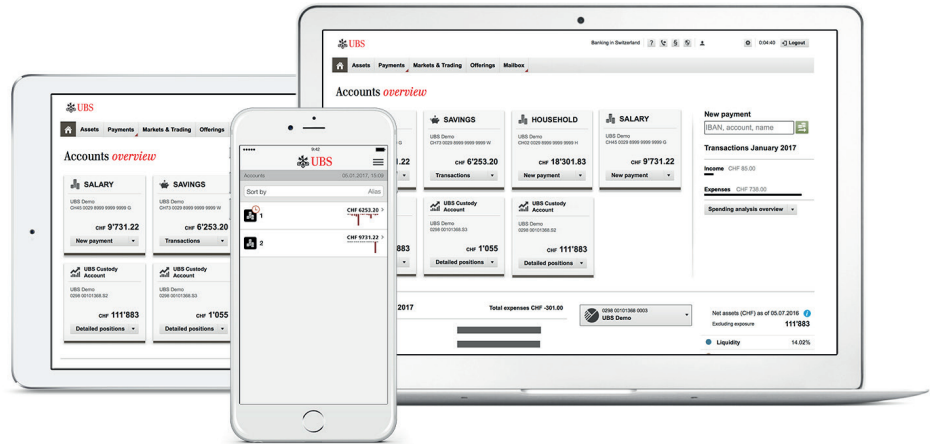




UBS e-banking

A step-by-step **explanation**



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Your first steps on the Internet

System requirements

In order to be able to use UBS e-banking, your computer, tablet or smartphone must fulfill certain requirements. These can be found on the Internet at ubs.com/de-support.

Internet access

Internet access to UBS e-banking is not tied to a specific provider. A broadband connection is recommended in order to be able to work comfortably with UBS e-banking.

Security

You will find helpful hints on virus protection and Internet security in the section titled “Security” (page 35). We recommend that you regularly update your operating system and Internet browser and that you install the manufacturers’ security updates.

Support

Our advisors are happy to answer any questions you may have about UBS e-banking:

Calls within Germany: 069 2179 2211

Calls from abroad: +49 69 2179 2211

How to access UBS e-banking

Access Card login

Login method
Access Card

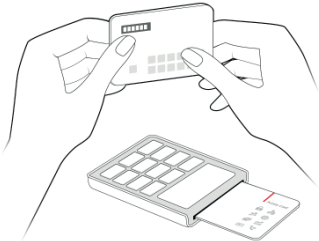
Contract Number
23002300 ↻

Input - card reader or Access Card Display
7 1 2 8 3 4 0 5 2 6

Personal security code ?

Login

[> Problems during login?](#)



ubs.com

Go to the website ubs.com and log in using [Account login](#) which is located in the upper right-hand corner.

Login made easy

To log in, you need your personal means of authorization:

- Agreement number/Contract number
- PIN for your Access Card
- Access Card or Access Card Display
- Card Reader

Login

A detailed description of the authentication procedure and the security issues to be taken into account can be found in the separate instructions for the Card Reader or Access Card Display at ubs.com/de-support, or by clicking the **Online Help** link in e-banking.

Overview of login methods¹

Mobile Banking app

Smartphone/Tablet

Android devices with NFC² (Samsung, etc.)

Login with NFC-capable Access Card³



Devices without NFC² (iPhone, iPad, etc.)

Login with Access Card Display³



Windows Phone or BlackBerry

Utilization of Web App via Internet browser

Login with Access Card Display³



Additional login methods (not restricted to specific mobile devices)

- Login with **card reader** and **Access Card** (like e-banking)
- Login with **password** (limited functionality without payments or trading)

¹ Please note: login methods presented here might not apply for all countries.

² NFC (Near Field Communication) for the wireless exchange of access data

³ Login possible with or without card reader

E-Banking

Desktop/Tablet

Login with card reader and Access Card



Login with Access Card Display³



Start page

The screenshot displays the UBS e-banking start page. At the top, there is a navigation bar with links for Home, Assets, Budget, Payments, Trading, Quotes, Investment views, Products, and Mailbox. The main content area is titled "Accounts overview" and features a grid of account cards. Each card shows the account name, type, and current balance in CHF. Below the grid, there are sections for "Transactions February 2014" showing income and expenses, and "Spending analysis overview". At the bottom, there is a "Banking relationship" section with account details and a "Net assets (CHF) per 04.01.2014" section with a pie chart and a table of asset categories.

Account Name	Account Type	Balance (CHF)
UBS personal account	UBS Demo	CHF 32'886.45
HOUSEHOLD	UBS Demo	CHF 1'645.87
SALARY	UBS Demo	CHF 3'853.81
SAVINGS	UBS Demo	CHF 12'413.10
UBS Wertschriftendepot	UBS Demo	CHF 136'795
UBS Wertschriftendepot	UBS Demo	CHF 1'275
Credit card	CREDIT CARD UBS DEMO	CHF -999.90
UBS KeyClub	UBS KeyClub	Data currently unavailable

Category	Percentage
Liquidity	35.19%
Bonds	24.88%
Equities	31.85%
Real estate	3.95%
Commodities	4.13%

Personal start page for individual requirements

The e-banking start page welcomes you with the most important information at a glance. You can choose your own start page based on your personal requirements:

- overview of your accounts and custody accounts in table format
- overview of your accounts optimized for tablets, with a clear layout using tiles

The start page chosen during the first login can be changed at any time using "Settings" in the top right-hand corner.

At the top of the start page, you will find a summary of current messages, organized by priority. The red counter shows how many messages there are in total – including account statements, stock market statements or notifications of non-executed payments.

Navigation

The screenshot shows the UBS e-banking interface. At the top, there is a navigation bar with tabs: Home, Assets, Budget, Payments, Trading, Quotes, Investment views, Products, and Mailbox. Below this is a secondary navigation bar with icons for Payment, E-bill, Data transfer, Direct debit authorizations, Settings, and Direct access. The 'Direct access' menu is expanded, showing options: Enter payment, Account transfer, Payments on record, Standing orders on record, and Set up notifications. On the left, a sidebar menu is visible with options: Enter payment, Account transfer, Payments on record, Standing orders on record, and Confirmed beneficiaries. The main content area displays a table of beneficiary accounts.

	Beneficiary account	
	CH40 0023 0230 9999 9940 Q	>
	CH49 0023 0230 9999 9948 N	>
	CH84 0023 0230 9999 9940 Y	>
	01-999999-6	>
	CH02 0029 6298 9999 9940 H	>
	CH41 0023 0230 9999 9950 J	>
	CH85 0023 0230 9999 9902 M	>
	01-999999-5	>
	01-999999-7	>
	CH23 0023 0230 9999 9903 H	>
	CH19 0020 6200 9999 9940 A	>
	CH45 0029 6298 9999 9941 G	>

Reach your destination quickly

The navigation in e-banking is arranged so that you can get to the desired function as quickly as possible:


A Global navigation

Fast access to central information and functions.

B Main navigation

Fast navigation thanks to collapsible tabs containing the associated functional areas; direct access to the most important functions.

C Local navigation

Functions chosen under functional area B are shown here; you can switch directly to a different functional area using the icons on the left-hand side; if only the icons are visible (e.g. at Tablet), the entire navigation on the left can be displayed via .

D Content area

The content changes according to the function selected.

Global navigation/Functions



Global navigation gives you fast access to **central information and functions** (Help, Contact, Legal information, Security, Current messages, User profile, Settings and Logout).

Help

The Online Help provides detailed explanations of the functions that you are currently using. What's more, you will also find help video tutorials and answers to the most frequently asked questions.

Contact

Under **Contact** you will find the phone number of the Support department. You can also send a message to the Support mailbox.

Legal aspects

Read the legal terms and conditions of UBS e-banking and its functions at any time.

Security

Under **Security** you will find the most important security recommendations, which should be taken into consideration when using e-banking. (See also page 35)

Messages

The red counter can be used to view the currently available messages.

User name

In addition to the contact details for the responsible branch, your own address is also displayed.

Settings

Under **Settings** you will find the language selection as well as individual configuration options regarding the user profile, mobile services, start page, assets, payments, trading and mailbox.

Logout

Use the **Logout** button to exit e-banking. For security reasons, we recommend that you always close e-banking by clicking on this button – instead of simply closing the browser window – and that you delete your browser cache once you are finished.

Settings

User profile
Start page
Security
Mobile Banking
Assets
Payments
Trading
Mailbox

User profile

You can select the language for your e-banking. This area is also used for selecting the default account (used, among other things, as the standard value for payment orders) and the default custody account (used, among other things, as the standard value for stock market orders).

Start page

You can select the preferred layout for the start page here.

Security

Instead of using a card reader and Access Card, you can also use a password to log in to UBS Quotes and UBS Mobile Banking (limited range of functions, however). This password can be set here.

Mobile Banking

Activate the desired mobile banking services – Mobile Banking app and notifications – and configure them. See ubs.com/de-mobile for instructions on how to do this and what to be aware of.

Assets

You have many possibilities to adjust the asset information in line with your individual requirements. For example, you can set which tabs are displayed by default for accounts, account transactions, investments and the position overview, whether detailed positions are shown in reduced or expanded view and whether charts are automatically visible.

Payments

You can select how you want to be notified when payments are executed.

Trading

Here you can define various standard values (order validity, order overview, default custody account). In addition you can activate the quick entry of stock market orders.

Mailbox

You can set whether “unread”, “read” or all e-documents are displayed by default in your inbox.

Account

Account overview

BSN (account no.)	Banking relationship	Client	Ccy	Value date balance	Current balance	Market value
CH03 0029 8298 9999 9901 G	UBS personal account	UBS Demo	CHF	32'387.25	32'386.45	32'386.45
CH02 0029 8298 9999 9940 H	HOUSEHOLD	UBS Demo	CHF	1'645.87	1'645.87	1'645.87
CH45 0029 8298 9999 9941 G	SALARY	UBS Demo	CHF	3'953.81	3'953.81	3'953.81
CH73 0029 8298 9999 9941 W	SAVINGS	UBS Demo	CHF	12'413.10	12'413.10	12'413.10

Total per currency		
CHF	50'280.03	50'799.23
Total		50'799.23

Account information

The account list in the functional area **Account** shows all accounts covered by the UBS e-banking agreement together with the current balance, the value-date balance and the market value. By clicking on the individual account you can view the account movements. The most important details on individual bookings can be viewed here directly. Detailed information can be retrieved by clicking an individual booking. Various tabs are also available that can be used to display an extended transaction list, which includes detailed information on the individual bookings as well as filter options that can be used to search for specific account transactions, such as deal type (includes stock exchange, payment transactions), or transaction numbers.

Printing and exporting asset, custody account and account information

You can use the **Display PDF** function under the "Portfolio", "Custody account" and "Account" menus to save the information shown as a PDF file and print it out directly using the Adobe Reader; an up-to-date version of this software can be downloaded free of charge from adobe.ch.

You can use the **Export (CSV)** function to save asset and custody account information in CSV format and account information in CSV or SWIFT format. These standard formats allow you to work with the data in numerous programs, including MS Excel.

Custody account

The screenshot shows the UBS e-banking interface. The main heading is "Custody accounts *overview*". Below this is a table of custody accounts. The table has the following data:

Custody acc.	Client	Category	Cy	Market value
0296 00101368 S2	UBS Demo	UBS Weertschriftendepot	CHF	137'907
0296 00101368 S3	UBS Demo	UBS Weertschriftendepot	CHF	1'225

Below the table, there is a summary section titled "Total per currency":

Cy	Market value
CHF	139'132.00

Custody account information

The **Custody account** menu is only shown if you have a custody account that is included in the UBS e-banking agreement. The custody account list shows all custody accounts covered by the respective e-banking agreement. Click on the individual custody account to view the related detailed positions (see also page 12 "Detailed positions").

Portfolio

Assets overview

0230 00101368 0003
UBS Demo

As of: 06.11.2015 | Valued in: CHF | Net assets: 150'695

Asset class | Exposure currency | Asset class and exposure currency | Instrument category

Assets by asset class (incl. exposure)

Asset class	Position view	% NA	Exposure impact	% NA	Exposure view	% NA
Liquidity	15'767	10.10	-11'852	-7.59	3'915	2.51%
Bonds	47'946	30.72	11'977	7.68	59'923	38.40%
Equities	79'133	50.71	-125	-0.09	79'008	50.62%
Real estate	8'421	5.40	0	0.00	8'421	5.40%
Precious metals & commodities	4'788	3.07	0	0.00	4'788	3.07%
Total net assets	156'056	100.00			156'056	100.00%

Asset overview

When you open the **Portfolio** menu, an asset overview sorted by asset class will be displayed. Various tabs are available that can be used to display the asset overview according to currency or instrument category. You can also change to the position overview or account balance screen via the navigation menu on the left.

If your UBS advisor has set up several portfolios for your banking relationship, you will be provided with a portfolio overview when you open the **Portfolio** menu. After selecting a specific portfolio, you will be taken to the asset overview sorted by asset class.

List of positions

0230 00999999 0001
F. Muster

As of: 31.03.2014 | Valued in: CHF | Net assets: 169'945

Reduced | Enhanced | Sort by: Standard

Liquidity - Accounts

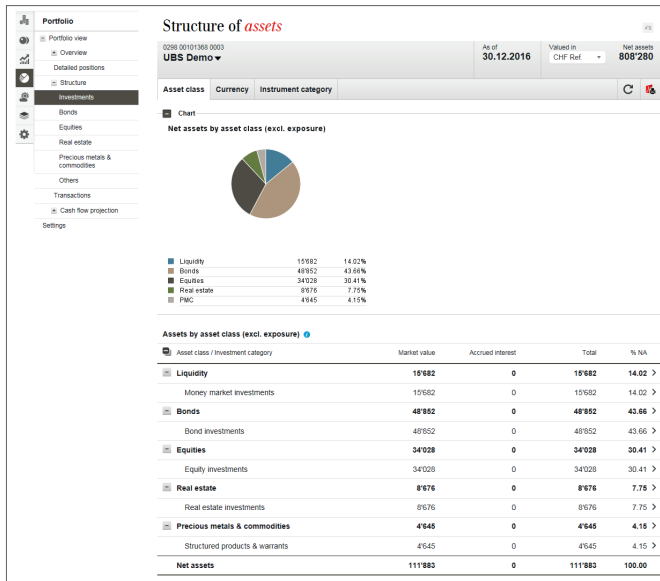
Ccy	Number/ Amount	Description	Category	Market value	% NA	Could not render JSP
CHF	6'349.88	UBS Current Account for Private Clients CH08 0023 0230 9999 9991 L	PRIVATKONTO	6'350 2	3.74 0.00	Could not render JSP
CHF	1'291.47	UBS Current Account for Private Clients CH06 0023 0230 9999 9992 R	HAUSHALT	1'291	0.76	Could not render JSP
CHF	11'134.44	UBS Savings Account CH04 0023 0230 9999 9994 G	ERSPARNISSE Credit interests 0.750%	11'134 -103	6.55 -0.06	Could not render JSP

Detailed positions

This list displays all asset positions grouped according to asset class. In addition to a brief description of the individual asset positions, you will see information on the purchase price, market value and accrued interest. You can query the details and transactions for each account or securities position.

The **Reduced** and **Enhanced** tabs can be used to view the overview table in either an abbreviated form or in detail.

Portfolio



Asset structure

This function shows the distribution of your assets/securities sorted by investment structure. It shows how your assets are diversified. Investment instruments are also broken down according to their investment structure, wherever this is possible.

Individual portfolios can be analyzed according to asset class or currency, or both of these at the same time. By comparing the position view and the exposure view in the same table, it allows you to see how high the exposure in a certain investment class or currency actually is. Bonds are structured according to currency, instrument category, yield/duration, maturity, rating and issuer domicile/type. Equities are shown sorted by region/country, sector or instrument category.

Performance

To get an overview of how your assets are performing, you can use the **Performance** function to get a number of different views (if your UBS advisor has set up a performance calculation for you). For each portfolio, the percentage and absolute change is shown for a defined period, taking into account external and internal cash flows such as cash withdrawals, taxes, brokerage, etc.

Portfolio

Portfolio

0238 80101369 0003
UBS Demo

As of: 06.11.2015 | Valued in: CHF Ref. | Net assets: 150'005

From 14.02.2013 to 06.04.2015 (10 transactions)

Trade date	Booking/value date	Description	Number	Amount	Trans. price Exchange rate	Trans. value Accr. interest	Realized P/L	Realized P/L
06.04.15	06.04.15	Booked out due to Transfer Block Code		-250				
07.04.15	06.04.15	UBS N	2489948	CHF				
06.04.15		Incoming due to Transfer Block Code		250				
07.04.15	06.04.15	UBS N	2489948	CHF				
19.04.13	11.33.47	Stock Market Spot Sale		-50	CHF	14.8	-740	
07.06.13	24.04.13	UBS N	2489948	CHF				
03.04.13		Purchase from issue		29	USD	215	6'006	
31.05.13	06.04.13	UBS LB USD HY PC	012720	CHF		0.96324		
03.04.13		Sale from issue		-40	USD	38.89	-1452	
31.05.13	08.04.13	Hend H GI Tech AZC	539377	CHF		0.933402	118	
22.03.13		Sale from issue		-100	USD	37.92	-3521	
07.05.13	27.03.13	Hend H GI Tech AZC	539377	CHF		0.929578	185	
20.03.13		Sale from issue		-432	CHF	11.020923	-4761	

Transactions

All financial activity within a specific reporting period is displayed. All transactions within the current year and the two years prior to this are available.

The filter in the left-hand navigation area can be used to determine whether only those transactions that change positions will be displayed, or transactions with a return or simply all transactions. Furthermore, you can also sort transactions based on trade, booking or value date or position and enter a specific period.

Maturities

The maturities evaluation gives a preview of the upcoming capital maturities (e.g. repayment of the nominal amount of a bond) and income (interest, coupons, known dividends, etc.), which can be expected for your current positions.

The cash flows are only shown gross of any taxes and fees. The key factor for displaying the expected maturities and income is the currency in which the cash flow takes place.

Portfolio

0238 90999999 0001
F. Muster

As of: 31.03.2014 | Valued in: CHF Ref. | Net assets: 169'945

Short-term capital maturities and income

Month	CHF	EUR	CAD	Total (gross) in CHF
Apr 14	400			400
May 14				0
Jun 14	600			600
Jul 14		500		691
Aug 14			53	47

Statement of assets

Order statements of assets

Default portfolios Consolidated portfolios Client / Portfolio UBS Demo

Portfolio selection

Client	Portfolio	Category	Ccy
UBS Demo	0298 00101368 0001		CHF
UBS Demo	0298 00101368 0002		CHF
UBS Demo	0298 00101368 0003		CHF

Immediate order (standard) Immediate order

If you need an up-to-date statement of assets, you can order one directly for free in e-banking and download it onto your computer as a PDF document.

Order statement of assets

Click on **Order reports** in the menu item **Statement of assets** on the **Assets** tab.

Select the portfolio for which you wish to order the statement of assets, and click on **Immediate order (standard)** or **Immediate order**. For the latter type you can define the report type and language, if a different language is required.

Collect statements of assets

Collect reports Order reports

Filter criteria

Status **Delete**

Stat	Report type	Client	Portfolio	Ccy	Lg	Date	Identification
A4-Portal with perf.		UBS Demo	0298 00101368 0001	CHF	IT	26.09.2013	0298 00...
Standard report for th...		UBS Demo	0298 00101368 0001	CHF		26.09.2013	0298 00...

Display

Retrieve statement of assets

As soon as the statement of assets is ready for downloading, it will be listed under **Collect reports**. This will only take a couple of minutes during normal office hours. If the statement of assets is still not visible, click on **Display** in the left-hand navigation area to update the view.

Payments

The screenshot shows the UBS 'Enter payment' interface. At the top, there is a navigation bar with 'Home', 'Assets', 'Budget', 'Payments', 'Trading', 'Quotes', 'Investment views', 'Products', and 'Mailbox'. Below this is a sidebar with 'Payment' selected, containing options like 'Enter payment', 'Account transfer', 'Payments on record', 'Standing orders on record', and 'Confirmed beneficiaries'. The main content area is titled 'Enter payment' and features an input field for 'IBAN, account number, card number, name of the beneficiary, account payment slip reader' with a 'New payment' button. Below the input field is a section for 'Most frequently used beneficiaries' with a table listing various beneficiaries and their account numbers.

Beneficiary	Beneficiary account
SUPERMARKET UBS DEMO	CH40 0023 0230 9999 9940 Q
RESTAURANT UBS DEMO	CH46 0023 0230 9999 9948 N
BOOKSHOP UBS DEMO	CH94 0023 0230 9999 9940 Y
HEALTH INSURANCE UBS DEMO	01-999999-6
UBS DEMO (HOUSEHOLD)	CH02 0029 0298 9999 9940 H
MYFAMILY UBS DEMO	CH11 0023 0230 9999 9950 J
ONLINE SHOP UBS DEMO	CH65 0023 0230 9999 9902 M
INSURANCE COMPANY UBS DEMO	01-999999-5
PHONE COMPANY UBS DEMO	01-999999-7
CHARITY ASSOCIATION UBS DEMO	CH23 0023 0230 9999 9903 H
CAR REPAIR SHOP UBS DEMO	CH19 0020 6206 9999 9940 A
DEMO UBS (SALARY)	CH45 0029 6288 9999 9941 G

Payment wizard

The payment wizard can be used to enter payments to known or new beneficiaries simply and quickly. Using a single input field and the list of all payments made over the last 13 months, data from previous payments can now be retrieved and reused or payments entered for new beneficiaries. This thus reduces the outlay required for entering payment details.

Simply enter the IBAN, the account number or the name of the beneficiary into the input field – no matter which type of payment you want to execute. If you have already made payments to this beneficiary, the details will be listed together with the associated account details. To enter the payment, click the row containing the appropriate beneficiary in the list.

If no appropriate beneficiary is displayed in the list, click **New payment**. The payment type is recognized automatically – if a complete account number is entered – and the correct input screen is opened.

Now enter any missing information and authorize the payment.

Payments

Payment
Enter payment
Account transfer
Payments on record
Standing orders on record
Confirmed beneficiaries
Balance forecast

Account transfer

The account transfer function is used to move funds between accounts to which you have access via UBS e-banking.

Payments on record

- **Pending orders** shows you a list with all orders that have not yet been executed. Orders can be edited as long as they are displayed under "Pending orders".

Foreign payments and payments in foreign

currencies may be processed up to three days prior to the due date, based on the cut-off time, currency and payment order. Following this time, the orders can neither be changed nor deleted.

- **Executed orders** includes all payments executed in UBS e-banking with an execution date within the last 30 days.
- The **Non-executed orders** function can be used to reactivate payments, which, for example, could not be executed due to insufficient funds on the debit account.

Standing orders on record

Here you will find all standing orders that have been entered. You can edit, suspend/activate, delete or print them out.

Confirmed beneficiaries

You must confirm new beneficiaries once when entering a payment via the card reader. **Confirmed beneficiaries** includes all payment recipients that you have already confirmed. This beneficiary will then no longer need to be confirmed again in future. (See also page 21)

Balance forecast

The balance forecast shows you future account transactions as well as account balances. In this way you receive support in cash flow management and can plan any measures in good time.

Payments

Payment - *Enter* Modify payment type

Debit

Debit account * CH56 8023 0230 9999 9992 R Current balance
HAUSHALT, F. Muster CHF 1'291.47

Beneficiary

Name *

Street and number BIC (SWIFT) Bank code

Postcode and city * Beneficiary's bank

Country * --- Please select --- Name

IBAN (account) * Street and number

Postcode and city

Country --- Please select ---

Payment details

Amount * --- Please select ---

Reason for payment

Register as Single payment Standing order

Execution date * 20.02.2014 ?

Payment net ?

Costs and instructions

Costs * Automatic ?

Instructions None

[Edit instructions...](#)

Booking

Category --- Please select --- ? In order to classify the payment, you have to change the type of booking to "Single booking."

Booking Collective booking Single booking Salary payment

Booking text EB COLLECT. ORD.

Notification Debit advice ? Without details

* Entry required

There are three types of orders available: e-banking will help you select the most inexpensive type of order.

SEPA payment order

These payment orders are as inexpensive as domestic payments for payments in EUR to beneficiaries in EU/EEA countries.

If payment is received promptly, the payment amount will be credited to the beneficiary on the next bank working day at the latest, even if a currency conversion is required, at no additional cost to you. With SEPA payments, some recipient banks make a charge for the incoming payment, in an amount communicated beforehand.

Please refer to the actual services & prices list for the price per payment.

Abroad extra payment orders

These payment orders are for non-urgent payments of limited transfer amounts in the currency of the target country (in Europe or the US) at a flat rate that covers all costs incurred. The full transfer amount is credited to the beneficiary within six bank working days.

Abroad payment orders

These payment orders are for all other payments anywhere in the world, up to any amount and in all tradable currencies.

Payments

IBAN

International Bank Account Number. The international standardized account number of the beneficiary.

The beneficiary's bank does not need to be provided if you use the IBAN when entering payments. The bank account details are determined using the IBAN and then displayed so that you can check them.

BIC

Bank Identifier Code – also known as SWIFT code. The international bank address of the bank where the account is held.

The above payment standards facilitate the automatic processing of the transaction to the beneficiary's bank. The IBAN and BIC are mandatory for payments abroad in euros within Europe (EU/EEA countries); ask the payment recipient to provide them.

Cost options

For payment transactions abroad with UBS e-banking, you decide on the basis of the available cost options who pays the costs for the UBS service and the foreign bank. The following options are available:

- **Automatic**
Selecting this option ensures the optimal cost option based on the order type.
- **Breakdown of costs**
You pay the UBS service charge while the payee pays the third-party costs. For SEPA payment orders this is the only cost option available.
- **All costs borne by beneficiary**
The payee pays both the third-party costs and the UBS service charge.
- **All costs borne by ordering customer**
You pay for all costs, including the UBS service charge and the third-party flat fee. This flat fee covers all additional costs to the beneficiary bank. The payee receives the full transfer amount. This cost option forms part of the "Abroad extra" payment order.

Standing orders

Regular recurring payments

Standing orders are particularly well suited for recurring payments that are always of the same amount. You can find all your standing orders in UBS e-banking – whether you set them up electronically or on paper. The standing orders can be changed or deleted here at any time.

If you would like to enter a standing order, select the corresponding option on the input screen. Four additional fields for entering the following information will then be displayed:

- **Valid from**

Enter the day, month and the year when the order should be executed for the first time.

- **Valid until**

Enter the day, month and the year or leave the field blank if we should execute the order indefinitely until you cancel it.

- **Periodicity**

Enter how often the order should recur (weekly; every two weeks; monthly; every two, three, four or six months; annually).

- **Weekends / public holidays**

If the execution date is on a weekend or a public holiday, you can define whether the order should be executed before or afterwards.

The first execution of a standing order cannot take place any earlier than one bank working day after the order is entered.

Beneficiary confirmation

UBS

Home Assets Budget Payments Trading Quotes Investment views Products Mailbox

Enter payment

Order data

Check

Confirmation of beneficiary

Order confirmation

Cancel

Orange payment slip - Enter

Confirmation of beneficiary

In favor of **MAX MUSTER**

Account **01-000145-6**

Reference no. **00 000000 00000 00000 00000**

- 1. Identify reference number**
On your payment slip, find the reference number characters corresponding to those marked on the screen with a
- 2. Enter reference number**
Enter the characters you identified as "input" in the card reader and confirm your entry by pressing
- 3. Confirm reference number**
Transfer the identified code to the entry fields below and choose "Submit".
Code:

The Confirmation of beneficiary increases security in payment transactions. If you have any further questions, the UBS Hotline will be happy to help you.

More security for your transactions

Beneficiary confirmation is an additional security feature for online payment transactions, which enables you to ensure that no criminally manipulated payments are executed.

One-time manual confirmation

When making a payment, the UBS security solution prompts you to verify the data provided upon entering a beneficiary to whom you have not made a transfer before. You must confirm the new beneficiary once using your card reader.

This confirmation is not, however, required for all new beneficiaries. Beneficiaries already approved by UBS – which includes most telephone companies, electrical utility companies, health insurance companies, mail-order companies, etc. – do not require reverification.

Required authorization data and equipment

Your personal means of authorization, which you use for logging into UBS e-banking, are required:

- Agreement number
- Personal identification number (PIN)
- Access Card or the Access Card Display
- Card reader

Securities trading

The screenshot shows the UBS Order Overview page. The main table displays the following data:

Status	BIS	Custody acc. no./Client	Order quantity	Value/Instrument	Trading place	Av. price / Limit	Entered/Valid Date
○	B	0298 101368.S3 UBS Demo	1	1652918 Pim EM Cor CHF-E-Ac	ISSUE	-	26.08.2013 31.12.2099
○	B	0298 101368.S3 UBS Demo	1	1652918 Pim EM Cor CHF-E-Ac	ISSUE	-	26.08.2013 31.12.2099
○	S	0298 101368.S2 UBS Demo	1	2226256 BlueB Inv G Bd R	ISSUE	-	26.07.2013 31.12.2099
○	B	0298 101368.S2 UBS Demo	500	472672 Nokiat_CN0TITLE	Helsinki SE	-	08.04.2013 31.12.2013

Securities trading orders

This service provides you with direct access to the most important stock exchanges. For securities trading, you need a UBS custody account as well as your standard account. Please contact your UBS advisor if you would like to open a custody account. It is worthwhile issuing orders via UBS e-banking because you benefit from attractive discounts on brokerage fees.

Order overview

The **Trading** tab provides an overview of the stock market orders issued and shows the current status and additional order details. In addition to pending orders, orders that have been executed remain in the list for five bank working days (for Swiss stock exchanges) or ten bank working days (for foreign stock exchanges).

The filter in the left-hand navigation area can be used to limit the selection by entering the appropriate criteria in order to query individual orders in a targeted manner.

Securities trading

Buy

0298 00101368 S2

UBS Wertschriftendepot, UBS Demo

Custody account *

Market value
CHF 137'907

Instrument *

Instrument type

automatic

Symbol

Select from custody account

* Entry required

Sell

0298 00101368 S2

UBS Wertschriftendepot, UBS Demo

Custody account

Market value
CHF 137'907

Order data

Instrument	Valor	Ccy.	Price	Positions	Custodian	Info
BlueB Inv G Bd R	2228250	EUR	153.22	25		
Pim EM Cor CHF-E-Ac	18583118	CHF	10.3	432.6		
UBS L EE GI ST HPC	18421665	CHF	102.77	44		
UBS L Eq Eu HD PC	12168937	CHF	112.63	56		
UBS L Eq GI HD PD	12978602	CHF	112.68	50.4		
UBS L Eq Sw Opp PC	11800137	CHF	122.77	54		
UBS LB USD Co PC	1640534	USD	15.345	336		

Entering a buy order

First enter the security number or the symbol of the desired security (if you already hold the security in your custody account, choose the **Select from custody account** function).

When entering a securities order you will be shown the applicable fees in detail.

If you are a professional UBS e-banking user, you can benefit from using the quick-entry function for securities orders. As a result, you will not need to separately select the financial instrument (see page 9 "Settings").

Entering a sell order



If you would like to carry out a sell order, go directly to the individual positions in your custody account. Here you can select the required security and then enter any selling instructions.

Securities trading


The screenshot shows the UBS Order Overview page. The main heading is "Order overview" in red. Below it, there is a section for "Single orders" with a table listing various orders. The table has columns for Status, Client, Order quantity, Value/Instrument, Trading place, Av. price / Limit, and Entered / Valid date. There are also navigation buttons like "Amend" (pencil icon) and "Renew" (refresh icon) for each order.

Status	B/S	Client	Order quantity	Value/ Instrument	Trading place	Av. price / Limit	Entered/ Valid date
○	B	0298 101368.S3 UBS Demo	1	16523118 Prim EM Cor CHF-E.Ac	ISSUE	--	26.02.2013 31.12.2099
○	B	0298 101368.S3 UBS Demo	1	16523118 Prim EM Cor CHF-E.Ac	ISSUE	--	26.02.2013 31.12.2099
○	S	0298 101368.S2 UBS Demo	1	22222520 BlueB Inv G Bd R	ISSUE	--	26.07.2013 31.12.2099
○	B	0298 101368.S2 UBS Demo	500	472072 Nokas_CNGTITLE	Helsinki SE	EUR 4	08.04.2013 31.12.2013

Amending securities orders

The pending securities orders, which are marked in the order overview with the button  can be amended directly by clicking on the button. In addition, expired, time-limited orders can be renewed by clicking on the button .

Canceling stock market orders

You can use UBS e-banking to submit an application to cancel any stock market orders in the order overview marked with the button . Click on this button to submit the request.

Orders that have been canceled in this way no longer appear in the list. If you want to resubmit such an order, you have to enter it again.

Please note that you cannot cancel orders for investment funds using UBS e-banking if the order is processed via the primary market (buy/sell from new issue or issue/redemption).

Note:

If the order has not yet been forwarded for trading, the following message appears after you enter the cancellation: "Your order has been cancelled."

If the order has already been forwarded for trading, this message appears: "Cancellation has not yet been confirmed by the trading partner/trading system, but it is being processed by UBS."

Please contact your UBS advisor or wait at least one bank working day (two bank working days for overseas stock exchanges) before you place another stock exchange order for the canceled security.

Securities trading terminology

The following is an explanation of the stock exchange terms that you will encounter when entering stock exchange orders.

Custody account position

If the security is selected from the custody account statement, the quantity (number or nominal amount) of the position selected in your custody account is displayed.

Limit

We recommend that you submit each order with a price limit. The limit is always given in the trading currency for equities and as a percentage of the face value for bonds.

Tip for entering limits in connection with investment funds

You can enter a limit for listed investment funds or funds that are traded on the secondary market (stock exchange) but not for investment funds that are traded on the primary market (buy/sell from new issue or issue/redemption).

Number / Nominal

The desired quantity of shares for equities and equity-like securities or the nominal value for bonds. The currency of the nominal value for bonds is generally the same as the trading currency.

Order type

You can submit a **Buy** or **Sell** order. You can only sell securities that you actually own; short-selling is not possible.

Depending on the exchange center and instrument you select, you will have one or more order types to choose from:

- **Order with or without limit**

Orders of this type can be submitted either with a price limit or without a limit ("at best"). However, we recommend that you always specify a limit. For equities, the limit is always given as a price per share, while for bonds it is a percentage of the face value. The limit sets the maximum price for a buy order and the minimum price for a sell order, meaning the prices at which each order should be executed.

- **Stop-limit buy order**

For a stop-limit buy order, the trigger limit ("stop-limit") and the limit must be above the current market price. The trigger limit determines when the order will be activated for the relevant trading system. When the current market price reaches or exceeds the trigger limit, the order is entered into the trading system and treated as a limited order. The limit is the highest price at which the order is to be executed and must be greater than or equal to the trigger limit.

Securities trading terminology

- **Stop-limit sell order**

For a stop-limit sell order, the trigger limit (“stop-limit”) and the limit must be below the current market price. The trigger limit determines when the order will be activated for the relevant trading system. When the current market price reaches or falls below the trigger limit, the order is entered into the trading system and treated as a limited order. The limit is the lowest price at which the order is to be executed and must be less than or equal to the trigger limit.

- **On-stop order (buy) / stop-loss order (sell)**

For on-stop or stop-loss orders, you set a price as a trigger (“stop-limit”). For an on-stop order the trigger limit must be higher than the current price, and for a stop-loss order it must be lower. When the current market price reaches the trigger, the order is submitted to the trading system without a limit (“at best”). When there is a sudden, sharp spike in the market price, we recommend opting for the stop-limit order instead of the on-stop/stop-loss order.

Price information

The security’s latest stock exchange price available to UBS is displayed (for investment funds: valuation price divided by the net asset value). The prices shown may be in real time, delayed, from the previous day or – especially in the case of rarely traded securities – even older. The time indicated for the stock exchange price is the local time of the trading place concerned. Please note that the currency in which the price is shown may differ from the security’s trading currency.

Round lot

A round lot is a specific quantity of shares or nominal value of bonds.

Security number

The national identification number assigned to each security.

Smallest denomination

The **smallest denomination** indicates the smallest tradable unit per security. If the desired quantity (shares) or nominal amount (bonds) is greater than the smallest denomination, only a multiple of the smallest denomination may be entered (for a smallest denomination of 1, for example, only 2, 3, 4, etc., not 0.5 or 1.7).

Trading currency

In the case of equities, the trading currency is determined by common practice on the stock exchange involved. With bonds, the trading currency generally corresponds to the security’s nominal currency. The trading currency proposed by the system cannot be changed.

Trading place

The trading country and trading place are displayed in this field. The suggested trading place is determined by the system or on the basis of your individual selection from Search for security. For buy orders, you can replace the suggested trading place with another one from the list. For sell orders, the trading place is determined by the position in your custody account and cannot be changed.

Securities trading terminology

Trigger limit

For stop-limit, stop-loss, and on-stop orders, you must enter a trigger or stop limit. Trigger limits are always shown in the trading currency for equities, and as a percentage of the face value for bonds.

Valid for one day

Select this field if the order is only to be valid for the current day of trading on the trading place you have selected. Please note that trading hours differ for the various stock exchanges. If you select this option, your order will not be extended to the following day. **Valid for one day** can only be selected for orders for securities that are traded on electronic exchanges such as SWX (Switzerland) or XETRA (Germany).

Valid from

The system proposes the current date.

Valid until

The system proposes a date for the **Valid until** field. Please note that you cannot enter a period of validity for orders for UBS funds that are traded via the primary market (buy/sell from new issue or issue/redemption).

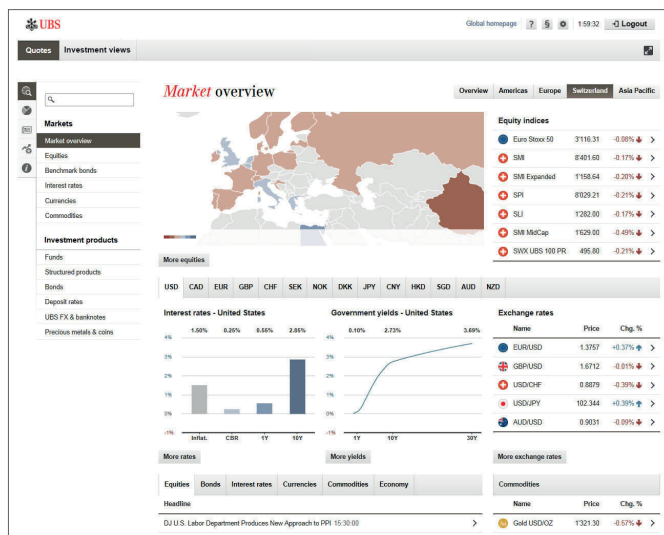
Valor

The national identification number of a security.

ISIN

The international identification number of a security.

Quotes



Price and market information

Quotes informs you around the clock about current market activity at the most important financial centers around the world and offers detailed price information on financial instruments and currencies.

The **market overview** shows the most important global market information at a glance. By entering the single asset classes (eg. equities, bonds,..) you will be lead to further details and market data.

Investment products such as funds, structured products or bonds can be accessed via separate views. Various search help options and filters make it easier for you to search for a suitable product.

A detailed view with comprehensive information is available for each **financial instrument**.

Virtual portfolios can be used to organize frequently used instruments in lists. UBS Quotes then performs an automatic valuation of the portfolio. You can also receive notifications by e-mail or SMS, for example on limits that have been reached, bonds that are maturing and derivatives that are expiring.

Please note:

Instead of using an Access Card and card reader to log in, you can also simply log into UBS Quotes with a password. You can set the password in UBS e-banking under **Settings** → **Security** → **Password**.

Investment views

The screenshot shows the UBS Investment Views website. The top navigation bar includes the UBS logo, a search bar, and a 'Log out' button. The left sidebar contains a 'Highlights' section with a 'CIO Year Ahead' link, and a 'Top publications' section with links to 'CIO Weekly', 'CIO Monthly', 'UBS House View Investor's Guide', 'UBS Outlook Switzerland', 'UBS Equity Compass', 'UBS Research Focus', 'Investing in Switzerland', 'Real Estate Focus', and 'Prices and Earnings'. The main content area is titled 'Highlights overview' and features a large article 'CIO Year Ahead 2015' with a 'Chief Investment Officer's View' sub-header. Below this is a 'CIO Monthly Letter' section with a video player and a 'An alternative route' article. On the right side, there is a 'Spotlight' section for 'UBS Real Estate Focus: Not free of speculation', a 'Tactical asset allocation' section with a circular chart, and a 'Daily information' section listing various market forecasts. The bottom of the page features 'Powerpoint Presentations' and 'iPhone App' and 'CIO Podcasts' icons.

Analyses and publications

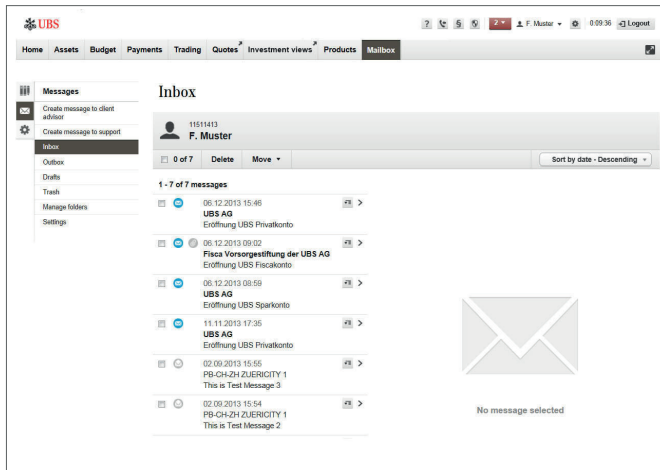
Investment views¹ offers you exclusive access to all publications and a wide range of investment ideas from our analysts.

In addition to comprehensive background information and news on current economic topics, you will also find evaluations and recommendations for the individual asset classes such as equities, bonds, currencies, commodities, real estate or alternative investments.

You also have the option of receiving notifications via e-mail or SMS when new issues of your preferred publications are available.

¹ Subject to country restrictions

Mailbox – Messages



Messages

The **Mailbox** tab in the main navigation contains a two-way protected channel for you to communicate with your UBS advisor.

When you activate your UBS Mailbox for the first time after accepting the legal terms and conditions, an **Account** with default folders (Inbox, Outbox, Trash, Folders) is created. The address book contains your UBS advisor's details. You can immediately start sending and receiving messages (with attachments if desired).

Note:

Use your UBS Mailbox for confidential communications and questions for your UBS advisor, to handle administrative matters or to ask about offers.

Do not use UBS Mailbox to send any time-sensitive or deadline-related messages to UBS.

Mailbox – E-Documents

The screenshot shows the UBS Mailbox interface for E-documents. The page title is "E-documents *inbox*". Below the title, there are buttons for "Download documents", "Move to archive", and "Move to wastebasket". A table lists several documents with the following columns: Status, Created on (Days until deletion), Document, Client, Account / Contract, Category, and Size.

Status	Created on Days until deletion	Document	Client	Account / Contract account / Portfolio	Category	Size
	30.10.2013 619 days	Anzeige - Abrechnung	Demo UBS	298-999999.S3	Securities	103 kB
	25.10.2013 613 days	Anzeige - Abrechnung	Demo UBS	298-999999.S3	Securities	103 kB
	03.08.2013 530 days	Belastungsanzeige	Demo UBS	298-999999.01Q	Payment services	113 kB
	22.05.2013 457 days	Dienstleistungspreisabschluss	Demo UBS	298-999999.01Q	Account reporting	113 kB
	06.05.2013 441 days	Anzeige - Abrechnung	Demo UBS	298-999999.S3	Securities	113 kB
	03.05.2013 438 days	Belastungsanzeige	Demo UBS	298-999999.01Q	Payment services	113 kB
	28.03.2013 402 days	Transaktionsabrechnung	Demo UBS	298-999999.S2	Securities	114 kB
	15.03.2013 399 days	Transaktionsabrechnung	Demo UBS	298-999999.S2	Securities	114 kB
	21.03.2013 395 days	Transaktionsabrechnung	Demo UBS	298-999999.S2	Securities	113 kB

At the bottom of the table, there is a note: "Documents are available in e-banking for two years. They are then deleted and can only be obtained via the client advisor. For the sake of archiving, we recommend that you save them."

Electronic documents (e-documents)

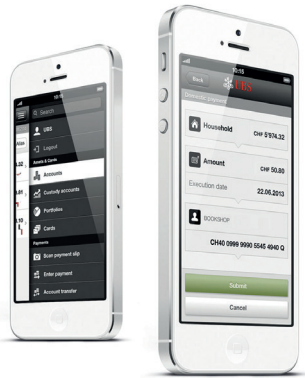
You can obtain your bank documents, including account statements or credit advices, as electronic PDF files in e-banking. These documents are available immediately – without the delays associated with normal mailings. What's more, you save the postage fees and can access your correspondence at any time, from anywhere in the world.

The e-banking start page lets you know whenever there are new e-documents. You can access the documents for two years, and you can download them as a PDF file, store them electronically or print them out.

Please note:

You can activate e-documents when accessing e-banking the first time. You can however also activate this function at a later date by clicking **E-documents** on the **Mailbox** tab and changing the delivery option from physical to **electronic**.

Mobile Banking app



Mobile Banking app

The Mobile Banking app keeps your bank within reach at all times. Whether you want to check account transactions, make payments, get updated on financial markets or make trades, you can take care of all of your banking business whenever you have time, no matter where you are.

Content and functions in detail:

- Account balances, along with all booking details
- Portfolio with the market value of your net assets, performance, detailed positions and transactions
- Direct entering and executing of payments using the Payment Assistant
- Quotes with information on financial market trends and details on specific financial instruments; create and manage virtual portfolios
- Buying and selling securities

Mobile Banking app



Security and Login

The Mobile Banking app offers you the same level of security familiar to you from e-banking. Log in with your personal Access Card, which stores your access data securely, along with your personal PIN.

For convenient and secure access when on the go, available to you are the Access Card with NFC for the wireless exchange of access data or the Access Card Display with integrated card reader function. (See also page 5 "Overview of login methods")

Instead of using a card reader and Access Card, you can also use a password to log in to the Mobile Banking app (limited range of functions, however).

Notifications



Notifications

Be informed automatically by e-mail or SMS about certain events, for instance

- credits or debits to your account
- if the balance of your account falls below an amount set by you
- a change in the status of entered securities orders

Please note:

You can activate and configure notifications when accessing e-banking the first time. You can however also activate and configure these options at a later date under **Settings** → **Mobile Banking**. Notifications can also be set up directly in the respective functional area, such as assets, payments or trading.

Security

The secure Access Card

A separate Access Card, which contains your access data in a secure environment, is always used to log in to e-banking via your desktop, tablet or smartphone. The Access Card can only be activated with your personal PIN. This means that even if your device should fall into the wrong hands, nobody will be able to access your account without your personal card and the associated PIN.

What's more, the Access Card is protected against electronic manipulation, as it is not connected to your computer, tablet or smartphone. Viruses, malware or Trojans cannot therefore reach the Access Card.

The personal code

Once the Access Card has been activated, you can calculate your personal code. This code is recalculated each time you log in and is only valid for a short period of time.

Additional security when making payments

Confirmation of the beneficiary is another security solution for payment transactions. When entering a payment to a new beneficiary that has not yet been approved by UBS, an additional one-time check is required. (See page 21)

Security recommendations

In order to ensure the best possible security, you should review your own behavior in relation to security. After all, it's often a lack of attention that leads to security loopholes. Below you will find the security recommendations of UBS:

1. Antivirus software and firewall

Use antivirus software with automatic updates (live update function) on your computer as well as firewall.

2. Operating system and Internet browser

You should only use the operating systems and browser versions listed on the Internet at ubs.com. You should also always install latest security updates.

3. Digital signature verification

When establishing a connection to UBS Online Services, UBS provides you with a digital certificate. Your Internet browser uses this certificate to confirm that you really are connected to UBS. You can check the certificates authenticity yourself by using the card reader.

Security

4. The login number always has six digits

To minimize the risk of third-party access, always start the login process with the card reader via ubs.com (upper right-hand corner). The login entry code displayed by UBS for you to transfer to the card reader **always has six digits**. If it has fewer digits, this could be a case of attempted fraud. Contact the support team as soon as possible in such a case.

5. Healthy mistrust of solicitations

After logging in, only use the Access Card and card reader to confirm character strings that **you yourself have entered** and **whose correctness you can check** – such as the account number on the original payment receipt.

Delete e-mails and SMS from senders who are unknown to you or whose authenticity you doubt. Do not disclose any personal information if somebody asks you for such unrequested by phone, e-mail, SMS, letter or fax, even if the other party claims to be UBS.

Please be aware that **UBS will never** contact you to request confirmation of any kind using the card reader and Access Card.

6. Confirmation of beneficiary

By confirming the beneficiary of a payment, you can ensure that no payments are executed that have been manipulated by third parties. For this, you need to **carefully compare the payment data entered against your original payment vouchers**.

7. Delete the cache

Always use the “logout” function to end UBS Online Services. In addition, ensure you then empty your Internet browser’s cache.

8. Store the means of authorization separately

Store your personal authorization data and equipment for UBS Online Services, such as your agreement number, Access Card and card reader, in a safe place and do not keep them together.

Support

Contact

Our advisors are happy to answer any questions you may have about e-banking:

Calls within Germany: 069 2179 2211

Calls from abroad: +49 69 2179 2211

Online help / FAQ

The Online Help provides detailed explanations of the functions that you are currently using. What's more, you will also find help video tutorials and answers to the most frequently asked questions.

This publication is intended for information only and is not intended as a recommendation, an offer or a solicitation of an offer. It is not to be regarded as legal or tax advice. Before making a decision, you should obtain relevant professional advice. Please note that UBS reserves the right to alter its services, products or prices at any time without prior notice. Certain products and services are subject to legal restrictions and cannot be offered worldwide on an unrestricted basis. Reproduction in whole or part is prohibited without prior permission from UBS.

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