BMPBSIV3EU	Balanced M ADV PB EUR Spec Inv Comp 3	≥ 38
Balanced	ERP_IP_BNPBSID1EU	Balanced N ADV PB EUR Spec Ind 1	≥ 38

- (b)(i) USD-denominated Investment Strategies (Generic Strategies)

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Traditional	ERB_IP_TBPBGLL1US	Traditional B ADV PB USD Gen Low-L1	≤ 17,99
Conservative	ERB_IP_CBPBGLM1US	Conservative B ADV PB USD Gen Low-M1	18 - 27,99
Conservative	ERB_IP_CEPBGLU1US	Conservative E ADV PB USD Gen Low-U1	28 - 37,99
Balanced	ERB_IP_BBPBGML1US	Balanced B ADV PB USD Gen Medium-L1	38 - 42,33
Balanced	ERB_IP_BFPBGMM1US	Balanced F ADV PB USD Gen Medium-M1	42,34 - 46,67
Balanced	ERB_IP_BIPBGMU1US	Balanced I ADV PB USD Generic Medium-U1	46,68 - 50,99
Growth	ERB_IP_GBPBGHL1US	Growth B ADV PB USD Gen High-L1	51 - 54,99
Growth	ERB_IP_GDPBGHM1US	Growth D ADV PB USD Gen High-M1	55,51 - 59,99
Dynamic	ERB_IP_DBPBGHU1US	Dynamic B ADV PB USD Gen High-U1	≥ 60

* (b)(ii) USD-denominated Investment Strategies (Specific Strategies)

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Conservative	ERB_IP_CHPBSIV2US	Conservative H ADV PB USD Spec Inv Com 2	28 - 37,99
Conservative	ERB_IP_CKPBSIV3US	Conservative K ADV PB USD Spec Inv Comp 3	28 - 37,99
Conservative	ERB_IP_CLPBSID1US	Conservative L ADV PB USD Spec Ind 1	28 - 37,99
Balanced	ERB_IP_BLPBSIV1US	Balanced L ADV PB USD Spec Inv Comp 1	≥ 38
Balanced	ERP_IP_BOPBSID1US	Balanced O ADV PB USD Spec Ind 1	≥ 38

Institutional Clients - Investment Profiles

* (a)EUR-denominated Investment Strategies (Generic Strategies)

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Traditional	ERB_IP_TCINGLL1EU	Traditional C ADV Inst EUR Gen Low-L1	≤ 17,99
Conservative	ERB_IP_CCINGLM1EU	Conservative C ADV Inst EUR Gen Low-M1	18 - 27,99
Conservative	ERB_IP_CFINGLU1EU	Conservative F ADV Inst EUR Gen Low-U1	28 - 37,99
Balanced	ERB_IP_BCINGML1EU	Balanced C ADV Inst EUR Gen Medium-L1	38 - 42,33
Balanced	ERB_IP_BGINGMM1EU	Balanced G ADV Inst EUR Gen Medium-M1	42,34 - 46,67
Balanced	ERB_IP_BJINGMU1EU	Balanced J ADV Inst EUR Gen Medium-U1	≥ 46,68

* (b)EUR-denominated Investment Strategies (Specific Strategies)

Indicative

Investment Profile	Investment Strategy	Investment Strategy Full Name	Risk Level/ Questionnaire Scoring
Traditional	ERB_IP_TDINSGV1EU	Traditional D ADV Inst EUR Spec Gov 1	≤ 17,99
Traditional	ERB_IP_TEINSFD1EU	Traditional E ADV Inst EUR Spec Found 1	≤ 17,99
Conservative	ERB_IP_CIINSIC1EU	Conservative I ADV Inst EUR Spec Ins 1	28 - 37,99
Conservative	ERB_IP_CJINSIC2EU	Conservative J ADV Inst EUR Spec Ins 2	28 - 37,99
Balanced	ERB_IP_BDINSPF1EU	Balanced D ADV Inst EUR Spec Prov Fund 1	38 - 46,67
Balanced	ERB_IP_BKINSPF2EU	Balanced K ADV Inst EUR Spec Prov Fund 2	≥ 46,68

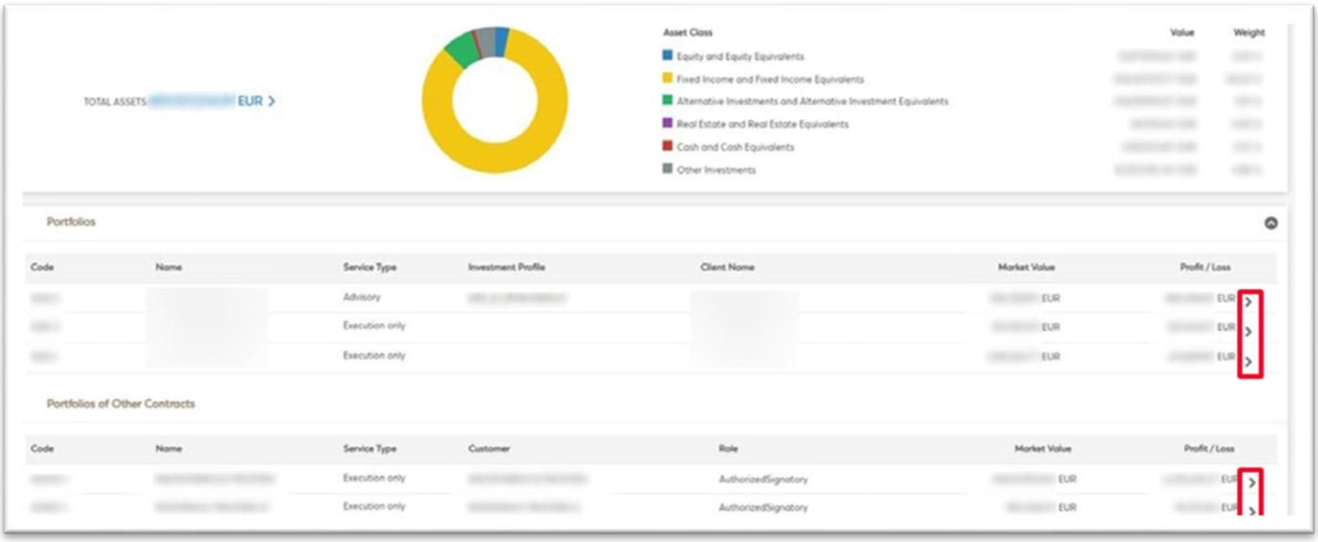
Portal functionalities: General Navigation

WHAT ACTIONS CAN I DO THROUGH THE WEALTH PORTAL?

How can I navigate around in the Client Dashboard page?

- The Wealth Portal contains a top menu which gives you access to various subpages where you can see consolidated views of investment assets, operation history, client-level performance and expected future cash flows, order blotter/status details, client related reports in downloadable pdf format, market information, etc. This top menu always stays at the top of the Portal and gives you the possibility to navigate between pages and go back to the Client Dashboard page by clicking on the Eurobank Private Banking logo.

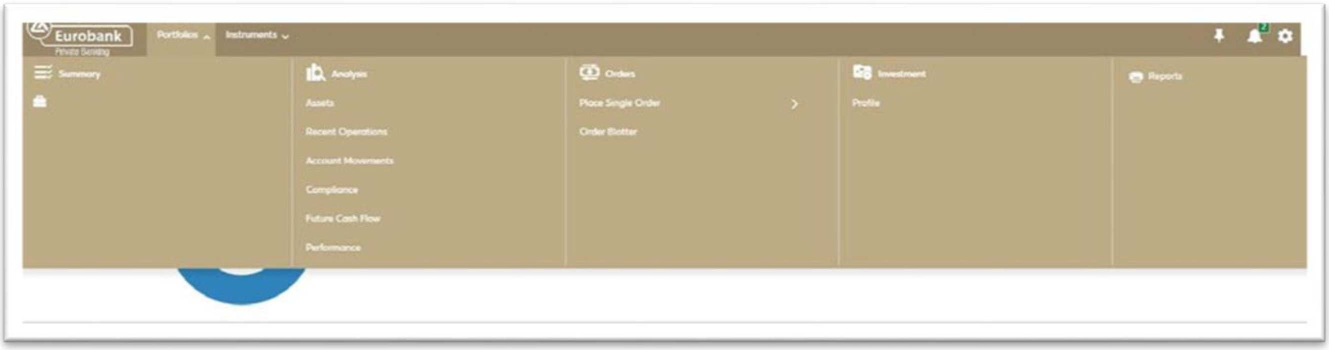
- The Client Dashboard page includes a consolidated view of your investment portfolios (chart/table) and a list of all personal and related investment portfolios (all personal & jointly owned portfolios are shown under the heading **'Portfolios'** and all other related portfolios are shown under the heading **'Portfolios of Other Contracts')**. The portfolios' list includes the number & name of each account, the service type & investment profile (applicable for advisory & discretionary portfolios), and a few other metrics. In order to access each portfolio, you will have to click anywhere on the portfolio row or on the chevron/right arrow for each portfolio. This takes you to each portfolio's Dashboard page.



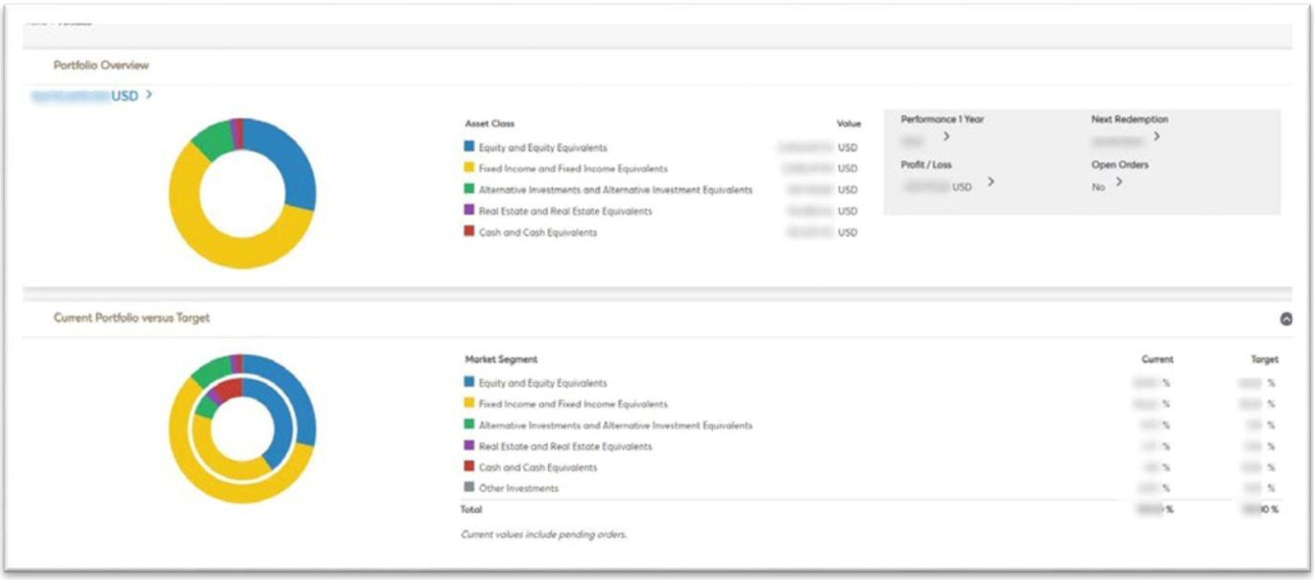
Portal functionalities: Portfolio Analytics

How do I view my portfolio positions as well as other important information about my portfolio?

- Once you navigate to the Portfolio Dashboard page, additional functionalities which apply for the portfolio will become available and visible through the top menu (to include placing investment orders – applicable for execution and advisory portfolios only, view related investment bank account movements, view portfolio compliance & alignment with risk profile and objectives, view portfolio related investment fees)

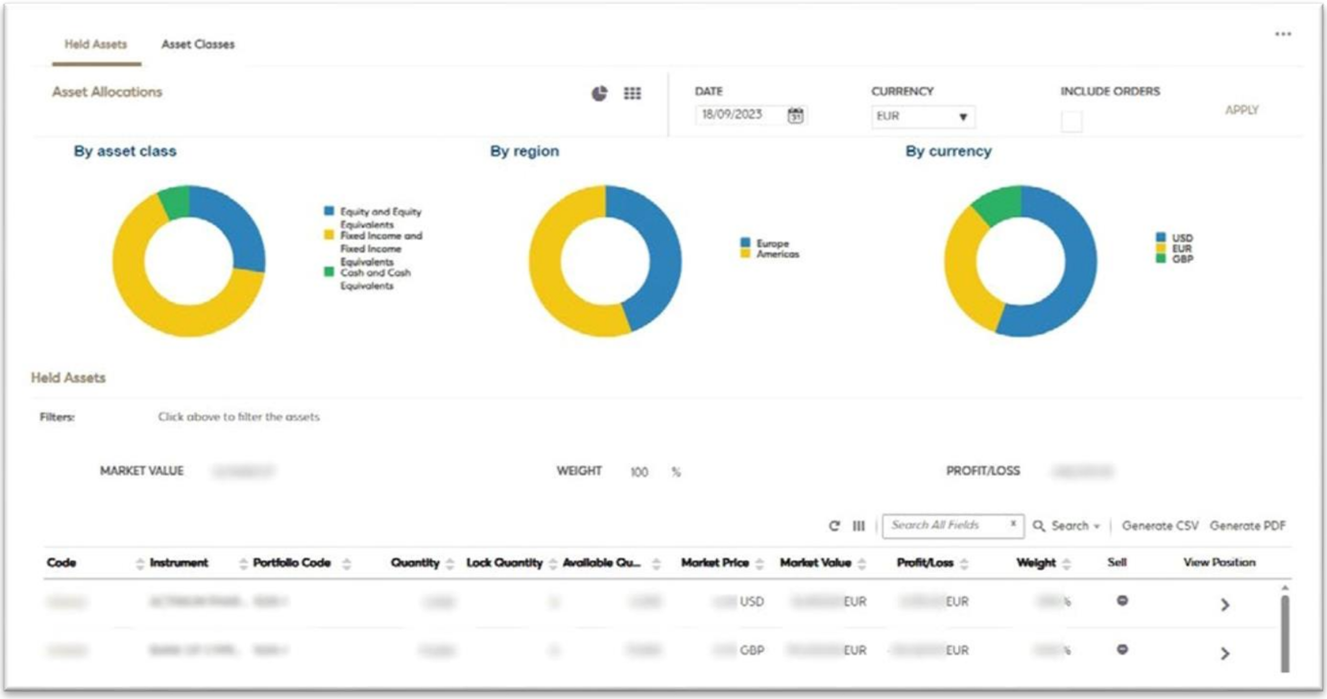


- On the Portfolio Dashboard page you are able to view the following sections:
    - **Portfolio Overview**: provides a consolidated view of the particular investment portfolio (chart/table), its market value, profit/loss, % performance 1 year, etc.
    - 1 year portfolio performance chart
    - Current portfolios versus target analysis (applies only for advisory portfolios)



- Once you click on top menu Portfolios > Analysis > Assets, you are able to view details about all your investment security positions.
    - You have the option to select a current or historical valuation date for your portfolio as well as change the reporting currency of the portfolio (which can be different from the selected portfolio reporting currency).
    - This page also includes diagrammatical analysis of your positions, splitting them by asset class, regions, sectors, currencies, etc. The table at the bottom of the page includes each position, its initial cost value, the current market value, profit/loss in absolute & % terms, and many other fields. In

addition, you are able to place sell orders of the entire position by clicking on the **'-'** sell button. This will direct you to the investment order page (further details follow about this). You have the option to add extra fields, search for specific items, and download these in **'csv' & 'pdf'** format.



- The remaining pages show the following information:

    - **Top menu - Portfolios > Analysis > Recent Operations:** Full operational history of the investment portfolio related transactions to include buy/sell transactions, income distribution, fees, etc. You have the option to add extra fields, search for specific items, select different time periods and download these in **'csv' & 'pdf'** format.

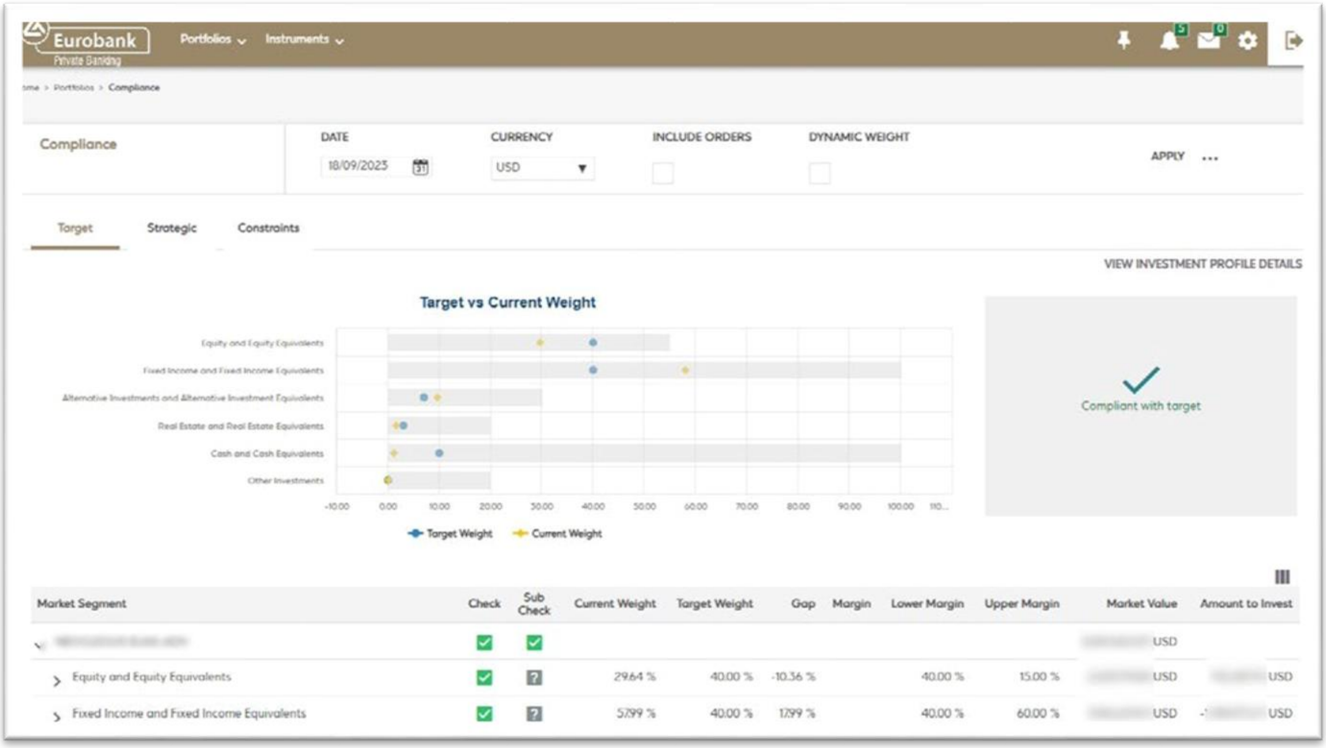
    - **Top menu - Portfolios > Analysis > Account Movements:** Provides details about the cash movements in and out of PB investment accounts, including the accounts running balance after each movement.

    - **Top menu - Portfolios > Analysis > Compliance:** Through this page you can check how your portfolio is aligned with the risk profile & its investment objectives. This only applies for advisory & discretionary portfolios. You are able to select different historical dates in order to check the portfolio's conformity at any given point in time as well. The page includes three sub-pages: **'Target', 'Strategic'** and **'Constraints'.**

        - The **'Target'** page includes a chart which shows the current weight versus the target, plus a table at the bottom with the checks for each asset class.

        - The **'Strategic'** page contains no further checks.

        - The **'Constraints'** page contains extra restrictions assigned at a strategy level (applies only for advisory portfolios).



- **Top menu - Portfolios > Analysis > Future Cash Flow:** Includes expectations for future cash inflows and outflows such as expected future income coupon payments, cash inflows from bond maturities, etc.

- **Top menu - Portfolios > Analysis > Performance:** Detailed analysis of the investment performance of your portfolio (for any selected time period) and additional views according to the selected investment service (e.g. portfolio performance contribution analysis for all portfolios, portfolio attribution analysis versus benchmarks for discretionary portfolios).

Portal functionalities: Investment Orders

How do I place investment orders?

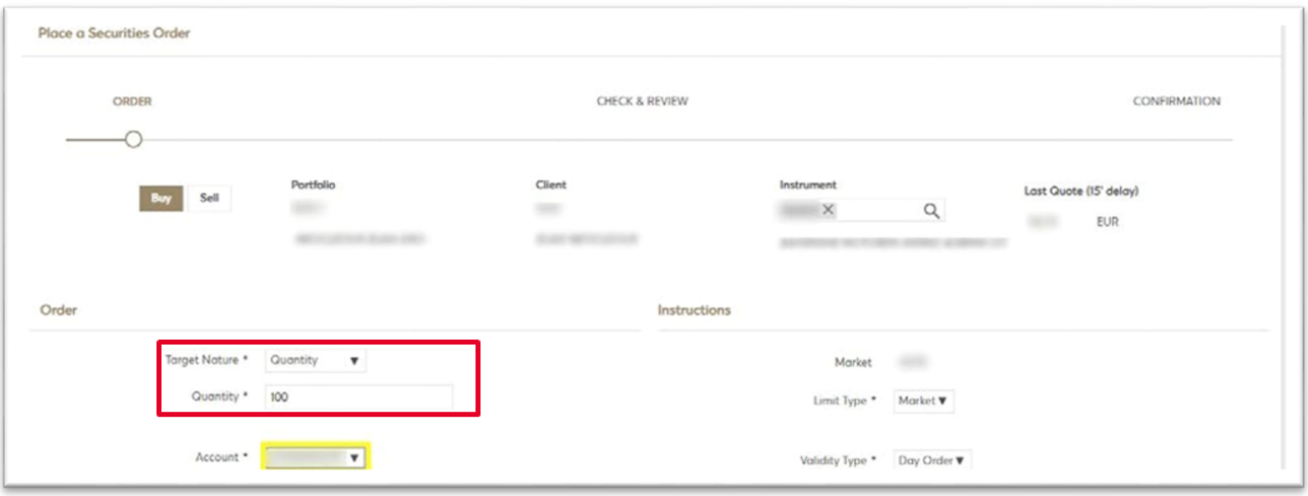
- Through this Wealth Portal functionality, you are able to place real-time investment orders for stocks/bonds/ ETFs and mutual funds.

Useful Tip: When placing investment orders, make sure you have both the MiFID K&E Questionnaire as well as the IP Questionnaire completed and valid.

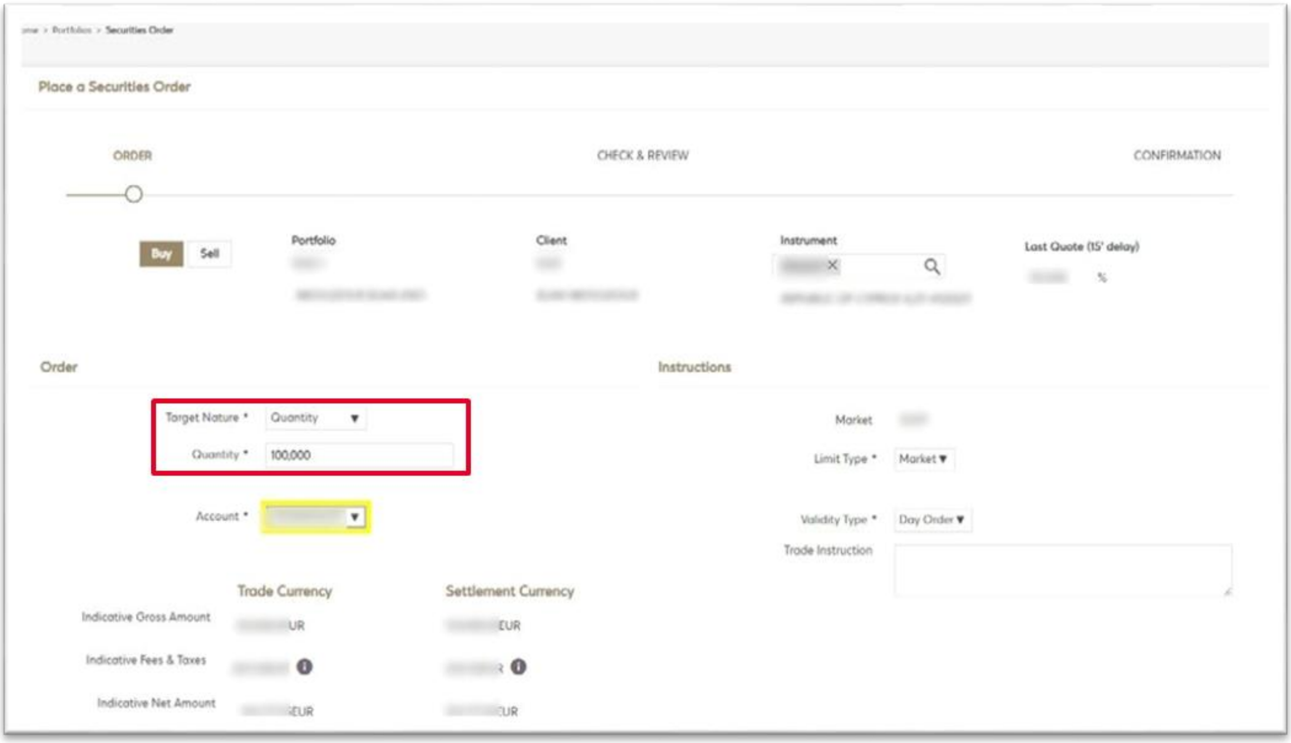
Useful Tip: The portal will allow you to search for a financial instrument using the ISIN, the Bloomberg Ticker, the name of the instrument. In order to avoid any mistakes when selecting investment instruments, please make sure you have the ISIN code and/or the Bloomberg Ticker code handy when searching in order to avoid transacting in an unwanted financial instrument. You assigned responsible RM is available to assist with this.

Placing Orders

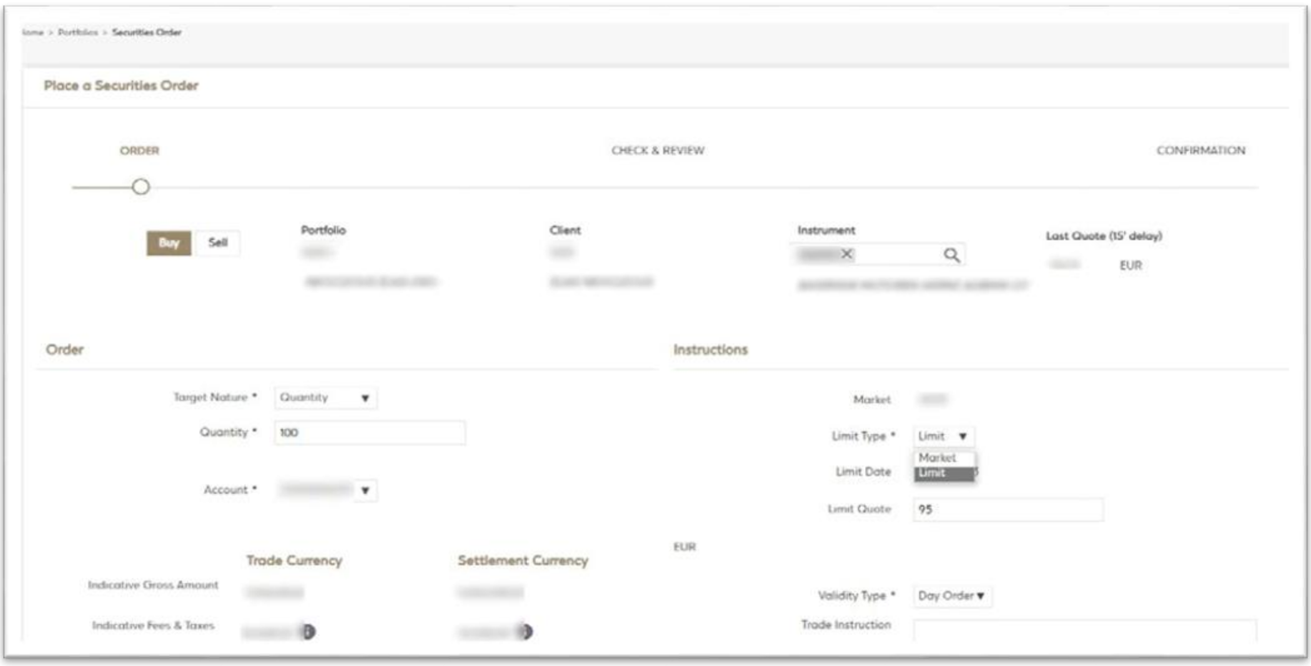
- Go to the **Top menu - Portfolios > Orders > Place Single Order > Securities Order**.
    - Through this page, you are able to place buy & sell market or limit orders for stocks/bonds/ETFs, as well as subscription & redemption orders for mutual funds.
    - You simply enter the name, the ISIN, or the Bloomberg ticker code of the instrument you wish to transact with, and then click on the instrument you wish to transact in from the drop-down menu. Please make sure you select the instrument you want and talk to your assigned responsible RM to assist if you are unsure.
    - For stocks and ETFs, you will see a 15-min delayed quote of the price of the instrument (as long as the stock exchange is open). In case the market is closed (e.g. placing a US stock buy order before the US market open), you will see the previous market close quote.
    - For stock and ETF buy orders, you will have to enter the quantity (amount of shares) of the instrument you wish to purchase. This quantity, together with the quote (as indicated above) is used in order to calculate the indicative gross amount for the order. In addition to this indicative gross amount, the system will also show the indicative fees & taxes associated with the order, and the final indicative net amount which has to be available for the transaction.



- For bonds, the quantity entered represents the nominal value (or face value). This quantity, together with the quote (for the bond in this instance is the previous close/quote as per our data sources) is used in order to calculate the indicative gross amount for the order.

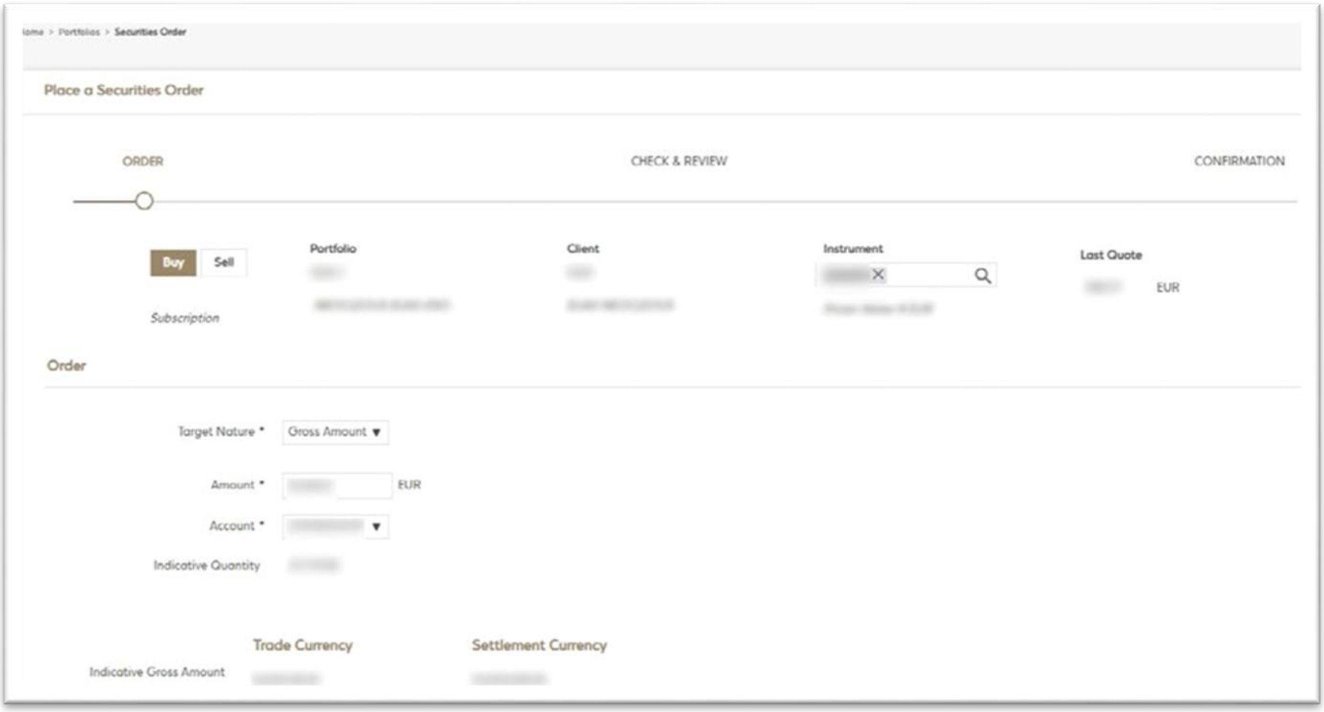


- When selecting a limit order (whether this is for stocks, bonds or ETFs), you have to enter the limit quote. The indicate gross amount for a limit order is calculated by using the limit quote and the desired quantity.

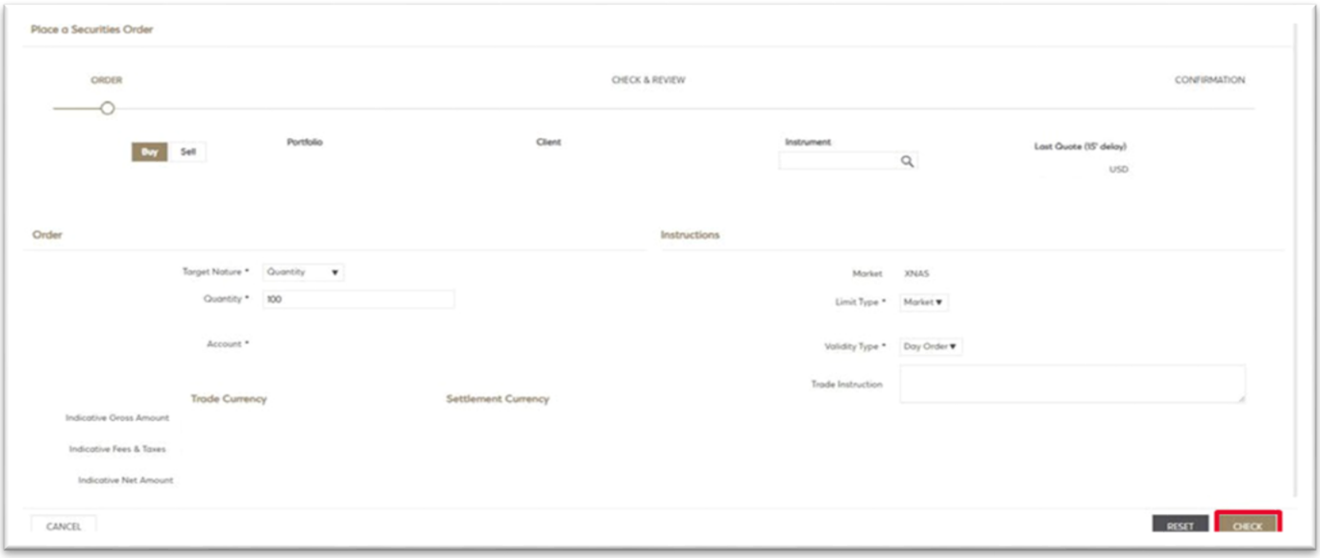


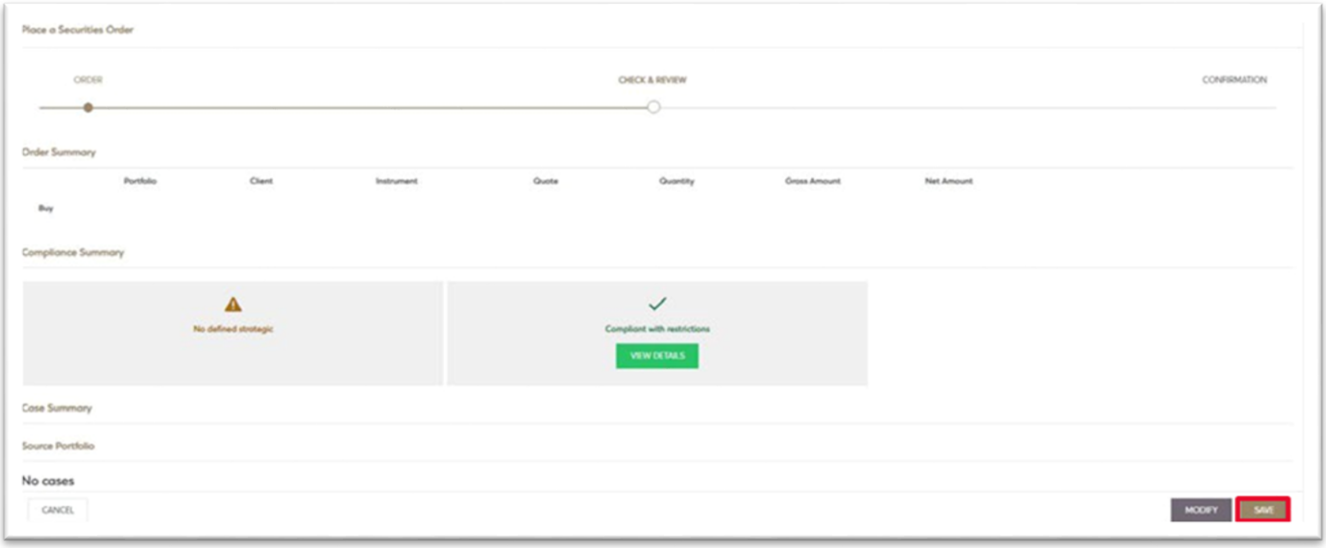
- All stock/bond/ETF orders have a 1-day validity period only. By the end of the trading session, and if they are not executed (or partially executed), the order is automatically cancelled.

- For mutual fund subscription, you have to enter the ISIN/name of the instrument you wish to subscribe to, identify it from the drop-down list and enter the gross monetary value of the position you wish to establish. The system will automatically recalculate the number of units which need to be purchased for approximating that gross amount based on the previous net asset value (“**NAV**”) of the mutual fund. For a mutual fund subscription order to be placed, it has to be done before the mutual fund’s daily cut-off time. If the order is sent after the daily cut-off time, the order will stay live (it will not be cancelled as in the case of other instruments), and it will be placed during the next business day.

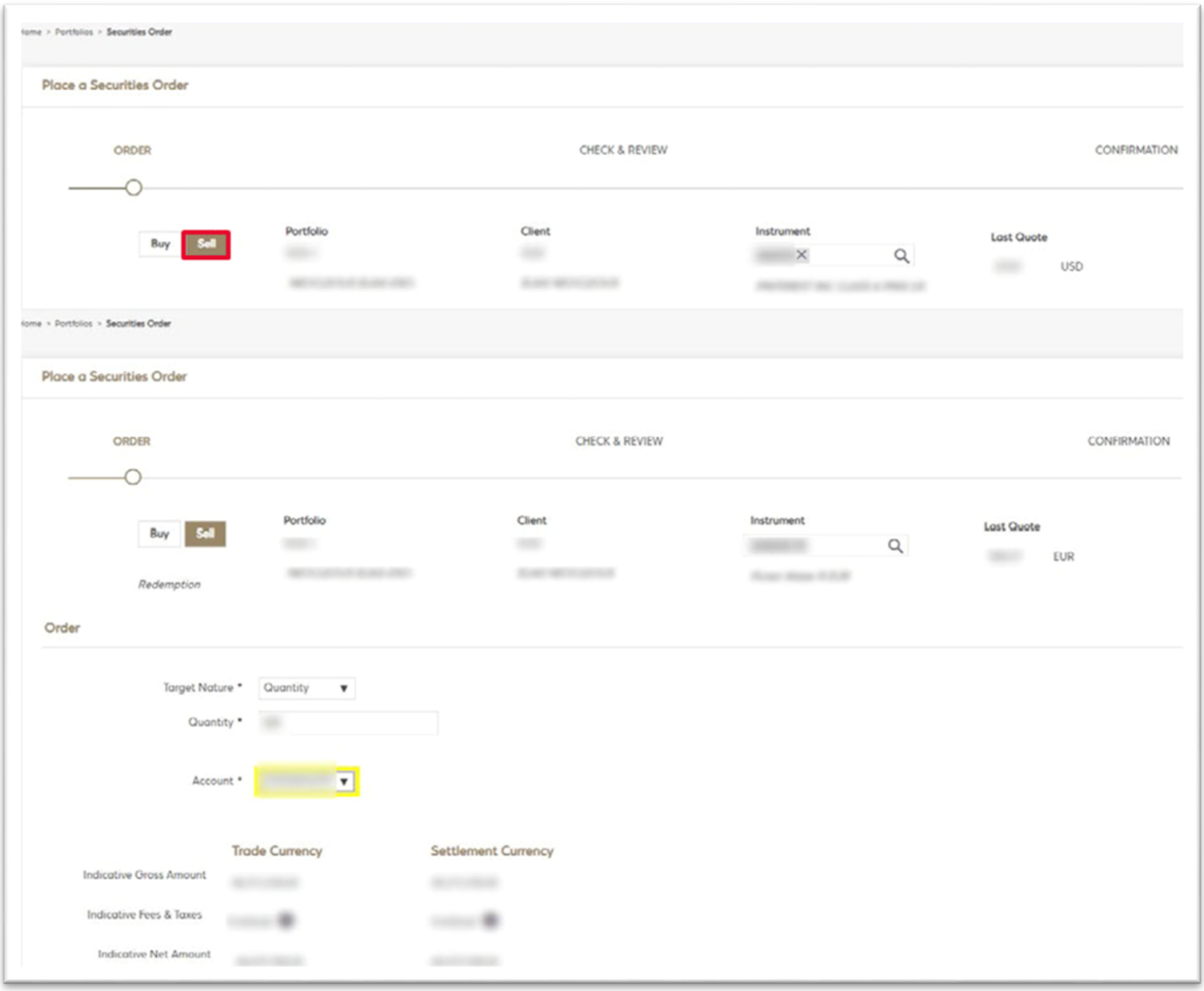


- When you have entered the order details on the first page, you have to click the **'Check'** button at the bot- tom. This will navigate you to the next page for reviewing the order details. On the next page, the system will summarise the order details and carry out a number of checks (known **as 'pre-trade compliance checks'**). ONLY after you click the **'Save'** button, the order will be routed for execution.





- For a stock/bond/ETF sale orders, you will have to click on the **'Sell'** button enter the ISIN/name/Bloomberg ticker of the instrument you wish to sell, and enter the quantity you wish to sell. The order can be market or limit. You can only sell an instrument you already have an open position, so in case you enter something you do not hold any shares or units, you will not be allowed to proceed.



- For mutual fund redemption, you will have to enter the instrument you wish to redeem and then enter the quantity (as opposed to the subscription where you enter the monetary value). For a mutual fund redemption order to be placed and executed within the same day, it has to be done before the mutual fund's daily cut-off time. If the order is sent after the daily cut-off time, the order will stay live (it will not be cancelled as in the case of other instruments), and it will be automatically placed during the next business day.

Useful Tip: The portal carries out a number of checks before the order can be routed for execution. These checks are known as pre-trade compliance checks ("**PTCCs**") and are two-fold.
Please refer to the Bank's MiFID Information Package for more information on 'PTCC' checks at www.eurobankpb.lu/en/Media/Publications/MIFID-II
On the one hand, for buy orders the system will check the available buying power ("**BP**") by looking through the available cash balances of any PB investment bank accounts (in all currencies & converted to the asset/instrument currency). In case the available BP balance is lower than the indicative net order amount (i.e. the indicative gross amount plus fees), the order will not be allowed to be placed. It will also check whether there are funds available in the instrument currency and give a minor 'Insufficient funds' warning in case they are not available; but it will not stop the order from being routed. In addition on the other hand, the system will check the availability of all necessary prerequisites (such as the availability of an active legal entity identifier or "**LEI**" code for companies, W8BEN or W8BEN-e forms, national identify codes for individuals, completed and valid questionnaires, etc.) before allowing any order to flow through for execution. The compliance checks are extended to the compatibility of the client's assigned profile (as per the Client's responses to the questionnaire and the MiFID product governance and target market assessment) with the investment product manufacturer's and Bank's instrument target markets. As long as all these are aligned, the order will be routed for execution.

Useful Tip: When placing limit orders to buy/sell UK instruments (quoted in Pound Sterling), the price must be inputted in Pound Sterling – GBP and not Sterling Pence – GBp.

Useful Tip: Orders for instruments which are traded in public stock exchanges (such as shares, ETFs, etc.) as well as in bonds, are marked as direct market orders ("**DMA**"). This means that they are routed automatically for execution and you get an immediate response from the market/broker regarding the order status. Orders for mutual funds are marked as non-direct market orders ("**NDMA**") and they follow a different routing mechanism.

Useful Tip: There are three levels of warnings when placing orders. **'Critical'** is a stopper, and does not allow the order to be routed unless addressed, **'major'** allows the order to be routed only if the user clarifies/gives a consent, and **'minor'** is for informational purposes. Typical **'critical'** warnings include the non-availability of the required buying power, the incompatibility of the product's target market with the client's profile and the non-availability of a valid W8BEN or W8BEN-e Form when placing an order for a US instrument. A typical **'major'** warning is that a bond is traded over-the-counter ("**OTC**") which has to be acknowledged before you proceed by clicking on the square select box, click on **'Clarify'** & enter a clarification reason (e.g. stating **'OK I acknowledge'**). Typical **'minor'** warnings may be other informational PTCCs or insufficient funds in the particular PB investment account for placing the order (not critical as there are funds available in other currencies, so the available BP is sufficient, and eventually funds will be converted into the instrument currency for settling the trade with the assistance of your responsible RM).

Order Blotter

What information does the order blotter contain?

- Accessible through the **Top menu- Portfolios > Orders > Order Blotter** shows the current status details of each order placed for execution. You will be able to download the blotter details in **'csv'** and **'pdf'** format. The definitions for each status are shown below. All orders are converted into trades (once executed and **'accounted for'**), so you will not see them on this page but under the **'Recent Operations'** page which was described earlier. On this page however, you will still be able to view cancelled, expired and rejected orders (see below for order statuses).

Useful Tip: The order statuses available are the following:

Received: Immediately shown when an order for a stock/bond/ETF is routed for execution. This status will move to 'Placed' when the order execution engine picks it up.

Sent: When a subscription/redemption order for a mutual fund is entered in the Wealth Portal. If the order is entered after the mutual fund's daily cut-off time, it will remain with status 'Sent' until the end of the following business day, when it will be routed for execution, with the fund manager (after that it will switch to 'Placed' status).

Placed: When a stock/bond/ETF order is working in the market. Furthermore, when a mutual fund or- der is routed for execution it switches to this status, provided it is submitted before the mutual fund's daily cut-off time.

Executed: When an order is executed, but has not yet been processed internally. Once processed (which is known as 'accounted for'), the order becomes an executed trade and will be shown under **'Recent Operations'**. For buy orders, the cash transaction will also be executed at trade date (with value date being the future date when the instrument will settle), while the asset will be shown under **'Held Assets'** and you will be able to transact on it. For sell orders, the same applies whilst the asset is not anymore shown in the portfolio opened positions. So these fully executed orders will eventually disappear from the order blotter. Partially Executed: When an order is not executed fully, but some of the quantity has not yet been filled (either purchased or sold). By the end of the day, the portion of the order which is executed will be **'accounted for'** (as described above), while the remaining will expire. The order (which includes the original order with the details for the total quantity) will remain in the order blotter with details about the executed and unexecuted portion.

Cancelled: This is the status for orders which have been cancelled either by the user or by the broker/ market. This order stays in the order blotter, and is shown as **'Cancelled'**.

Expired: When an order expires at the end of the day it moves into this status and stays in the order blotter.

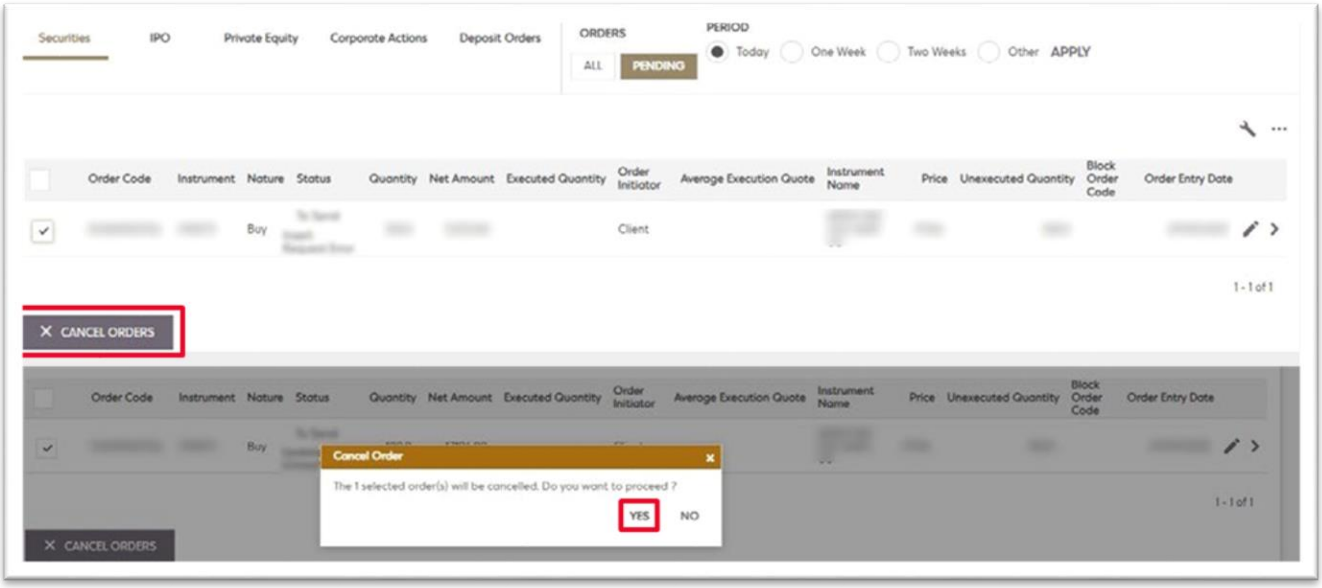
To Send: For DMA orders (stocks, ETFs, bonds) which have the **'To Send'** status, very important to please contact your assigned responsible RM.

Rejected: This may happen if there are connectivity issues. Your orders will be shown in the order blotter as **'Rejected'**. Please contact your assigned responsible RM if this is the case.

Order Cancellation

How do I cancel an already inputted order?

- Once an order of type **'Market'** is placed (e.g. stocks/bonds/ETFs) it cannot be cancelled as this is automatically routed for execution. Only **'Limit'** orders not executed can be cancelled by the user.
- Partially executed orders may be cancelled (only for the unexecuted quantity).
- Furthermore, mutual funds orders cannot be cancelled. In case cancellation is required before the cut-off time, please contact your assigned responsible RM, who may be able to cancel this for you if it is before the mutual fund's cut-off time.
- For cancelling an order, you have to select the square box, **'Cancel Orders'** button and **'Yes'**.



- Going back to the order blotter, and clicking the button **'All'** next to **'Pending'** and below the title **'Orders'** you will be able to see the order which now has a '**Cancelled'** status.

Order Modification

Can I modify the order's quantity or limit price once placed?

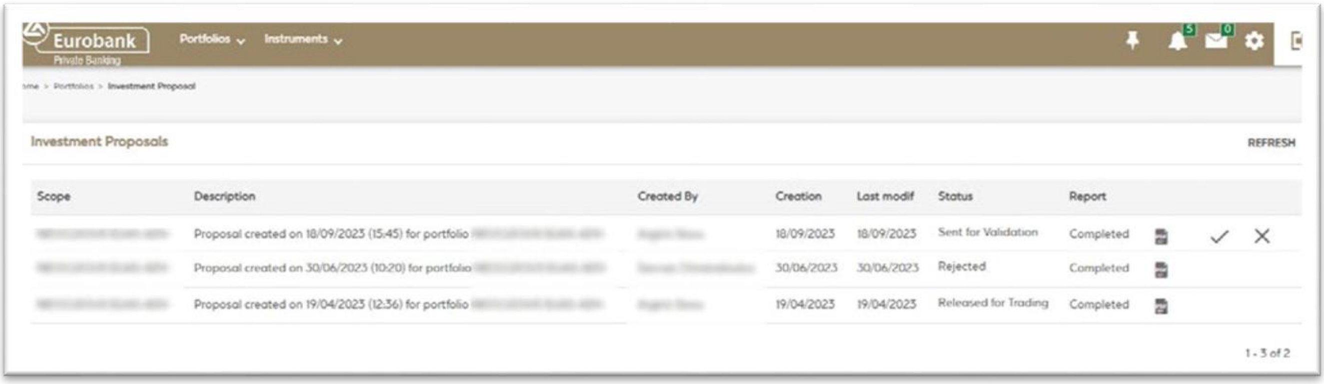
- No order modification can be performed (e.g. to change quantity or limit price, etc.).
- In case you wish to do so, please follow the cancellation steps above, and re-enter a new order.

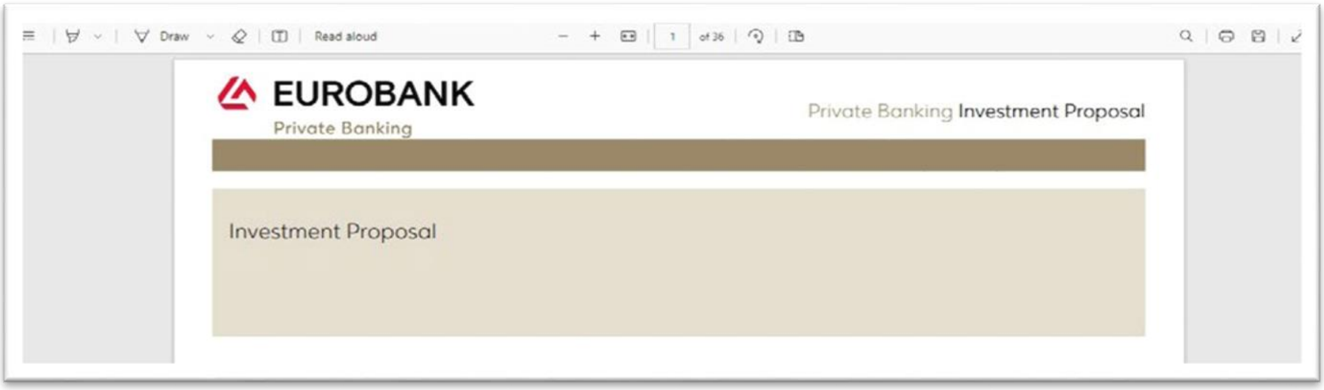
Portal functionalities: Investment Advisory

What actions can I perform on my advisory portfolio?

- For investment advisory portfolios, the authorised user as per the relevant mandates/power of attorney/ company resolution, is able to receive the Investment Proposal from the Bank, access the downloadable pdf report, read it, and validate or reject the proposal in the portal. If a proposal is validated/ accepted, the orders will automatically be generated and be routed for execution in the market.

- For accessing the investment proposal page, go to the **Top menu > Portfolios > Investment > Proposal**





- In case you may need to place orders, at your own initiative, without obtaining an investment advice, (ie. under 'reception & transmission/execution' service), then you can do so, not through Bank's Investment Proposal, but by going through the steps of placing new investment orders described earlier. The universe of available instruments is however restricted to the ones which are compatible to the selected investment strategy of the portfolio.

Portal functionalities: Discretionary Portfolio Management

What can I see for my discretionary portfolio in the Wealth Portal?

- Discretionary portfolios have the same functionalities as described earlier, with the exception of placing any investment orders as these portfolios are fully managed by the Bank.

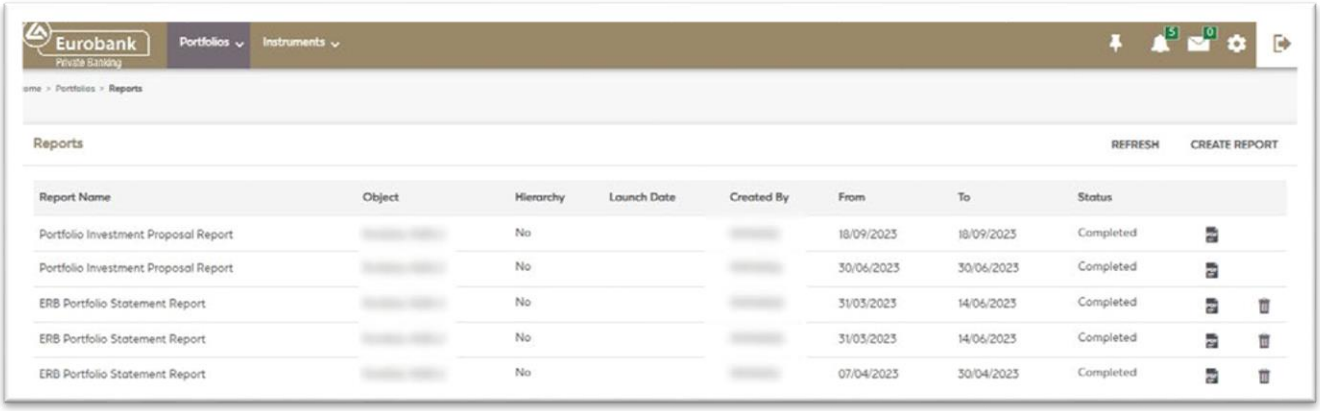
- Additional performance analysis versus assigned benchmarks is accessible through **Top menu > Portfolios > Analysis > Performance > Attribution.**

Portal functionalities: Access Reports/E-documents

What reports can I access on my own through the Wealth Portal?

- You may access and download certain reports related to your investment portfolio created at client or portfolio level either in the Client Dashboard page or the Portfolio Dashboard page (through the **Top menu > Reports**)
- You can generate any historical client (consolidated) or portfolio statement report (for any selected period) in pdf downloadable format. These reports are saved on these pages for record keeping purposes.

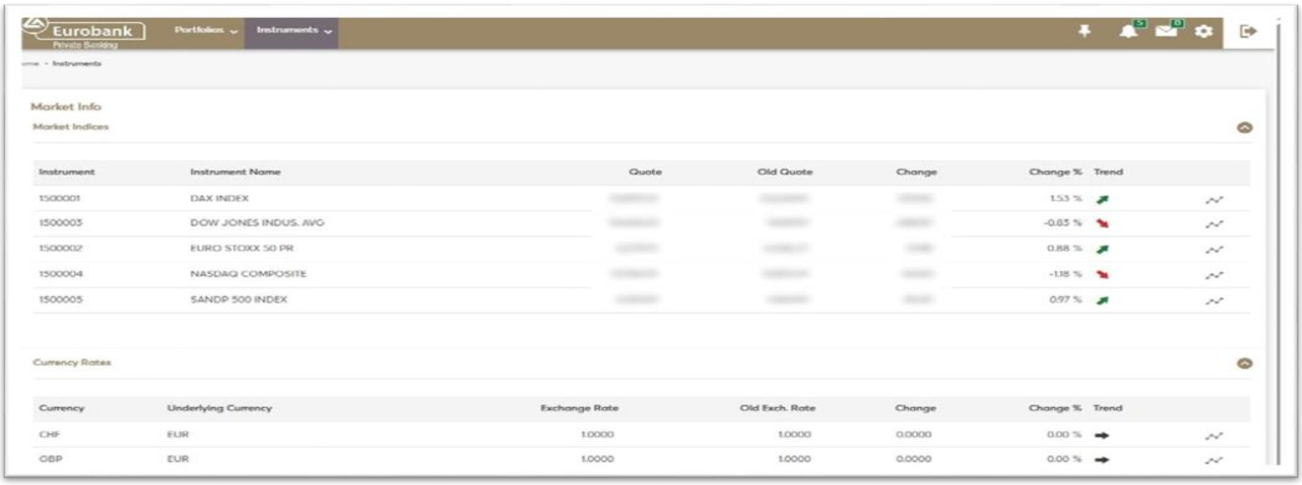
- You can also access previously generated IP Questionnaires and MiFID K&E Questionnaires (these are automatically generated once you complete the questionnaires) as well as Investment Proposals sent by the Bank (applies only for advisory portfolios)



Portal functionalities: Other functionalities

What else can I see through the Wealth Portal?

- You can view updated levels for major stock indices and currency pairs



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