



Guide for E-banking

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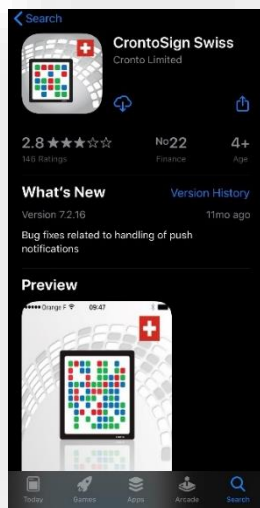
E-banking Registration with Cronto

In this part you will find instructions on how to register for Van Lanschot e-banking. This is possible on your computer or via an internet browser on your tablet.

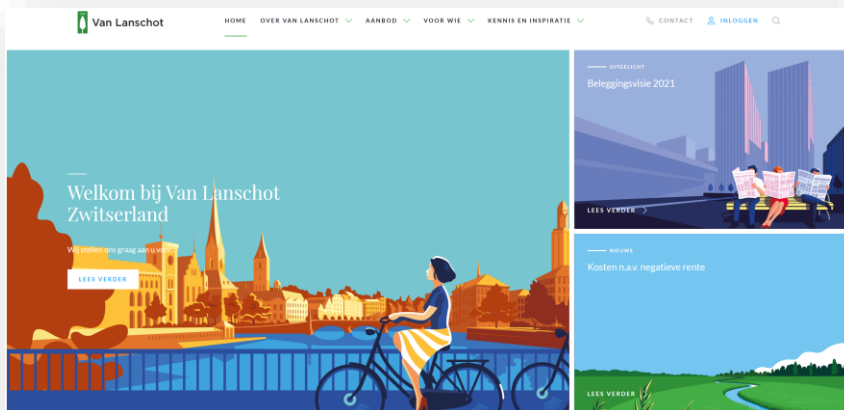
Please note that you must have received a password letter and a Cronto activation letter from your contact person at Van Lanschot Switzerland before registration. If you haven't received one or both letters yet, please contact us and we will provide you with the necessary documents.

Please find below the steps for registration:

- 1) Install the CrontoSign Swiss app on your smartphone which you find either in the App store (IOS) or in the Play store (Android).



- 2) Go to our website: www.vanlanschot.ch on your computer or tablet and click on "Inloggen" in the upper right corner.



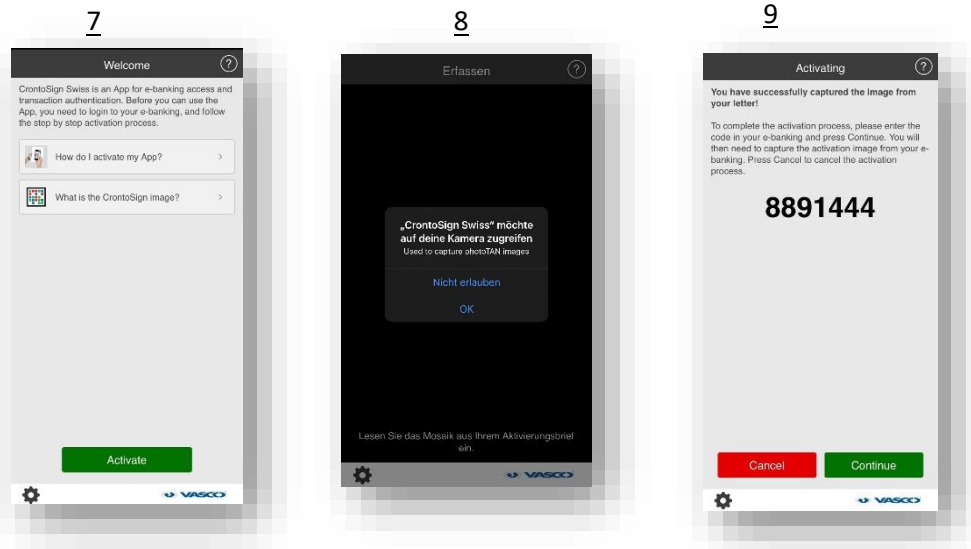


- 3) The window to log in will open. Choose between the languages German or English, in which the e-banking terminal will be displayed.
- 4) Fill in your contract number starting with the capital letters "IB", which you can find on the password letter.
- 5) Also on the password letter you will find the password, which you will need to change at a later moment.
- 6) Now click «Login».

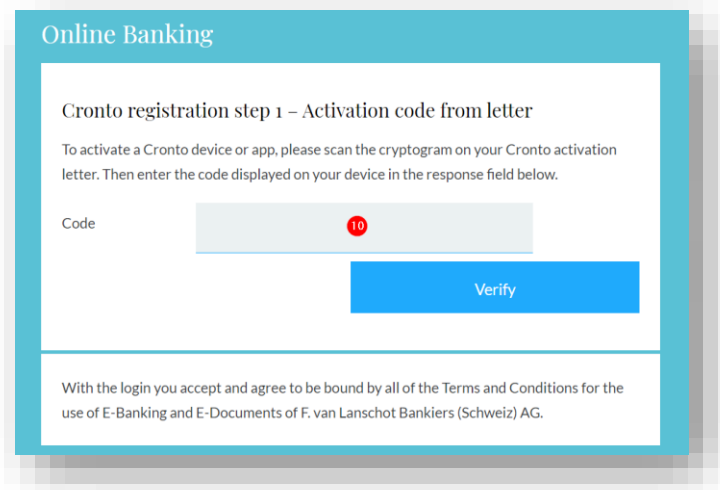
The screenshot shows the 'Online Banking' login interface for Van Lanschot Switzerland. At the top left, there are language links for 'deutsch' and 'english', with a red circle '3' next to 'english'. The main heading is 'Online Banking'. Below it, a white box contains the text 'Welcome to E-Banking of Van Lanschot Switzerland'. There are two input fields: 'Contract number' with the placeholder 'IB000xxxx' and a red circle '4' at the end, and 'Password' with a masked field of dots and a red circle '5' at the end. Below these fields is a blue 'Login' button with a red circle '6' to its left. Under the login fields, there is a paragraph of terms and conditions. At the bottom of the white box, there is a 'Dear client,' greeting and a notice about negative interest rates, with links for 'NL: Negatieve rente' and 'EN: Negative Interest Rate'. The footer contains a navigation bar with links: 'System Requirements', 'Security', 'E-Banking Guide', 'Short Guide CrontoSign', 'GTC', and 'Info intl. Payment Transactions'.



- 7) Now open your CrontoSign Swiss app on your smartphone and click activate.
- 8) A window will appear where you have to give the CrontoSign Swiss permission to access the camera in order to proceed.
- 9) Now you're able to scan the mosaic / CrontoSign image that you have received on your Cronto activation letter. After scanning the mosaic a seven-digit numerical code will appear.



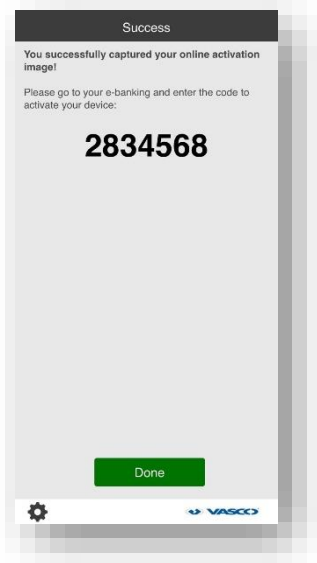
- 10) Please enter this numerical code on your computer screen and press "Verify".





- 11) Now press "continue" on your smartphone first as you see on the picture of step 9 and scan the Mosaic / CrontoSign on your screen.
- 12) Enter the seven-digit code you received into the field next to "Code".
- 13) In order to provide you with the best possible support in case of questions, please enter your phone type and your name next to "Device name (optional)". This way, if there are several registered devices, we can easily determine which device is causing you problems etc. Please click now on "Register".

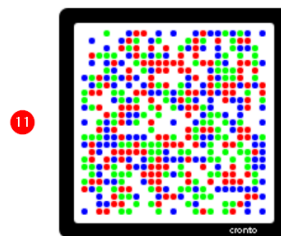
11



Online Banking

Cronto activation step 2 – Activation image

Please scan the cryptogram and enter the code displayed on your Cronto app or device.



Code	<input type="text" value="1517110"/>	12
Device name (optional)	<input type="text" value="Iphone Hans Muster"/>	13

Register

With the login you accept and agree to be bound by all of the Terms and Conditions for the use of E-Banking and E-Documents of F. van Lanschot Bankiers (Schweiz) AG.



- 14) Now you will be asked to change the password. Please insert first the password that is written on the password letter.
- 15) Next you need to define your own password. Please follow below guidelines for creating the password. Enter the password twice and click "OK".

Online Banking

Change password

Old password 14

New password 15

Confirmation

OK

The password must be at least 6 and may be at most 50 characters long and must contain at least one number.

With the login you accept and agree to be bound by all of the Terms and Conditions for the use of E-Banking and E-Documents of F. van Lanschot Bankiers (Schweiz) AG.

- 16) In the next field, the password change will be confirmed. Now press "Continue".

Online Banking

Password successfully changed

The new password is now valid. 16

Continue

With the login you accept and agree to be bound by all of the Terms and Conditions for the use of E-Banking and E-Documents of F. van Lanschot Bankiers (Schweiz) AG.

- 17) Click "Continue" again to complete the registration. You should now be taken to the e-banking start screen.

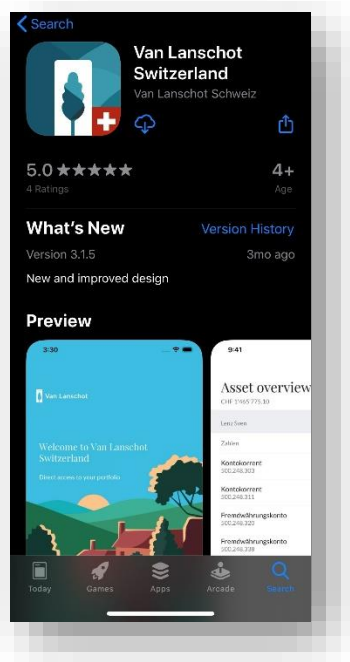


Installing the Van Lanschot Switzerland App

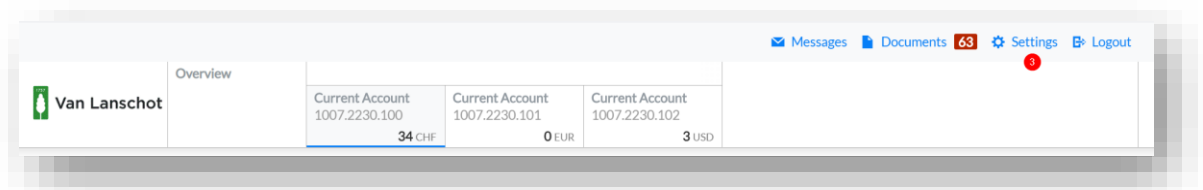
In addition to our Van Lanschot e-banking system, you have the option of installing the app on your phone. This is mainly used to keep track of your assets. Please note that you cannot make transactions or trades with the Van Lanschot app as of now. If you want to make a payment or trade, this is only possible via the e-banking system.

Please find below the steps to install the mobile app on your phone:

- 1) You can find the Van Lanschot app to download in the App store (iPhone) or in the Play store (Android).



- 2) First go to our e-banking website on your computer and login there.
- 3) Go to "Settings" at the top right of your screen.



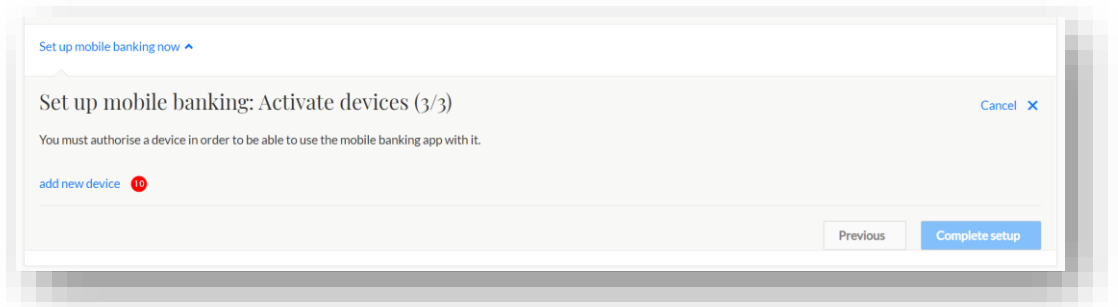


- 4) Click on the "Mobile Device" tab.
- 5) Choose "Set up Mobile Banking now".
- 6) Enter your current e-banking password.
- 7) Now add a new password. It is important that the new password for the app is different from your private password for your e-banking login. Repeat this again on the right side.
- 8) When you are done, click "Next".

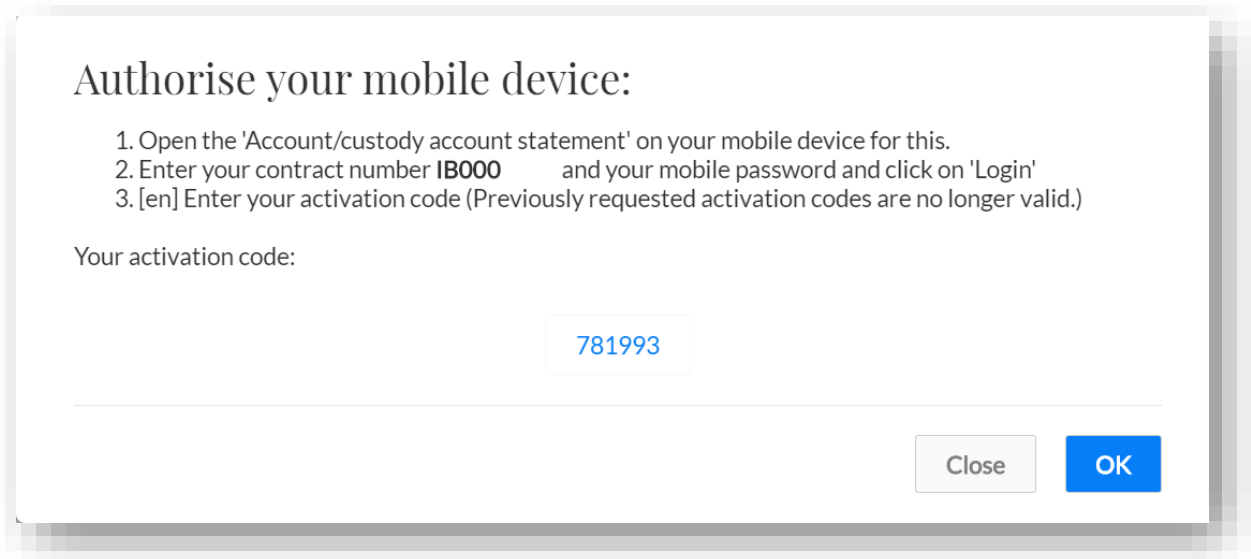
- 9) Since you cannot make transactions on the Van Lanschot app, select "Forbid transactions" at this point and press "Next"



10) Now click "Add new device".



11) A new window will open with three more steps. Please now open the Van Lanschot Switzerland app on your phone.



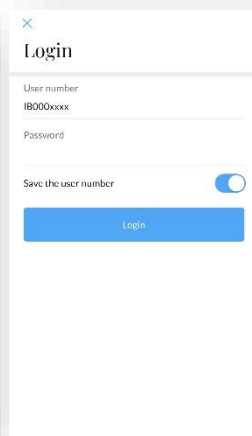


- 12) As soon as you open the app, the start screen appears. Please click on "Activate".
- 13) Then enter your user address starting with "IB" and your newly created password from step 7. If you want to save the login data, press the slider next to "Save the user number".
- 14) Next you will be asked for the six-digit Activation key. Please find it in your e-banking terminal (described in step 11). After that, another field will appear asking you if you want to activate touch ID. Press "Yes" if you prefer this option.
- 15) Accept the terms and conditions regarding touch ID if you have read and agree to them.

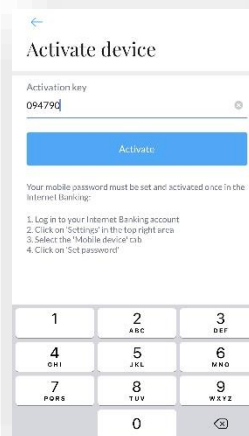
12



13



14



15





Registration of additional device on E-Banking

Activating an additional device for the CrontoSign App is very similar to the initial registration with a device. It is important that you have an already registered device and the new device at hand.

1. Open the website vanlanschot.ch and go to "Login".
2. Enter your contract number (IB number) and your personal password and press "Login".
3. Scan with the CrontoSign App of your already registered device the CrontoSign on your screen and check "Activate another device".

The screenshot shows the Van Lanschot Online Banking login interface. At the top, there's a header with the Van Lanschot logo and language options (deutsch, english). Below this, the text "Online Banking" is displayed. The main content area is titled "Welcome to E-Banking of Van Lanschot Switzerland" and contains two input fields: "Contract number" and "Password". A blue "Login" button is positioned below these fields. At the bottom, a small disclaimer states: "With the login you accept and agree to be bound by all of the Terms and Conditions for the use of E-Banking and E-Documents of F. van Lanschot Bankiers (Schweiz) AG."

The screenshot shows the Van Lanschot Online Banking security code page. The title "Online Banking" is at the top. Below it, the section "Security code" is displayed with the instruction: "Please capture the mosaic below with your reading device and enter the displayed code." A central image shows a CrontoSign device displaying a colorful mosaic of dots. Below the image is a "Code" input field. Underneath, there's a checkbox labeled "Activate another device?" which is currently checked. A blue "Login" button is at the bottom. A disclaimer at the very bottom reads: "With the login you accept and agree to be bound by all of the Terms and Conditions for the use of E-Banking and E-Documents of F. van Lanschot Bankiers (Schweiz) AG."

4. Now take out the device you want to register and scan the CrontoSign you find on the activation letter we sent to you. Transfer the numerical code that appears on the CrontoSign app on your new device. Then press "Continue" on your device.



5. Now scan the CrontoSign, which appears in the Cronto activation step 2 and enter the code which appears on your device in the field "Code" again.

The screenshot shows a web interface for 'Online Banking'. The main heading is 'Cronto registration step 1 – Activation code from letter'. Below this, a sub-heading reads: 'To activate another Cronto device or app, please re-scan the cryptogram on your Cronto activation letter. Then enter the code displayed on your device in the response field below.' There is a text input field labeled 'Code'. To the right of the input field are two buttons: 'Not now' (light blue) and 'Verify' (dark blue). At the bottom of the form, there is a small text block: 'With the login you accept and agree to be bound by all of the Terms and Conditions for the use of E-Banking and E-Documents of F. van Lanschot Bankiers (Schweiz) AG.'

6. In order to help you as much as possible with e-banking questions, please enter your first name in the "Device name" field. This way we can easily identify which device may be causing you problems or needs to be replaced etc.

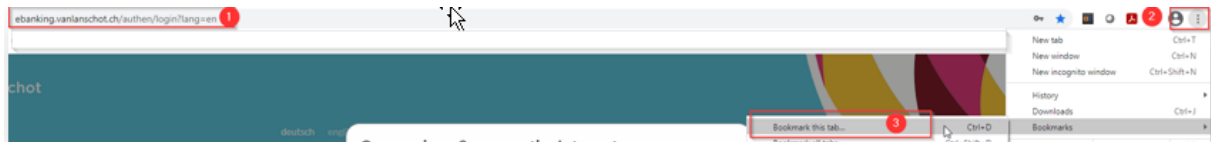


E-mail notifications

Activating e-mail notifications must be done in your E-Banking account.

Depending on the language you choose on the login page, the notifications will be sent to your defined e-mail address in the chosen language (e.g. English or German).

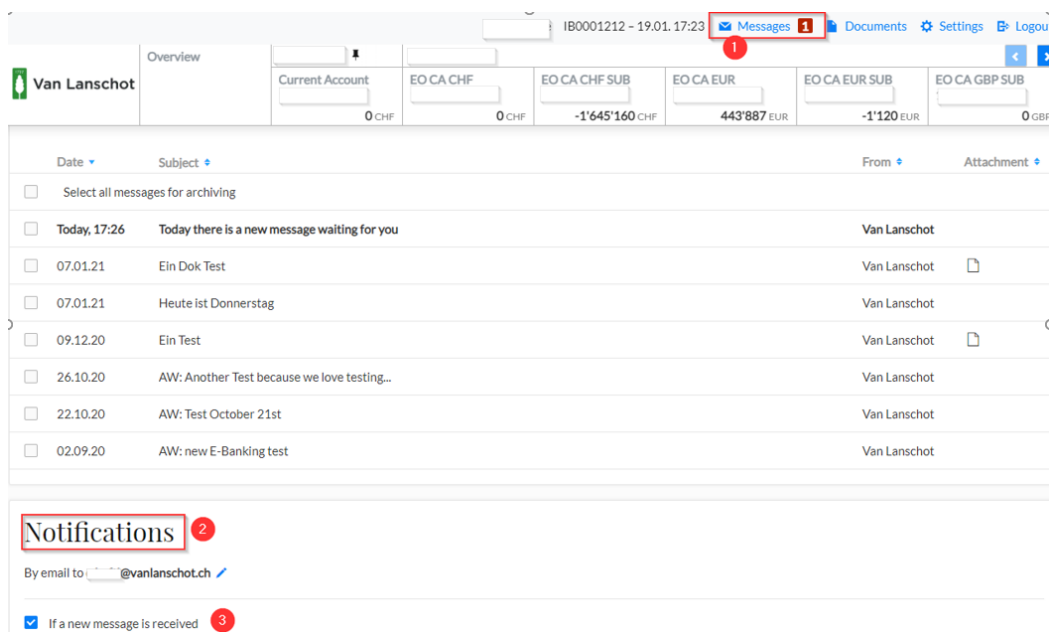
For easier access you might want to bookmark the page with your preferred language (this is for Chrome).



Messages

Receiving notifications for new messages can be set-up in the message tab

1. click on tab "Messages"
2. find the notifications section -> click on pencil and enter e-mail address
3. tick the box





Documents

If you would like to receive an e-mail notification when there is a new document available in E-Banking this also needs to be set-up in your E-banking account.

1. click on tab "Documents"
2. find the notifications section -> click on pencil, the same e-mail address will be used for both messages and documents
3. tick the box

The screenshot shows the Van Lanschot E-banking interface. At the top, there is a navigation bar with tabs for 'Messages' and 'Documents'. The 'Documents' tab is selected and highlighted with a red box and a red circle with the number 1. Below the navigation bar, there is a summary section for the 'Current Account' with balances in CHF and EUR. The main content area is titled 'Overview' and contains a search bar and a table of documents. The table has columns for Date, Account, Document, Category, Amount, and Will be deleted. Below the table, there is a 'Notifications' section. The 'Notifications' section has a title 'Notifications' and a sub-section 'By email to' with an email address field. There is a checkbox labeled 'If a new document is received' which is checked, and a red circle with the number 3 next to it. There is also a red circle with the number 2 next to the email address field.

There are more possibilities for you to set up notifications. For example, would you like to be notified if there is a debit entry greater than a certain amount?

1. Click on the account you want to configure
2. Click on the "additional information" tab
3. find the notifications section -> define an alias for the account
4. enter the alias in the field
5. click save



The screenshot shows the Van Lanschot online banking interface. At the top, there's a header with the Van Lanschot logo and navigation tabs: Overview, Transactions, Preview, and Additional information (highlighted with a red box and number 2). Below the header, there's a section for account details, including a table with columns for account type, currency, and balance. The first row shows 'EO CA USD' with a balance of '-192'722 USD' (highlighted with a red box and number 1). Below this, there's a 'Notifications' section with a 'Set up' button (highlighted with a red box and number 3). The 'Set up' button leads to a form titled 'Account alias' with a text input field (highlighted with a red box and number 4) and a 'Save' button (highlighted with a red box and number 5). To the right of the 'Notifications' section is an 'Account Information' sidebar with fields for Product, Account category, IBAN, BIC (SWIFT), Clearing no., Credit interest rate, and Debit interest rate.

6. click set up
7. enter the amount you want to be notified about
8. click save

The screenshot shows a 'Set up' dialog box for notifications. It has a title bar that says 'If a debit entry is greater than X USD.' and a 'Set up' button (highlighted with a red box and number 6). Below the title bar, there's a text input field for the amount (highlighted with a red box and number 7) and a 'USD' label. The input field contains the value '1'000.00'. At the bottom right, there are 'Delete' (highlighted with a red box and number 8) and 'Save' buttons.

Repeat the same process for each account you would like to receive an e-mail notification for.

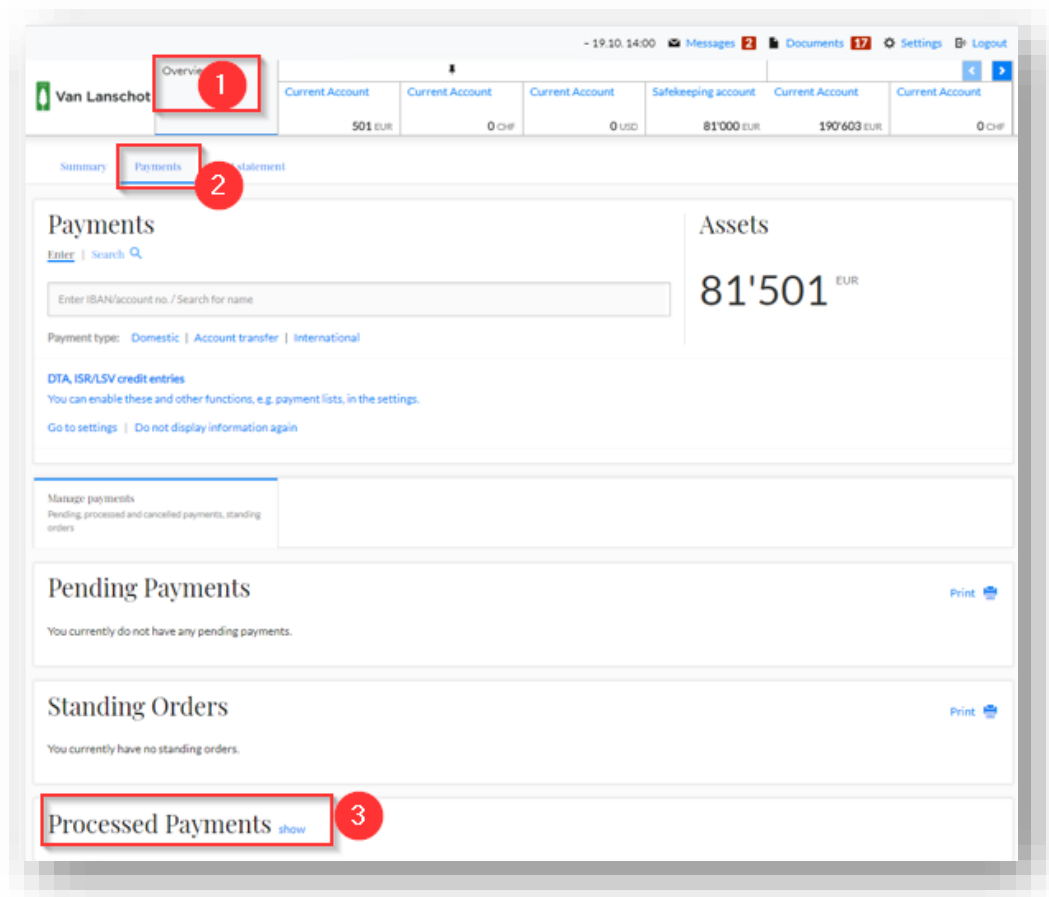


E-Banking Tips & Tricks

Copy a payment

Some payments are repeated frequently which is why the copy tool is available for you. You can easily duplicate an existing payment and only need to adjust the amount and the reference number.

1. To do this click on the field “Overview”
2. Then choose the tab “Payments”
3. Scroll down to the “Processed Payments” field and click show





4. Click on the payment you want to copy so that the payment details appear
5. Now you will find a button on the bottom right hand side with the words "Copy"

Payment type: Export Print Close

To	Amount	Pay
IBAN / Account		Debit account
<div>4</div>		

5

Copy

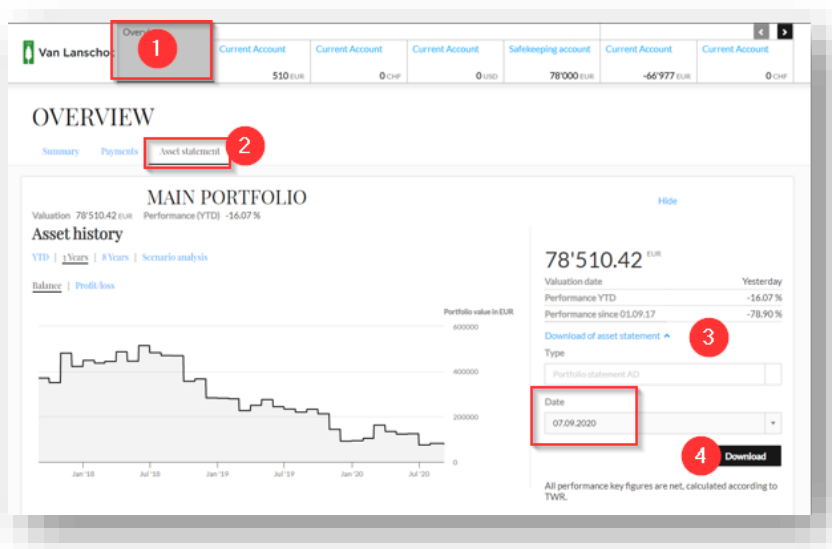
A new payment with the existing payment details will be automatically created and all you need to do is enter the amount (if changed) and the reference number.

Portfolio overview

1. For an easy way to get a simple overview of the portfolio click the "Overview" field
2. Then choose the tab "Asset statement"

A rough overview per portfolio is visible right away. The performance is always calculated and displayed based on the closing price. The "Performance YTD" describes the performance from the first day of the year to the present day. You can also choose whether you want to see the performance over 3 or 8 years.

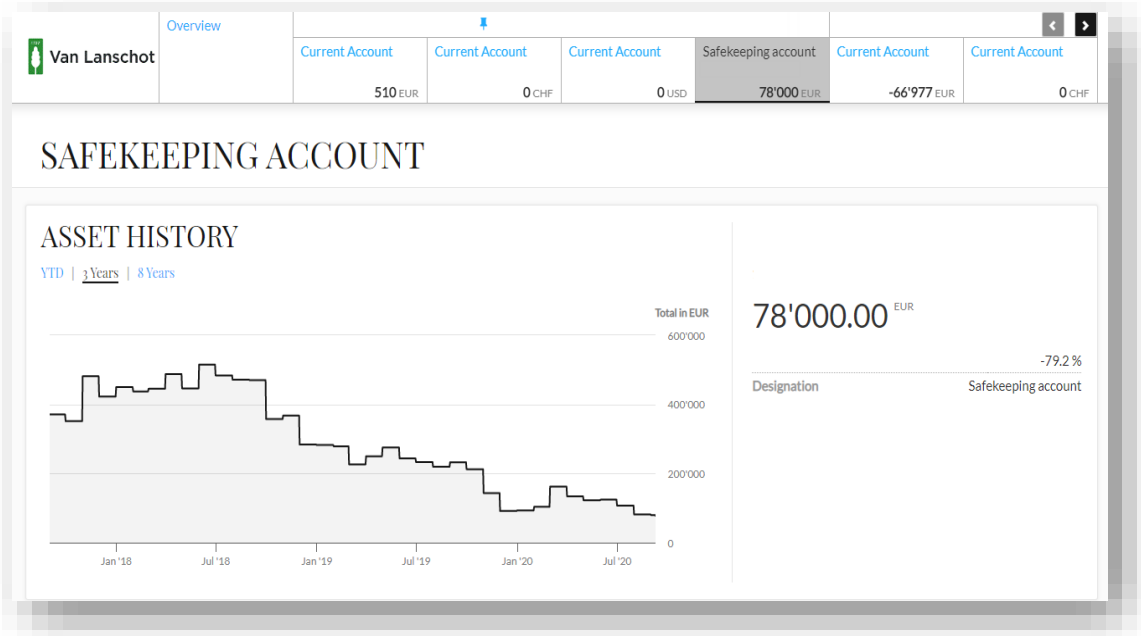
3. For a more detailed overview, click on "Download of asset statement" and select the date to which the performance should be calculated.
Afterwards a PDF is downloaded which you can open with your regular pdf program.





Portfolio Positions

1. Select the "Safekeeping account" field to the right of the "Overview" field
2. If your e-banking contract is linked to several accounts, press the arrow key until the desired safekeeping account appears



3. Now you will see a list of all securities in your portfolio.

Name	Securities no. Symbol	Quantity (scheduled)	Cost price @ cost price	Current rate	Total value	Profit / Loss	In %
OBRD 21 Obl	46529506 BS65	57'000	57'727.33 101.28 EUR %	100.32 %	57'182.69 EUR	-544.65 EUR	-0.9 %
OBRD 22 175 Obl	35497003 BO75	78'000	79'702.41 102.18 EUR %	101.12 %	78'869.70 EUR	-832.71 EUR	-1.0 %
0.375 BMW 23 Bds	39756350 BMFE	48'000	47'743.08 99.46 EUR %	101.22 %	48'615.19 EUR	842.52 EUR	+1.8 %
0.375 E.ON 21 57Bds	36806209	25'000	25'167.12 100.67 EUR %	100.39 %	25'101.61 EUR	-69.61 EUR	-0.3 %
0.375 Sieme23 Nts-S	43487438	60'000	61'706.90 102.84 EUR %	101.64 %	60'985.23 EUR	-722.90 EUR	-1.2 %
0.5 Belgium 24 OLO	35672306	142'000	149'380.15 105.20 EUR %	104.64 %	149'212.02 EUR	-792.77 EUR	-0.5 %
0.625 Deutsc23Nts-S	31935014	45'000	46'213.55 102.70 EUR %	102.04 %	46'039.75 EUR	-295.55 EUR	-0.6 %
0.75 France 28-S	38537245	171'000	185'000.45 108.19 EUR %	108.86 %	186'524.76 EUR	1'151.86 EUR	+0.6 %
0.75 Oesterr 26	31618640	153'000	165'276.68 108.02 EUR %	108.08 %	166'378.22 EUR	85.72 EUR	+0.1 %
0.875 Roche 25 EMTN	27212005	36'000	38'052.41 105.70 EUR %	105.14 %	38'019.81 EUR	-201.29 EUR	-0.5 %



1. If you want a more detailed overview of a security, click on it with the mouse
2. Now a field with the three tabs "Valuation", "Security information" and "Transaction" opens
3. If you want to display the content of these fields as well, press the blue "show" button

Name	Securities no. Symbol	Quantity (scheduled)	Cost price Ø cost price	Current rate	Total value	Profit / Loss	In %
0 BRD 21 Obl	46529506 BS65	57'000	57'727.33 EUR 101.28 %	100.32 %	57'182.69 EUR	-544.65 EUR	-0.9 %
0 BRD 22 175 Obl	35497003 BO75	78'000	79'702.41 EUR 102.18 %	101.12 %	78'869.70 EUR	-832.71 EUR	-1.0 %

Valuation

Security 0 % Bond Federal Republic of Germany 2017-08.04.22 Serie 175

Investment currency	EUR	Ø cost price	102.18 %
Price yesterday, 07.09.	101.12 %	incl. charges	102.18 %
Valuated	78'869.70 EUR	Cost price value	79'702.41 EUR

Profit/loss

Market Effect	-832.71 EUR
Foreign exchange gain/loss	0.00 EUR
Profit/loss	-832.71 EUR (-1.04 %)

Security information

Securities type	Bonds, dept register claims	Currency	EUR
Symbol	BO75	Security domicile	
Securities number	35497003	Sector (SIX)	National and central governments
ISIN	DE0001141752	Expiry	08.04.2022
		Interest date	03.02.

Transactions

Transaction date	Closing date	Posting text	Rate	Change	Revenue
19.07.2019	19.07.2019	Purchase	102.18 %	78'000.00	

0.375 BMW 23 Bds	39756350 BMFE	48'000	47'743.08 EUR 99.46 %	101.22 %	48'615.19 EUR	842.52 EUR	+1.8 %
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4. To view the titles of other portfolios, scroll down until they are displayed and click on the show button

Overview

Current Account

Current Account

Current Account

Safekeeping account

Current Account

Current Account

510 EUR

0 CHF

0 USD

78'000 EUR

-66'977 EUR

0 CHF

GOALS

Structure

Future events

-00 MAIN PORTFOLIO

Valuation 5'163'502.08 EUR Performance (YTD) -4.68 %

Show

-01 SUB PORTFOLIO

Valuation -2'560'619.08 EUR Performance (YTD) +1.35 %

Show

-02 SUB PORTFOLIO

Valuation 1'287'571.08 EUR Performance (YTD) -16.08 %

Show

-03 SUB PORTFOLIO

Valuation 4'831'771.70 EUR Performance (YTD) -8.63 %

Show

-04 SUB PORTFOLIO

Valuation 48.33 EUR

Show