Nordea
PRIVATE BANKING

Nordea Private ebanking USER GUIDE

Nordea Private ebanking is safe and easy to use, and enables you to monitor your accounts, place orders and give instructions to your Wealth Partner in a discreet and secure environment.

Table of Contents

How to login to Nordea Private ebanking

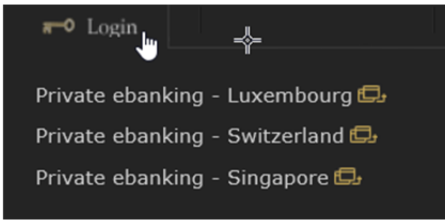
Getting Started

You will receive two letters from the bank containing:

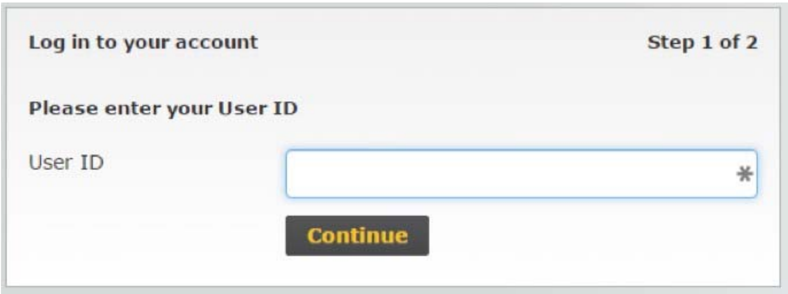
1) Your security token
2) The activation code

First Login

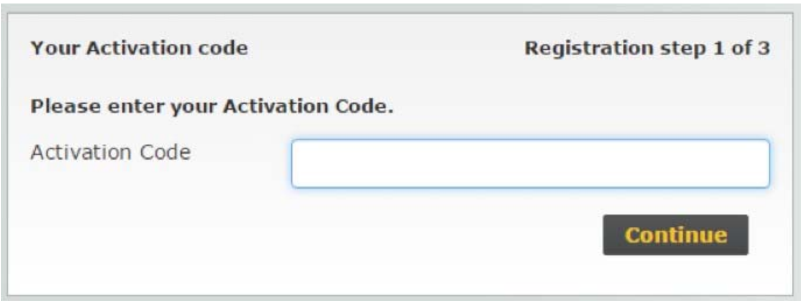
You log-in in the top bar of www.nordeaprivatebanking.com/ebanking



Enter your User ID and click continue



Enter your activation code



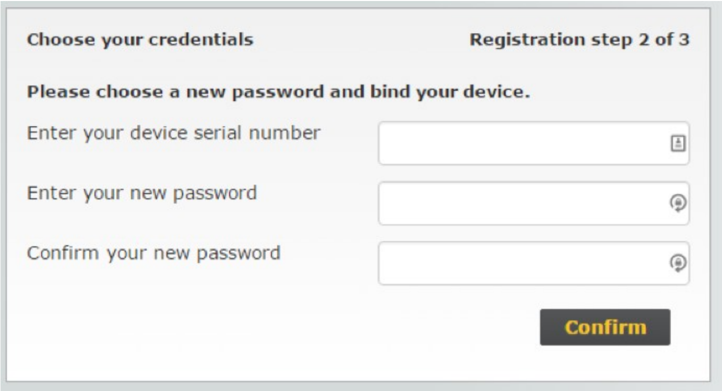
Then enter your security token (device) serial number (marked as S/N), which you find on the back of the security token.

Pick a password, it must:

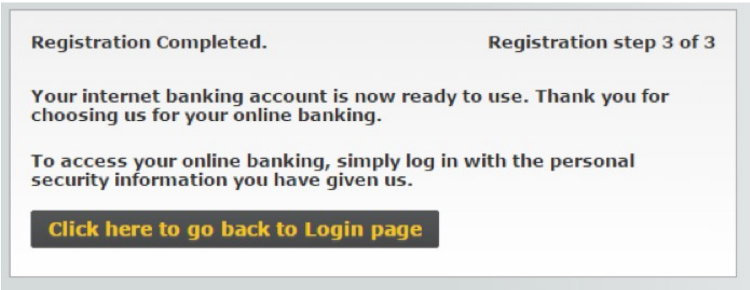
- contain only alpha and numeric characters, at least one of each kind. For example abcd1234, abcdefg1.
- contain at least 8 characters
- contain at least 3 different characters

- be different from any previous passwords

And click “Confirm”



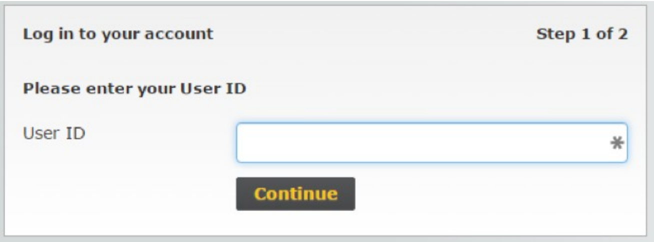
Once the registration is completed, you will see the following screen:



Logging in

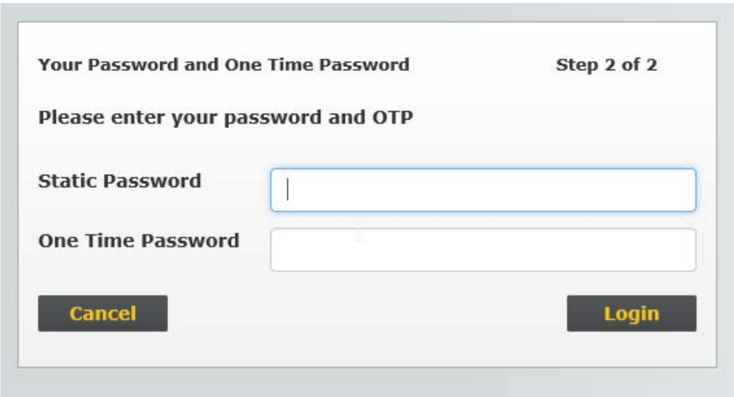
You log-in via www.nordeaprivatebanking.com/ebanking.

Enter your User ID



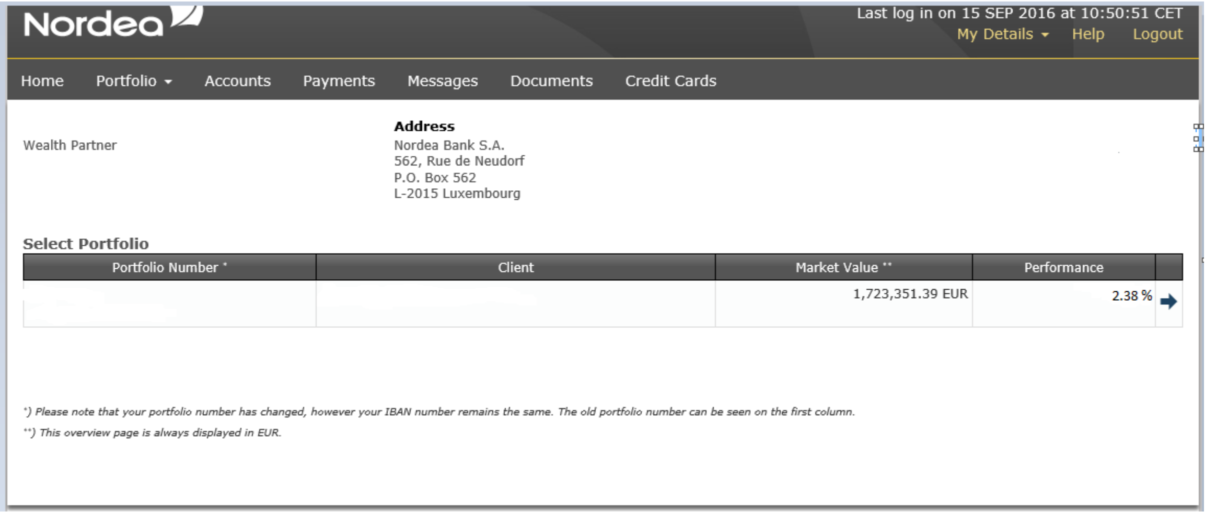
1. Enter your new static password (the one you picked previously)
2. Enter your token's one-time-password by pressing the button and holding it for one second.

Note: the token device will provide you different numbers each time you press and hold.

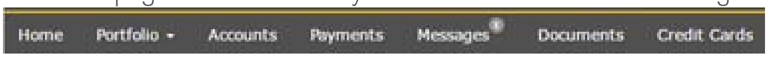


Homepage

After your successful profile setup, on the homepage, you will see an overview of all your portfolios and contact details for your wealth partner.

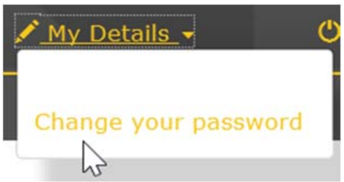


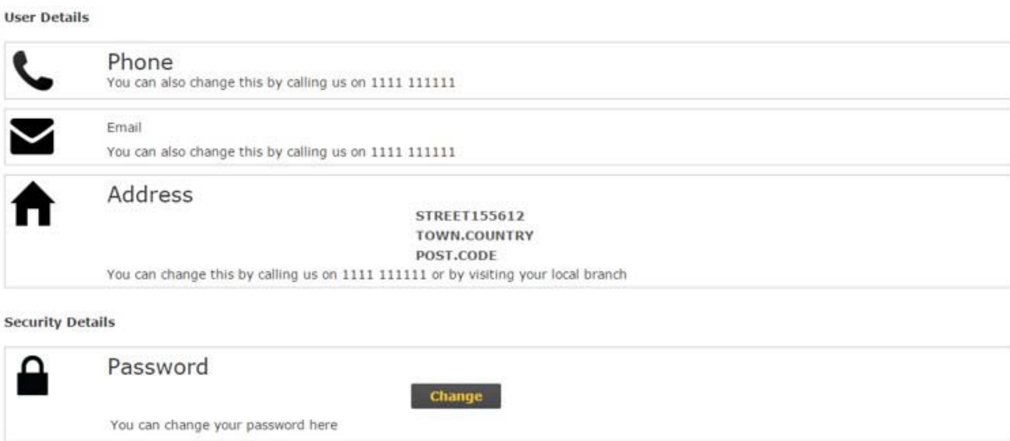
The homepage menu will show you the number of unread messages:



My Details

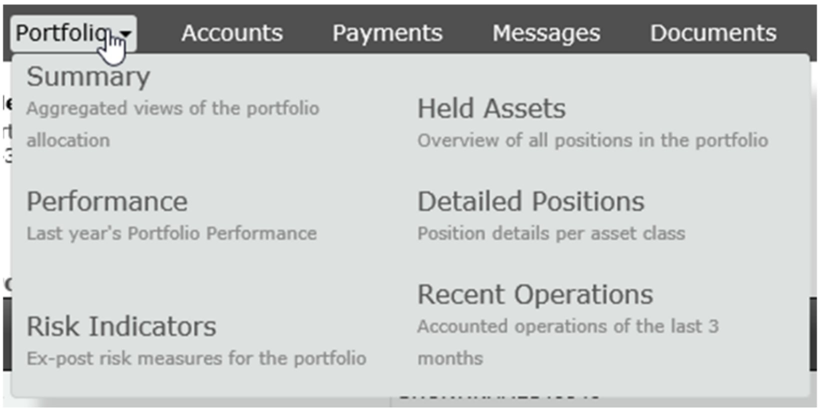
Under My Details you can change your password.





In case you need to change any of your personal details, please contact your Wealth Partner

Portfolio



Summary

You may select from a drop-down menu to view any of your portfolios individually.

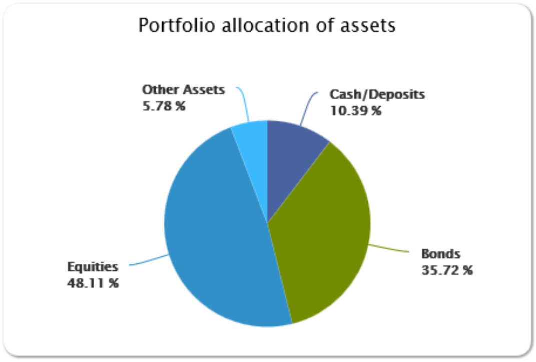
Your portfolio viewing is possible based on your portfolio allocation of assets and currency allocation of assets.

Summary

Select Portfolio 1,723,488.32 EUR

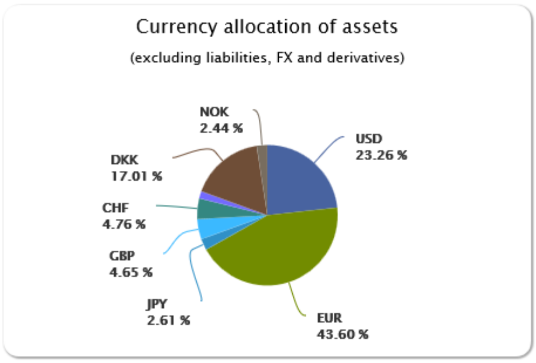
Portfolio Allocation

Category	Market Value in *EUR*	Weight
Cash/Deposits	179,030.33	10.39 %
Bonds	615,556.15	35.72 %
Equities	829,211.77	48.11 %
Other Assets	99,690.07	5.78 %
Total Assets	**1,723,488.32**	**100.00 %**



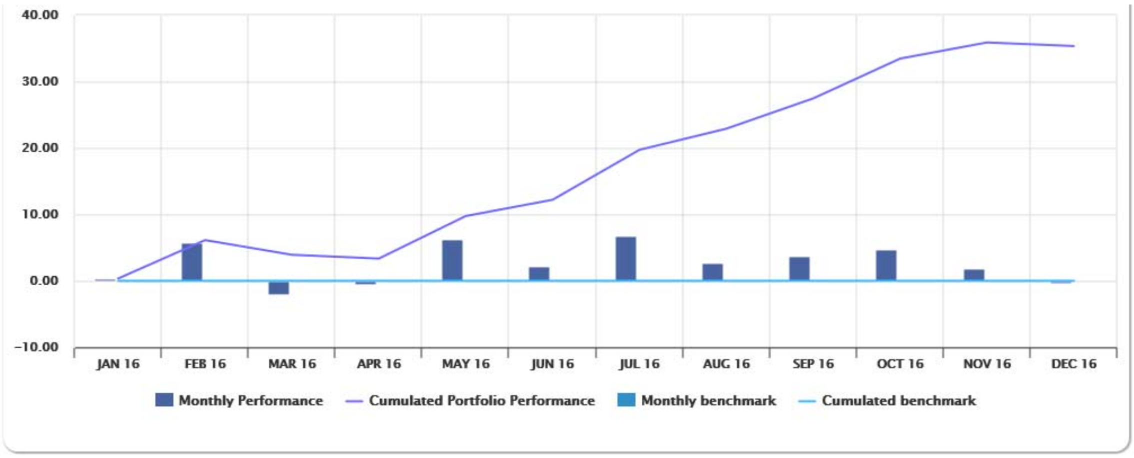
Portfolio by Currency

Currency	Market Value in *EUR*	Weight
USD	400,890.81	23.26 %
EUR	751,489.84	43.60 %
JPY	45,017.66	2.61 %
GBP	80,207.47	4.65 %
CHF	82,076.17	4.76 %
SEK	28,486.87	1.65 %
DKK	293,207.51	17.01 %
NOK	42,111.99	2.44 %



Performance

You will see a one-year performance and detailed performance of your portfolio. This step may take longer to get calculated by the system.



Detailed Portfolio Performance 31/12/2015 - 09/12/2016

Period	From / To	Sharpe Ratio	Return Volatility	Annualised Performance
Year-to-date Performance	31/12/2015 - 09/12/2016	-	-	35.34 %
2015	31/12/2014 - 31/12/2015	-	-	52.51 %
2014	31/12/2013 - 31/12/2014	-	-	5.24 %
2013	31/12/2012 - 31/12/2013	-	-	7.34 %

Initial Market Value		**Real. Capital P/L**	
Investment/Withdrawal		**Unreal. Capital P/L**	
Profit/Loss		**Real. Currency P/L**	
Final Market Value		**Unreal. Currency P/L**	
Performance (in %)		**Income**	
Benchmark Performance (in %)		**Fees & Taxes**	

Risk Indicators

This page will show you the risk indicators for your portfolio for the year-to-date.

Risk Indicators 31/12/2015 - 31/03/2016

Portfolio	
Portfolio Return	0.21%
Over-Performance	
Average Return	0.83%

Recent Operations

This page will show you all accounted operations made on your portfolio during the past 12 months. You can download the data in PDF and CSV (excel) formats.

Recent Operations

Select Portfolio

Download as PDF Download as CSV

Execution Date	Value Date	Operation Type	Instrument	Quantity	Price	Net Amount	Reversal
13/09/2016	15/09/2016	Swap					
13/09/2016	14/09/2016	Future Variation Margin				-149,000.00 USD	
13/09/2016	15/09/2016	SECURITY PURCHASE				376,481.53 NOK	
13/09/2016	15/09/2016	SECURITY PURCHASE				90,612.63 NOK	
12/09/2016	13/09/2016	Future Variation Margin				179,500.00 USD	
12/09/2016	13/09/2016	Future Variation Margin				-57,000.00 USD	
12/09/2016	12/09/2016	Forward				-983,941.78 CHF	
12/09/2016	12/09/2016	Forward				956,627.08 CHF	
12/09/2016	12/09/2016	Swap				-980,430.10 USD	
12/09/2016	14/09/2016	SECURITY PURCHASE				906,360.60 NOK	
12/09/2016	13/09/2016	Future Variation Margin				108,750.00 EUR	
12/09/2016	13/09/2016	Future Variation Margin				179,500.00 USD	
12/09/2016	13/09/2016	Future Variation Margin				36,250.00 EUR	
12/09/2016	14/09/2016	SECURITY PURCHASE				3,889,531.25 DKK	
12/09/2016	12/09/2016	Future buy open				545.00 USD	

Held Assets

This page will show you all the assets held on a selected portfolio. You can download data in PDF and/or in CSV formats.

Held Assets

Select Portfolio 1,723,508.32 EUR

Download as PDF Download as CSV

		Code	Instrument	Quantity	Market Price	Market Value	Weight	Net Cost Value	Gain/Loss
			Cash Accounts CAD	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
			Cash Accounts CHF	42,848.94		39,140.41 EUR	2.27%	39,539.48 EUR	-399.07 EUR
			Cash Accounts CNY	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
			Cash Accounts DKK	313,283.26		42,077.07 EUR	2.44%	42,102.87 EUR	-25.80 EUR
			Cash Accounts EUR	12,999.16		12,999.16 EUR	0.75%	12,999.16 EUR	0.00 EUR
			Cash Accounts GBP	26,826.66		31,583.08 EUR	1.83%	34,270.15 EUR	-2,687.07 EUR
			Cash Accounts JPY	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
			Cash Accounts NOK	390,121.27		42,092.87 EUR	2.44%	41,783.56 EUR	305.45 EUR
			Cash Accounts SEK	9,347.19		978.33 EUR	0.06%	1,014.33 EUR	-36.00 EUR
			Cash Accounts TRY	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
			Cash Accounts USD	11,460.78		10,196.90 EUR	0.59%	10,191.66 EUR	4.31 EUR
			Sub-total for Cash/Deposits			**179,067.82**	**10.38%**		**-2,838.18**
				38,000.00	99.90 % USD	33,886.72 EUR	1.97%	33,658.02 EUR	114.49 EUR
				230,000.00	106.29 % DKK	33,424.26 EUR	1.94%	33,048.26 EUR	-214.82 EUR
				197,000.00	100.38 % DKK	26,593.14 EUR	1.54%	26,494.33 EUR	65.55 EUR
				69,000.00	102.55 % EUR	70,934.87 EUR	4.12%	69,354.65 EUR	1,404.85 EUR
				12,000.00	102.68 % GBP	14,637.67 EUR	0.85%	17,069.73 EUR	-2,563.49 EUR
				11,000.00	102.51 % USD	10,149.78 EUR	0.59%	10,411.85 EUR	-380.18 EUR
				39,592.00	105.10 % EUR	41,770.86 EUR	2.42%	41,109.56 EUR	501.63 EUR
				325.00	122.70 USD	35,476.62 EUR	2.06%	32,282.54 EUR	3,194.08 EUR

By clicking on the icon you can see the recent operations on that instrument.

Detailed Positions

This page is similar to the held assets, but it will give you a more detailed view of your positions grouped by asset class when you click on the + icon. You can export data in CSV and/or in PDF format. By clicking on the icon you can see the recent operations on that instrument.

Detailed Positions

Select Portfolio		1,723,035.60 EUR

Download as PDF   Download as CSV

+ **Cash/Deposits**

+ **Bonds**

− **Equities**

		Description *ISIN*	Currency	Quantity *Quote Date*	Quote *Cost Quote*	Exchange Rate *Cost Exch. Rate*	Market Value in *EUR* *Cost Value in EUR*	P&L% *Gain/Loss in EUR*	Weight *Category Weight*	Region
			CHF		54.3500 *64.9656*	1.09420 *1.24000*	16,044.46 *16,937.12*	-5.27% *-892.66*	0.93% *1.94%*	Europe
			USD		22.3950 *18.9609*	1.12500 *1.10000*	52,018.41 *45,110.46*	15.31% *6,907.95*	3.02% *6.28%*	Emerging Markets
			JPY		2,081.5000 *2,481.1322*	115.07510 *129.39000*	21,344.07 *22,632.02*	-5.69% *-1,287.95*	1.24% *2.58%*	Japan
			USD		34.7400 *34.0148*	1.12500 *1.13000*	42,770.68 *41,638.45*	2.72% *1,132.23*	2.48% *5.16%*	North America
			USD		75.4600 *93.3155*	1.12500 *1.14000*	7,177.40 *8,724.88*	-17.74% *-1,547.48*	0.42% *0.87%*	Europe
			JPY		10,473.0000 *10,207.9996*	115.07510 *145.79000*	23,636.43 *18,184.64*	29.98% *5,451.79*	1.37% *2.85%*	Japan
			USD		25.1750 *26.0222*	1.12500 *1.25000*	32,449.21 *30,302.47*	7.08% *2,146.74*	1.88% *3.91%*	Other Regions
			EUR		37.5800 *36.9000*	1.00000 *1.00000*	17,174.06 *16,871.73*	1.79% *302.33*	1.00% *2.07%*	Other Regions

For certain positions, you can see the price history from 31.12.2015 by clicking on the icon.

Price History

Accounts

The accounts page allows you to access all your cash accounts, loans and deposits.

Account Overview

Press on the desired account* to see recent transactions.
Note the balances are only updated when you login.

CAD	Current Balance Available balance	0.00 CAD 0.00 CAD
CHF	Current Balance Available balance	42,848.94 CHF 42,848.94 CHF
CNY	Current Balance Available balance	0.00 CNY 0.00 CNY
DKK	Current Balance Available balance	313,283.26 DKK 313,283.26 DKK
EUR	Current Balance Available balance	12,999.16 EUR 12,999.16 EUR

*Current Balance: Represents the amount of money in your account.
Available Balance: Represents your current balance with all pending debits of today.

Back

DKK	Current Balance Available Balance	313,283.26 DKK 313,283.26 DKK

Recent Transactions

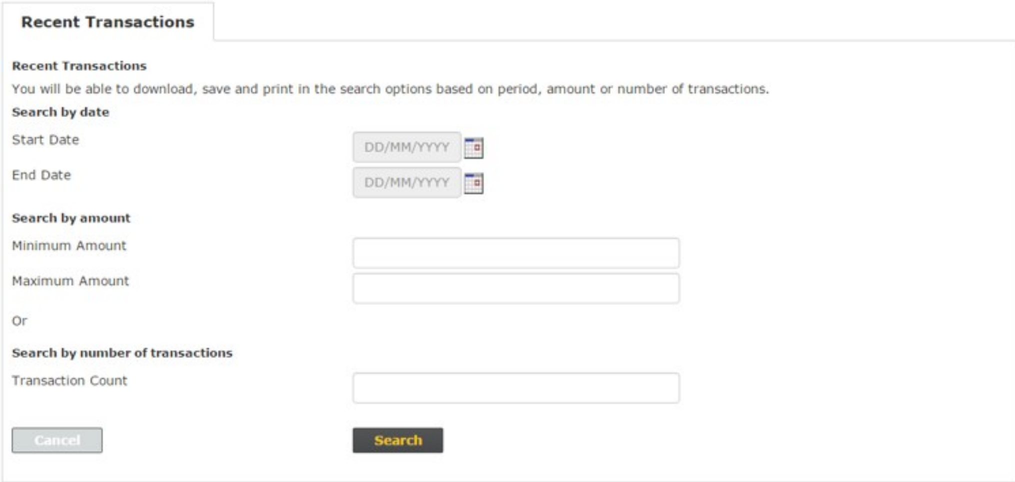
You will be able to download, save and print in the search options based on period, amount or number of transactions.

Displaying the last 20 transactions within the past six months (since 31/12/2015). Use Search to retrieve previous transactions.

Search Download in CSV Download in PDF

Date	Description	Reference	Paid-In (DKK)	Paid Out (DKK)	Balance (DKK)
	Securities Purchase 192 Bavarian Nordic DK at DKK 251.7591			48,361.92	313,283.26
	Foreign Exchange Purchase Forex Spot Bought EUR 22,945.00 against DKK 170,692.44 @ 7.4392			170,692.44	361,645.18
	Foreign Exchange Purchase Forex Spot Bought EUR 42,564.54 against DKK 316,654.64 @ 7.4394			316,654.64	532,337.62
	Corporate Action Coupon Payment Realkredit Danmark FRN 01.10.19 DKK 602.02 @ 1.0000000		602.02		848,992.26
	Corporate Action Coupon Payment Nykredit Realkredit 3% 01.10.44 IO DKK 3,359.70 @ 1.0000000		3,359.70		848,390.24
	Corporate Action Partial Redemption Nykredit Realkredit 3% 01.10.44 IO DKK 21,309.70 @ 1.0000000		21,309.70		845,030.54
	Foreign Exchange Purchase Forex Spot Bought EUR 23,567.00 against DKK 175,267.78 @ 7.437			175,267.78	823,720.84
	Securities Purchase 197000 DLR Kredit A/S FRN 01.07.18 at 100%			197,000.00	998,988.62
	Foreign Exchange Purchase Forex Spot Bought JPY 52,091.00 against DKK 3,209.59 @ 0.061615			3,209.59	1,195,988.62
	Securities Sale 379288.47 Nordea Kredit Real 3.5% 0 at 104.600000%		399,288.64		1,199,198.21

You can also search for your transactions either by date or the amount. Simply click on the search button on the full transaction list page.



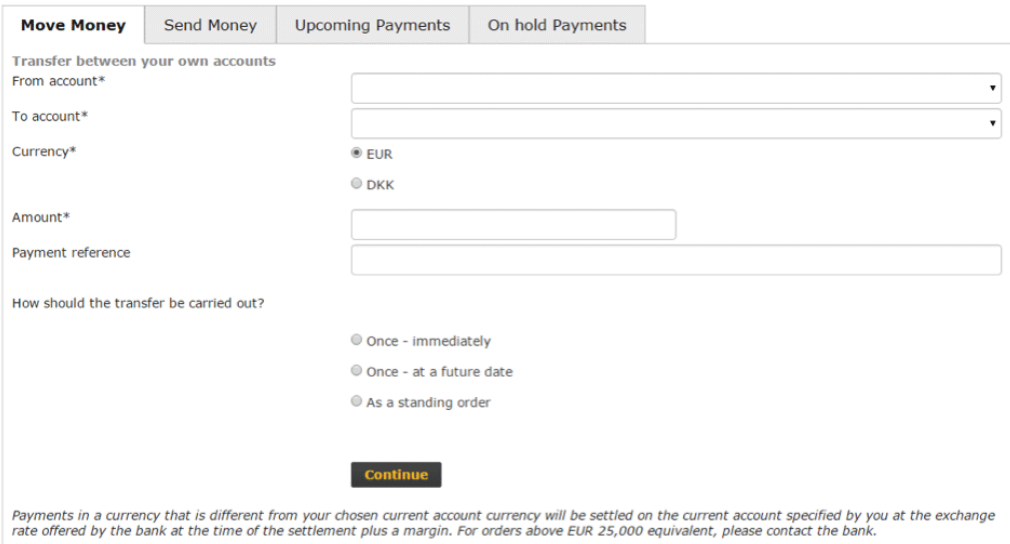
Payments

You can use this section of Nordea private ebanking to move money between your own accounts, send money, view the upcoming payments or see the payments that are on hold. The daily limit of external transfers is 25.000 EUR.

*** This functionality is only available for advisory clients. It is currently not available to our Switzerland clients.**

Move Money

In order to transfer money between your accounts, you can simply choose "from" an account "to" another account, and indicate the desired and finally the amount. You can only select the currencies of the accounts you are moving money from or to. Payment reference can hold a personal comment.

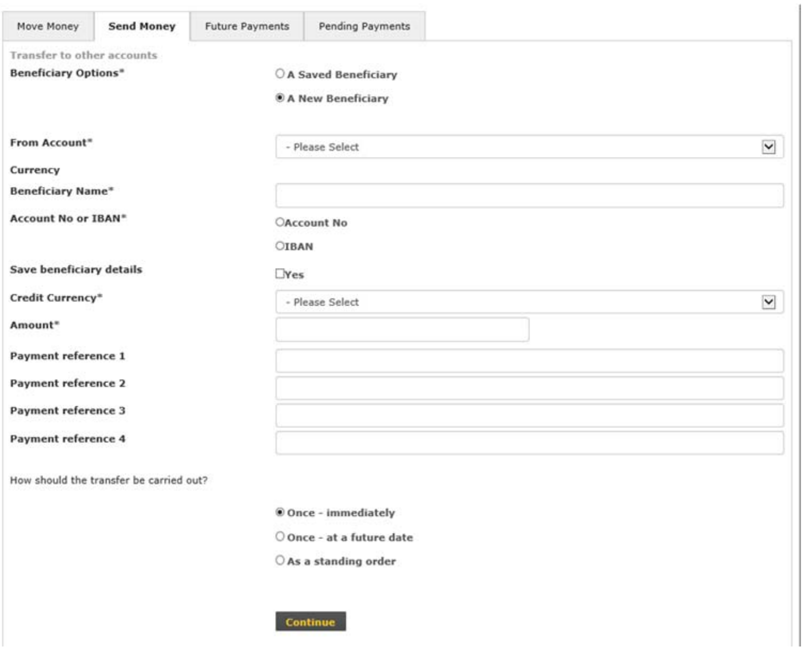


Send Money

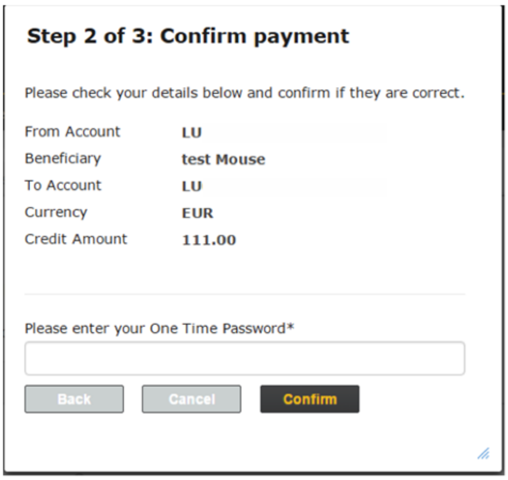
To send money to another account please fill in the required details and click continue.

If you are sending money to an IBAN account, the BIC code will be populated automatically.

In case you want to save the beneficiary details for later use please tick the “save beneficiary details” checkbox.



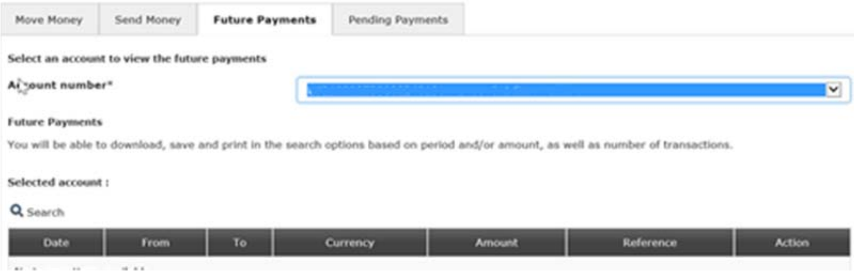
After you click continue you will be asked to confirm the payment by entering the One-time Password generated by your security token device.



Upcoming Payments

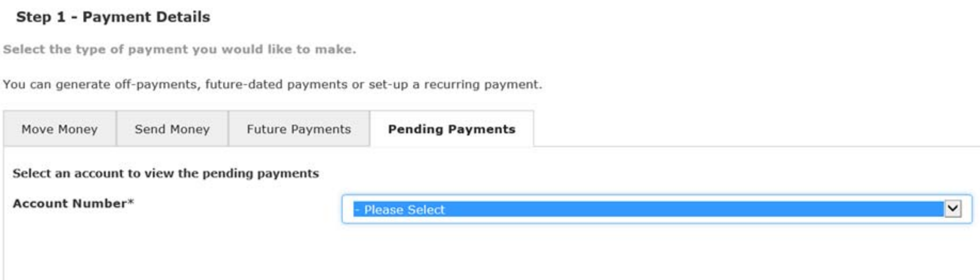
You will see a list of future-dated payments on your account and you may cancel them if you wish. You get started by choosing an account number from the drop-down menu.

You cannot modify an upcoming payment. If you need to change the details please cancel the payment and enter a new one.



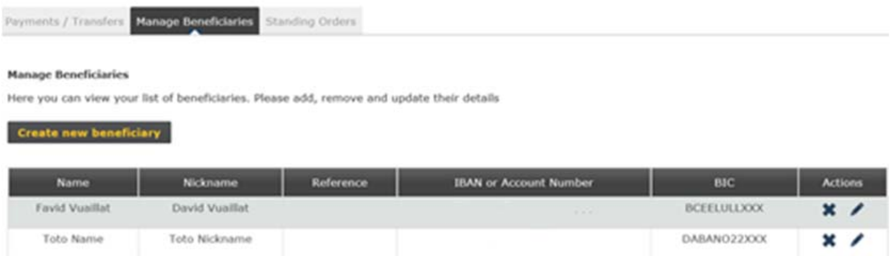
Pending Payments

In case there is a problem with your payment, it will show in the "Pending Payments" page. This means that our staff is working on the issue. Please contact your wealth partner for further information. If you wish to cancel the payment you may do so by clicking the "cancel" button.



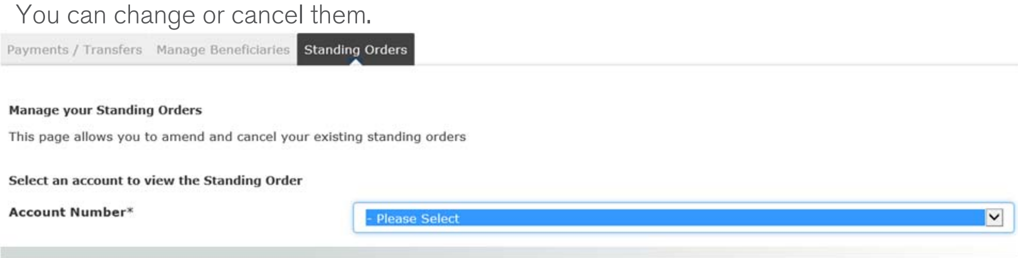
Beneficiaries

You can save a beneficiary from the send money page, and you can also create a new one and update the beneficiary list from the "Manage Beneficiaries" tab.



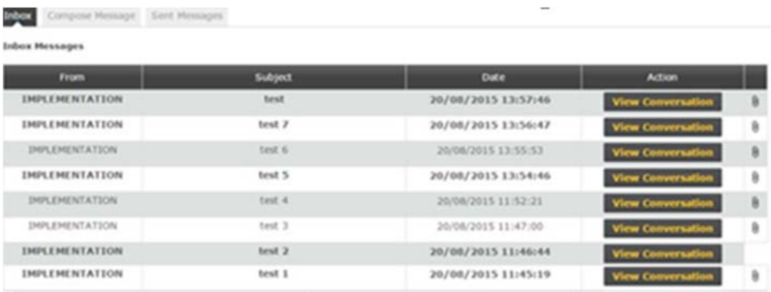
Standing Orders

Here you find the standing orders you have created under Payments as "standing orders". You can change or cancel them.



Messages

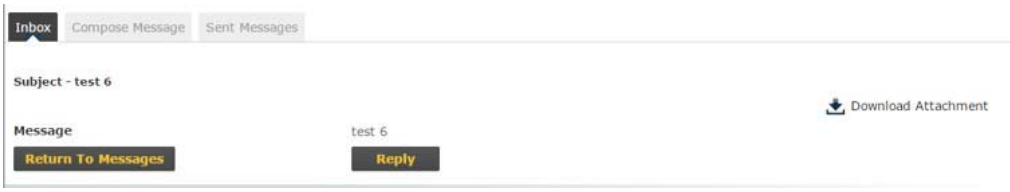
This is a secure channel to communicate with your Wealth Partner. Clicking on the messages menu will bring you to your inbox. New messages are marked in bold.



If the message has an attachment, it will show the paperclip icon .

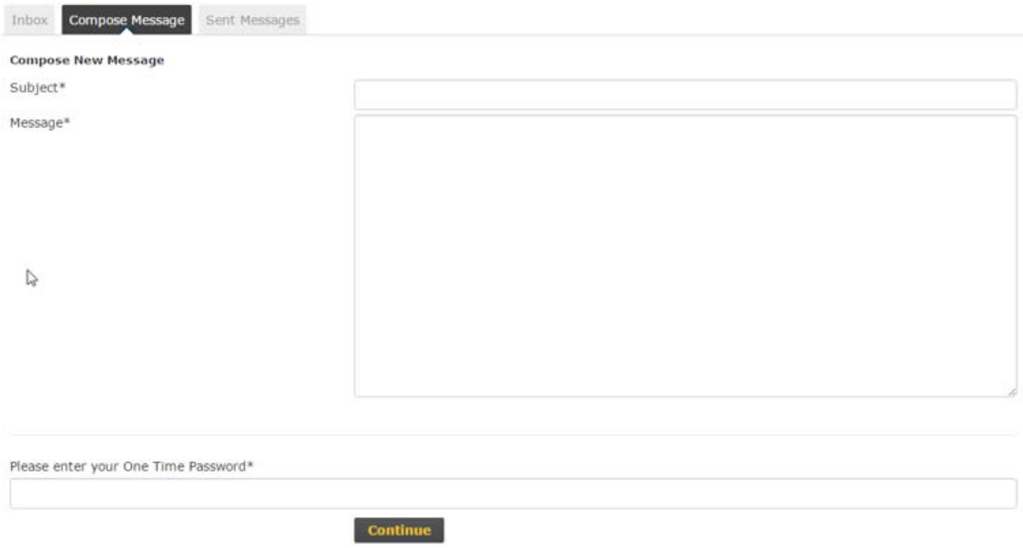
To see the messages inside the conversation click on "View Conversation"

To read the message click on "View Message"



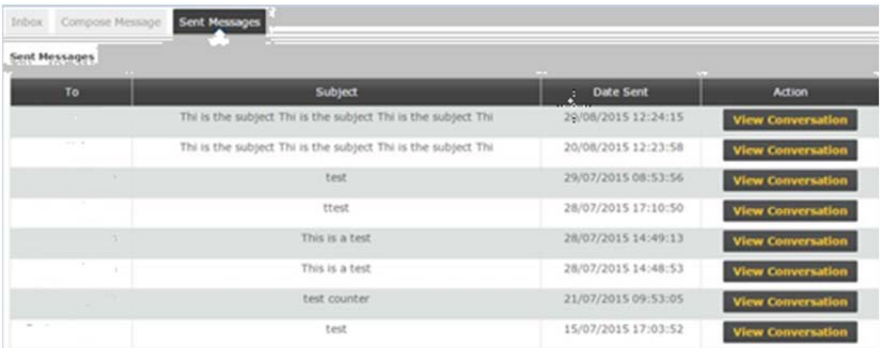
Compose Message

In order to send a message to your Wealth Partner, you will need to enter your OneTime Password generated by your security token device, along with the subject and the message.



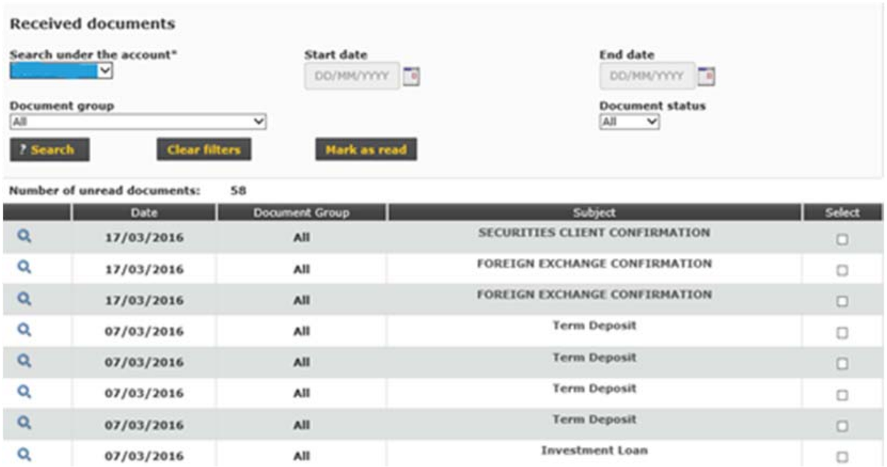
Sent Messages

You will see a list of your previous conversations.



Documents

Here you will be able to download confirmations, account balance statements, Net Equity Statements, EUSD exchange of information statements and marketing publications for your portfolios. Documents from 2014 (included) onwards are available to you. To get started you always need to filter by “search under account”.



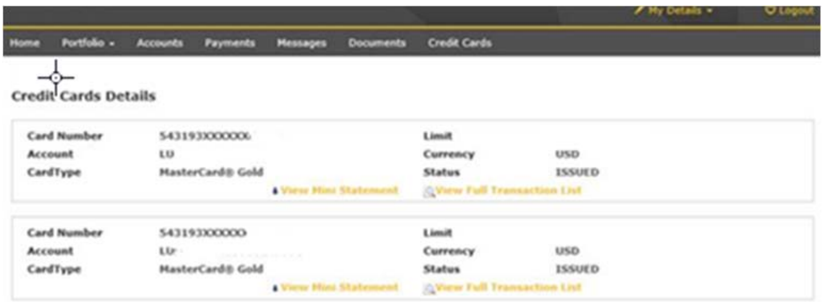
Unread documents will be displayed in **bold** texts. To view a document click on the icon. This will also mark the document as read.

If you wish to mark multiple documents as read, select them by ticking the checkbox on the right and clicking on “Mark as read” button.

Credit Cards

This page will show all the credit cards you have registered with the bank.

*** This functionality is only available to our Luxembourg clients.**



To see the transactions please click on the “View full transaction list”, were you can select the period in the dropdown menu, that you want to see the transactions for. You can view transactions up to 12 months back.

Help

For information about installation or for help to solve problems, please contact Nordea private ebanking Helpdesk on +352 43 88 73 30 or on email: ebankinghelpdesk@nordea.lu during Office Hours 9.00-17.00 CET.

Blocking of ebanking account

Should you note or presume an abuse of your account through Nordea private ebanking, or if you have lost your User ID, password, activation code and/or security token device, or presume that a third party has or might have obtained your User ID, password, activation code and/or security token device by theft or otherwise, you shall immediately disable access to your Nordea private ebanking by introducing five successive login attempts with an incorrect password.

You shall, without undue delay, notify the Bank, by telephone and a subsequent confirmation in writing, of the abuse, loss, theft or misappropriation of the User ID, password, activation code and/or security token device (herein referred to as "Notification"). The procedure whereby you disable access to our Nordea private ebanking by introducing five successive incorrect passwords is a preliminary protection for you against further misuse, but does not qualify as official blocking of the account, which can be effected only by the Bank.

Upon receipt of a Notification, the Bank will block access to the account.

The Bank may interrupt the user's access to Nordea's private ebanking at any time if it assumes or suspect an abuse.

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