Content

i. Registration, Login and Manage Credentials

ii. View & Manage Your Investment Portfolio

iii. Communication Hub, Access & Subscribe to Market Insights

iv. Send Messages and Files to Your Private Banker

v. Manage Your Preferences
Features & Benefits

The SC Private Bank App provides a simple and intuitive user interface for you to manage your Global Investment Portfolio

Access to view your Investment Portfolio with Performance Analysis Globally, via desktop, tablet or mobile.

Read and Subscribe for our CIO’s Investment Publications such as Global Market Outlook, Market Watch, House Views via our ‘Market Insights’

Access the in-app messaging tool which gives you a secured space of communication with your Private Banker to discuss trade ideas and your investment needs.

Manage your preferences online. You may change your password, add or delete accounts and opt-in for electronic Statements and Advices.
Registration

The information you provide for registration will be verified against your profile held with us. **Speak with your Private Banker to ensure your contact details are updated before you register.**

1. You may select either English, Simplified Chinese or Traditional Chinese.

2. To register for SC Private Bank App, update your contact details before clicking **Sign Up** on the login screen.
Follow the steps as outlined below to register

1. Your Investment Centre
2. Your Portfolio (CIF) Number
3. Your Document ID provided to the bank during onboarding
Follow the steps as outlined below to register

4  Your Last Name
5  Your Date of Birth
6  Your Country of Birth
Registration

We accept the following types of document ID. If you are unsure of the document ID in our records please contact your Private Banker.

- Passport
- National ID Card
- Resident ID Card
- Work Permit
- Driver’s License
- US Green Card
- US Social Security Card
- Voters ID
- Grant of Probate
- Armed Forces IS Card
- EU National Health ID
- Taiwan Mainland Travel Permit
- Hong Kong / Macau valid Exit-Entry Permit
- Permanent Account Number (PAN) Card

*Note that we do not accept Aadhaar card number for registration*

Please read the Terms and Conditions before you accept them.

The information you provide for registration will be verified against the data we hold in your bank records. Please ensure that we have your updated data on file.

If we are unable to match the information provided during registration to the data in our bank records, you will be notified and requested to contact your Private Banker.
A 6 digit one-time-password (OTP) will be sent to your registered mobile number. If you are using a different mobile number, please contact your Private Banker.

If you do not receive an OTP, click ‘Resend OTP’ or contact your Private Banker.
Create a unique Username and Password using alphanumeric characters

• Please do not share your Username or Password with anyone
• If you forget your Username or Password, you will be required to repeat the registration process and create a new Username and Password
Registration is now complete. Click on the Login button and enter the newly created Username and Password to access SC Private Bank App.

- Upon login you will be view your consolidated Private Banking accounts globally. Transaction history will only be available on the next working day.
Log In or Reset Credentials

1. Login to SC Private Bank App with a valid Username / Password.

2. If you have forgotten your username, select ‘Forget Username’ to reset your login credentials. If you have forgotten your password, select ‘Forgot Password’ and follow the steps as indicated.
Log In or Reset Credentials

Touch ID or Face ID Registration

1. Tap on the icon in the SC Private Bank App login screen.
2. Activate Touch/Face ID login service by logging in with your username and password.
3. Enter the One Time Password sent to your mobile number.

Upon successfully activation, an email notification will be sent to your registered external email address.
Log In or Reset Credentials

Touch ID or Face ID Registration

1. Go to the side navigation bar and selected ‘De-activate Face/Touch ID”

2. Click on “Continue” to confirm on the de-activation

Upon successful de-activation, an email notification will be sent to your registered external email address
Log In or Reset Credentials

Change Password

1 This feature can be found within the menu

2 Once you have completed your update, click **Confirm**
   - Your new password should not be the same as previous passwords used in SC Private Bank App.
The system will acknowledge the successful change of your password.
View Your Investment Portfolio

1. Your Total Net Position across your holdings

2. Portfolio Selector – Switch between multiple portfolios across your Private Banking accounts

3. Portfolio Performance Analysis – View an indication of your portfolio’s health at a glance

*Account balances reflected are as of the close of business on the previous day.*
View Your Investment Portfolio

4 Swipe Right to view Your Historical Net Positions across your portfolios

Account balances reflected are as of the close of business on the previous day.
Displays total assets and liabilities held in portfolios you have registered on SC Private Bank App. Investment categories are listed with corresponding balance in your reference currency (USD etc.)
View Your Investment Portfolio

Asset Allocation

- Equities 0.5%
- Mutual Funds 36.0%
- Bonds 23.3%
- Alternate Investments 3.0%
- Cash Accounts 27.4%
- Short Term Investments 4.0%
- Portfolio Investments 4.9%
- Other Investments 0.9%

Represents total holdings across your selected portfolio CIF by investment category.
View Your Investment Portfolio

Investment Category Details: Cash Accounts

1. Scroll down and click on investment category to display sub-accounts or investment holdings.
2. Click on each sub-account or investment holding for further details.
Enter a One Time Password (OTP) where required to view account details.
View Your Investment Portfolio

Investment Category Details: Cash Accounts

You are in Dashboard > CIF SN6626 > Cash Accounts > DEMAND IB ACCOUNT-6500760608

Showing account transactions from 01/Jan/99 - 01/Feb/14

<table>
<thead>
<tr>
<th>Date</th>
<th>Transaction Details</th>
<th>Credit or Debit</th>
<th>Balance</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 Oct 2013</td>
<td>PAYMENT OF LOAN PRINCIPAL</td>
<td>(16,606,454.00)</td>
<td>69,630.00</td>
<td>JPY</td>
</tr>
<tr>
<td>16 Oct 2013</td>
<td>LOAN INTEREST</td>
<td>(16,154.00)</td>
<td>16,675,084.00</td>
<td>JPY</td>
</tr>
<tr>
<td>16 Oct 2013</td>
<td>LOAN DRAWDOWN</td>
<td>16,622,608.00</td>
<td>16,691,238.00</td>
<td>JPY</td>
</tr>
<tr>
<td>12 Sep 2013</td>
<td>PAYMENT OF LOAN PRINCIPAL</td>
<td>(16,591,738.00)</td>
<td>69,630.00</td>
<td>JPY</td>
</tr>
<tr>
<td>12 Sep 2013</td>
<td>LOAN INTEREST</td>
<td>(14,716.00)</td>
<td>16,660,368.00</td>
<td>JPY</td>
</tr>
<tr>
<td>12 Sep 2013</td>
<td>LOAN DRAWDOWN</td>
<td>16,601,454.00</td>
<td>16,675,084.00</td>
<td>JPY</td>
</tr>
</tbody>
</table>

4. Download transaction data in PDF or CSV format.
5. Search transaction period by “Recent Days” or “Date Range” options.
6. Detailed list of transactions for specified period.
View Your Investment Portfolio

Investment Category Details: Applicable for Short Term Investments, Bonds, Equities, Mutual Funds, Portfolio Investments, Alternative Investments, Other Investments, Liabilities

Investment details displayed include:
- Description, Quantity or Balances
- Market price & Average Purchase Price.
- Market Valuation & Reference Currency Valuation

<table>
<thead>
<tr>
<th>Quantity</th>
<th>Market Price</th>
<th>Market Valuation</th>
<th>Average Purchase Price</th>
<th>Reference Currency Valuation</th>
<th>As of Date</th>
<th>Accrued Interest Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>200,000</td>
<td>87.476</td>
<td>$174,982.90</td>
<td>102.525</td>
<td>$174,982.90</td>
<td>01 Feb 2019</td>
<td>Interest 05 OCT 2018 - 04 FEB 2019</td>
</tr>
</tbody>
</table>

Accrued Interest in Valuation Currency: $3,769.44 USD
Accrued Interest in Reference Currency: $3,769.44 USD

Valuation: $3,105,859.43 USD
As of Jan 2, 2016
## View Your Investment Portfolio

### Investment and Interest Income & Expenses

Navigate to view your Investment and Dividend Income across portfolios in Singapore and Hong Kong.

### Investment Income Overview

- **Updated as of 15 March 2021**
- **Portfolio**: SG-987654

<table>
<thead>
<tr>
<th>Income &amp; Expense Description</th>
<th>Payment Details</th>
<th>Income Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Interest on Demand Account</strong></td>
<td>$1,024,507.09</td>
<td>$1,024,507.09</td>
</tr>
<tr>
<td><strong>Interest from Deposits</strong></td>
<td>$1,567.89</td>
<td>$1,567.89</td>
</tr>
<tr>
<td><strong>Interest from Securities - For Dividend</strong></td>
<td>$1,567.89</td>
<td>$1,567.89</td>
</tr>
<tr>
<td><strong>Reinvested Income</strong></td>
<td>$1,567.89</td>
<td>$1,567.89</td>
</tr>
</tbody>
</table>

**Income & Expense**

**Portfolio**: SG-987654

**Updated as of 15 March 2021**

- **Interest on Demand Account**
  - Account Number: AC0505131103
  - Interest Period: 16 March 2020 - 15 March 2021
  - Interest Amount: $2,182.65
  - Payment Date: 01 Sep 2019

- **Interest from Deposits**
  - Account Number: MN1773200104
  - Interest Period: 16 March 2020 - 15 March 2021
  - Interest Amount: $2,182.65
  - Payment Date: 15 March 2021

- **Income from Securities - For Dividend**
  - Reference Number: ABC12345F67
  - Gross Dividend: $2,182.65
  - Withholding Tax Amount: $2,182.65
  - Payment Date: 15 March 2021

- **Reinvested Income**
  - Reference Number: WRAP1234567890
  - Gross Dividend: $2,182.65
  - Withholding Tax Amount: $2,182.65
  - Payment Date: 15 March 2021

View your Investment Income across SG and HK portfolios in various time periods.

- Sort your investment income by categories
- Sort your investment income by instrument currencies

Investment Income details which includes gross and net dividend, less withholding tax amount for applicable instruments.

**View Your Investment Portfolio**

**Sort your investment income by categories**

**Sort your investment income by instrument currencies**

**Cancel** **Apply**
Top Features:

- **Latest Market Insights:** Access to Daily Market Watch, Global Market Outlook
- **eStatements:** Access to electronic copies of your official bank statements
- **eAdvices:** Access to electronic copies of selected transaction advices
- **Interim Statement:** Request for same-day statement of your portfolio
- **Global Link Account:** Access your Retail Banking Accounts Globally

View Your Investment Portfolio

Access Other Features with the Side Menu
View Your Investment Portfolio

Retrieve eStatements

1. Select eStatements
2. Select Portfolio and Type of Statement
   - You may select to view Consolidated Statement, Collateralised Trading Account Statement, Discretionary Portfolio Statement or Interim Statement
3. Click on “Continue”
4. Select View or View More and select your preferred language where applicable.
This feature can be accessed via the side navigator menu - Interim Statement

Select CIF and portfolio that you wish to request interim statements for and click on “Request”

Your request will be submitted, you will receive an email notification when it’s available for download within the next 15 minutes
Once you receive notification that your statement is ready, you will be able to view and download your Interim Statement via ‘eStatements’

Select ‘Interim Statement’ in the Statement Type field. Click Continue
View Your Investment Portfolio

Global Link

Global Link allows you to view your Standard Chartered Retail Banking accounts globally through the SC Private Bank App.

This service is not available to Hong Kong Account Holders

1. Click Add Global Link Account from side navigator menu

2. Global Link is a view-only service. You must login to the online banking account of each country to initiate transactions or to view transaction history details.
Username and Password must be the same as the respective country's online banking credentials.

Click Add to complete the process.

- You can add your retail accounts held in 20 countries: Singapore, India, UAE, Pakistan, Bahrain, China, Malaysia, Indonesia, Thailand, Bangladesh, Brunei, Vietnam, Philippines, Sri Lanka, Nigeria, Kenya, Botswana, Ghana, Zambia.
- Up to 5 accounts can be added to SC Private Bank App.
Access Market Insights

Investment Publications

Our Market Insights provides you daily updates on the market and house views by asset classes. Available in English, Simplified and Traditional Chinese.

Click on the ‘Read more’ on the landing page to access ‘Market Insights’
Access Market Insights

Subscriptions

Stay alerted via e-mail or push notifications via our ‘Subscriptions’ feature for Market Insights

2 Click on the ‘Preferences’ > ‘Subscriptions’ via the main menu to customize alerts for ‘Market Insights’
Communication Hub

To view/edit notifications

1. Click on the bell icon on the top right of the home screen to access the Communication Hub.

2. By default, all notifications are displayed. To view details, select the notification from the listing. To filter and view unread notifications click on “view all”.

3. To delete or mark notification as read, select the edit function on the top right corner.
Communication Hub

To view Market Insight publications

1. Notifications are grouped by categories. Click on Market Insights tab to view notifications related to market insights.

2. To read the summary, click on individual Market Insight notification.

3. For detailed report, click on View Full Details.
Accessing Secure Mail

1. Select Secure Mail in Communication Hub to access all the messages in your Mailbox.

2. Switch between Inbox and Sent Items tab to view received or sent mails.
Communication Hub

Composing Secure Mail

1. Navigate to Securemail > Inbox Click here to access your mail box.
2. Click here to access compose an email
Communication Hub

Composing Secure Mail

1. After accessing the Secure Mail Inbox scroll down and click on Compose Message.
2. On the New Message screen, click here to select your RM.
3. Click “Send” after Subject and Message are provided.

Mail sent via SC Private Bank App is fully encrypted. When you receive a new message in SC Private Bank App, an email notification will be sent to your registered external email address. When you submit a bank services request, an email notification will be sent to your SC Private Bank App mailbox and your registered external email address.
Send Messages and Files to Your Private Banker

**Instant Messaging**

The Instant Messaging and file sharing feature allows you to reach out to your Private Banker directly through SC Private Bank App in a secure and intuitive manner.

1. Click on the icon ‘ ’ at any point within the SC Private Bank app
2. Start sending messages, discuss trade ideas and share documents with your Private Banker
Manage Your Preferences

Statements language selection

1. This feature can be access via the side navigator menu under ‘Preferences’ > ‘Statement Language’

2. Select your language preferences and click on ‘Continue’
Manage Your Preferences

Add CIF

1. This feature can be accessed via the side navigator menu under ‘Preferences’ > ‘Manage CIFs’

2. Click on the ‘Add CIF’ icon. Enter your CIF number and Investment Centre
Manage Your Preferences

Delete CIF

1. This feature can be accessed via the side navigator menu under ‘Preferences’ > ‘Manage CIFs’

2. Select the CIF(s) accordingly and click Delete.
Manage Your Preferences

Subscribe for electronic statements and advices

1. Electronic statement preferences may be access via the side navigator menu under ‘Preferences’ > ‘Paperless’
2. Slide the toggle button right ‘ ’ to Opt-in for electronic Statements or Advices. You will no longer receive hardcopies via your mailing address. Click on Continue.
Review the changes and read the terms of use. Once verified, click confirm and OTP will be sent to your registered phone for confirmation.
**Manage Your Preferences**

To manage notifications:

1. Select the Manage Notification button on the bottom of the notifications screen or from the side menu.

2. To set manage notification according to your customary usage, check the notification mode and toggle the notification type.

3. To save your settings, select the confirm button.
Security Tips (1/2)

Advice to keep your online experience secure. Click [here](#) for Security tips.

Login Credentials

1. Create a unique Username and Password.
2. Do not use the same password for different web site applications or services, particularly when they relate to different entities.
3. Your Private Banker will be able to view your portfolio information using his or her own unique Username and Password.
4. No Standard Chartered Bank employee should ever ask you for your Password.
5. Keep your Username and Password confidential and do not share them with anyone.
Security Tips (2/2)

Personal Data Security

1. Install anti-virus, anti-spyware and firewall software on your personal computer, particularly when you are linked via broadband connections, digital subscriber lines or cable modems.

2. Update the anti-virus and firewall products with security patches or newer versions on a regular basis.

3. Remove file and printer sharing on your computer, especially when you have internet access via cable modems, broadband connections or similar set-ups.

4. Regularly backup critical data.

5. Consider the use of encryption technology to protect highly sensitive data.

6. Do not install software or run programs of unknown origin.

   Never disclose your personal information (e.g. information on identity card or passport, addresses, or bank accounts) to any persons failing to prove their identities or any doubtful Web sites. You should never disclose your passwords to anyone.

7. Do not access e-banking services through public or shared computers (e.g. at cyber cafés or public libraries).

8. Log off the online session and turn off the computer when not in use.