الخدمات المصرفية الخاصة العالمية
Private Banking

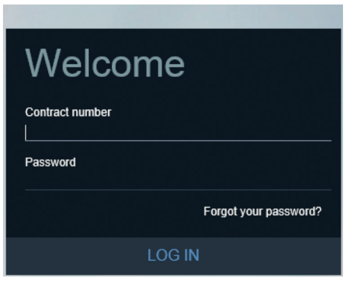
E-BANKING USER GUIDE

V.02.2018

FAB Private Bank (Suisse) SA

E-BANKING USER GUIDE

LOGIN



Visit the website (either via **www.fabsuisse.ch** or by accessing directly at **https://www.fabebanking.ch**).
You will first need to enter your contract number (sent by the Bank via letter) and your password (sent through a separate letter).
Once in the system, you will then receive a one-time code by SMS on your mobile phone and need to enter this.

The App version has similar functionality to the web version detailed below.

HOME PAGE

After a successful login, you will find the home page which has the following elements:

- Quick access menu at the top right
- Wealth overview with portfolio value and performance, asset and currency allocation
- Insights
- Main menu on the left

You have the ability to select the portfolio that you wish to view by selecting from the drop-down box at the top of the home page.

TABS

There are two tabs on top of the screen:

- WEALTH – this discloses all the information about your portfolios. You can return to the home page at any time by clicking on the WEALTH tab at the top left.
- INSIGHTS – this shows a variety of information on investment insights.

QUICK ACCESS MENU

In the upper right corner you will find the quick access menu:

	Mailbox	The mailbox allows you to send and receive secure communications with your Private Banker. This includes sending and receiving messages as well as requesting an appointment or a call-back. Please note this should not be used to send transaction orders or other time-sensitive information, as messages may not be immediately read.
	Notifications	These can be configured to your needs and allows you to view your notifications received and includes the ability to filter, delete, etc. You can request being notified by e-mail when a document is received, when a payment is made, etc. New notifications are displayed with a number icon.
	Settings and Profile	This allows you to change your password as well as the default settings for payments and reports.
	Logout	This securely logs you out of the system. As an additional security control, and especially if using a public computer, you may wish to delete the browser cache.

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OVERVIEW

DASHBOARD

The Dashboard provides you at a glance:

- your portfolio value
- your portfolio performance Year to Date
- an overview of your assets and currencies allocations.

Should you wish to get further detail, you can click on the VIEW DETAILS button.

WEALTH OVERVIEW

The Wealth Overview shows the asset and currency allocations in both total and in percentage. The Wealth Development chart can be changed to show a one week, one month, year to date or a one year overview.

Within the wealth overview, you can also view:

Positions

The Positions Overview shows you at a glance the current positions on your accounts including the allocation percentage. By default, the view is grouped by asset allocation but you may change this to view by currency allocation.

Transactions

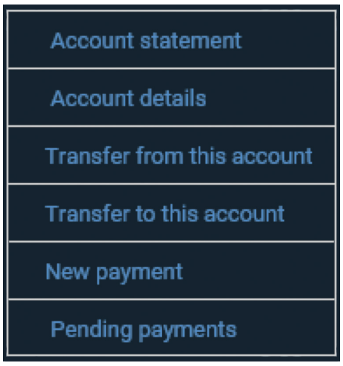
Transactions of the last 180 days are shown as default. This time period can be changed to your preferred time period.

Accounts overview

The Accounts Overview shows in detail all the current accounts and securities positions. The securities are indicated with the international ISIN number and are listed in the relevant currency. The information shown includes the purchase price, latest market price and the value of the total position in the reference currency.

Clicking on an account and then on the little down arrow will show the movements on the account (which can be exported into PDF or CSV formats).

By clicking on this icon ··· beside your current accounts, you will be able to see a range of additional options such as account details (which can be exported to PDF), make payments and transfers or see your pending transactions:



Transaction history

You can use the transaction history to view individual transactions processed over your account. You can choose to display the results for a certain period or the most recent bookings by selecting the time period. The default setting is to show the last 180 days.

PORTFOLIOS

In the portfolio section, you will be able to see the most important information about your portfolio in the same way as in your portfolio statement. All amounts are displayed in your reference currency. It is possible to change the reporting currency at the top right. Performance option is set by default at a yearly view, but can be amended to the period you choose.

PORTFOLIO PERFORMANCE

The performance screen provides information about changes in your portfolio resulting from market price and FX changes as well as transaction gains and losses.

The performance details show you detailed information on the performance of your capital. This is shown according to the time-weighted rate of return approach. You can view year-by-year performance since inception as well as cumulative performance. Time period is also an item you can change should you wish to.

You can export the details in pdf, csv or excel formats, and collapse or expand the summary or details sections. You can also view the information in both chart and table formats.

PORTFOLIO ANALYSIS

This displays all your assets by asset category. It contains detailed information about assets such as current accounts, fixed income, shares, alternative investments, etc. Furthermore, the breakdown of these categories is also shown by major currencies. This view is available in both chart and table formats. You have the option to change the reporting currency and also export various reports.

DETAILED POSITIONS

This details all your accounts and securities positions. The securities are indicated with the international ISIN number and are listed in the relevant currency. You have the option to change the reporting currency.

BONDS OVERVIEW

This shows detailed information on the bonds in your portfolio, such as yield to maturity and durations.

EQUITY OVERVIEW

This shows detailed information on the equities in your portfolio, such as industry sector and geographical zone.

MATURITY LIST

This shows the maturity information for relevant assets.

MATURITY ANALYSIS

This shows more detailed analysis on maturity, and the ability to view by month or by year.

ACCOUNT BOOKINGS

This shows all bookings on your account. The default time period is the last 180 days but this may be modified using the drop down menu. You also have the ability to search by booking text or other filters.

PAYMENTS

Payments up to USD 100,000 or equivalent can be made using e-banking. For larger payments, please continue to send payment instructions to your Private Banker.

PAYMENTS OVERVIEW

This provides an overview on pending and archived payments. You can filter, view the detail, and export. Please note that only the official debit advice (which can be requested to be sent to the 'Documents' safe) is legally binding.

PAYMENTS APPROVAL (depending on requested access rights)

This section is to be used when more than one approval is requested for a payment. This will be used by companies or joint accounts requiring two authorized signatories to process a payment.

INTERNATIONAL PAYMENT

This section allows you to make a transfer to a third party whose account is held outside Switzerland. You can select the account to debit and enter the beneficiary details, whether it is a single payment or recurring payment (standing order).

SWISS PAYMENT

Swiss based clients (or those who request the activation), can also make intra Swiss payments using the options **Swiss payment** (when an account number is provided), **Swiss Payment (Red)** for when a red payment slip has been provided or **Swiss Payment (Orange)** for when an orange payment slip is being used.

ACCOUNT TRANSFER

This section allows you to transfer money between your current accounts in your FAB Private Bank (Suisse) SA portfolio.

PAYMENT TEMPLATE

This allows you to setup a template for saving payments that are made regularly. You can select Swiss Domestic or International payments, and can give a name to the template and even setup customized folders for storing these.

STANDING ORDER

This page will show you all your standing orders should you have subscribed to any.

INCOMING PAYMENT INSTRUCTIONS

This section provides you with our Standard Settlement Instructions should you wish to send money to your account with FAB Private Bank (Suisse) SA.

MESSAGES

INBOX

The Inbox lets you view communications with your Private Banker, as well as creating new messages, appointment requests and call back requests. You can also view the messages as well as delete them. Please note that messages sent may not be immediately read by your Private Banker, and should not be used for time-sensitive instructions.

This inbox is not the new way of communicating with the Private Banker as this is not interactive. Please use the usual channels.

NOTIFICATIONS

This shows you if and when you have received a document or a message for example (based on subscriptions made) and includes the ability to filter, delete, etc.

SIGN-UP FOR NOTIFICATIONS

This allows you to view existing subscriptions and create new ones. Subscriptions can be given customizable names, and types include:

- Incoming payments over your defined threshold,
- When current account balances exceed thresholds, or fall below thresholds,
- When a new document is received in the Document Safe or Inbox.

DOCUMENTS

The menu allows you to manage all electronic documents.

DOCUMENT SAFE

You may access all reports and statements that you have subscribed to. The documents remain visible for a maximum of 24 months. Click on the document you wish to see and select 'download'.

VIEW SUBSCRIBED REPORT

This page gives you an overview of the reports you have subscribed to, and also allows you to unsubscribe should you not wish them anymore.

REPORT SUBSCRIPTION

You can use this function to subscribe to an ongoing report (subscription) or request it one-time (ad hoc). This covers the account statements (both a short version and a detailed version) and the portfolio statement. Your subscribed documents will then be sent to your document safe. Please note that when requesting an ad hoc report, it may take between five and ten minutes until it is delivered to the document safe.

INSIGHTS

This tab allows you to access various articles, webcasts, videos, and publications of the Bank, as well as to be informed on any Bank events taking place.

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