



Julius Bär

01 DECEMBER 2019

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BÄR® ONLINE INFORMATION AND USE

WHAT IS BÄR® ONLINE?

As a client of Bank Julius Bär Deutschland AG, Bär®Online gives you access to your personal account/custody account data and information about your financial situation at all times, irrespective of your location.

HOW DOES BÄR® ONLINE FUNCTION?

Bär®Online is not software that needs to be installed on your computer, but rather web-based information access. All you need is a computer with internet access and an up-to-date browser.

WHAT INFORMATION CAN I FIND ON BÄR® ONLINE?

In addition to providing a detailed overview of your account and securities holdings, Bär®Online also allows you to retrieve the performance of your assets electronically. This includes information on transactions, maturities, currencies and ratings, as well as a variety of filtering and sorting criteria.

You can call up your account/custody account overview electronically or create custom analyses that you can print out as needed or save as a PDF file on your computer. You can freely choose the time period or record date desired.

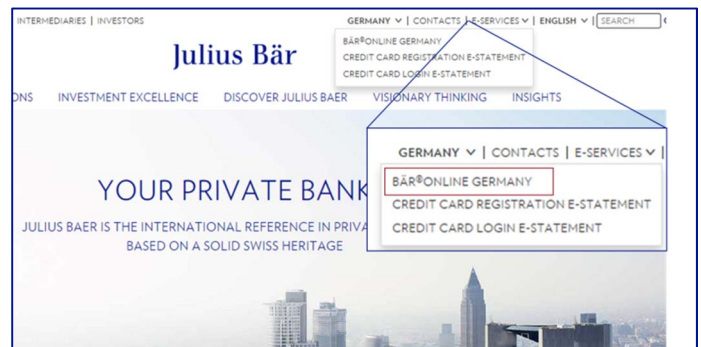
CAN PAYMENTS AND SECURITIES ORDERS BE TRANSMITTED VIA BÄR® ONLINE?

Payments and securities orders cannot be transmitted via Bär®Online. Please contact your client representative.

HOW DO I ACCESS BÄR® ONLINE?

Access to Bär®Online is available worldwide via our website www.juliusbaer.de

Select "BÄR®ONLINE GERMANY" under the menu item "E-SERVICES". Here you will get immediate access to your account/custody account information after your registration.

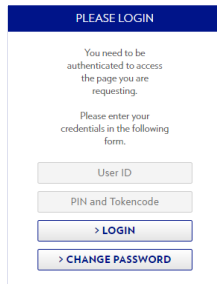


Alternatively, you can use this link to go directly to the registration page:

<https://ebanking.juliusbaer.eu>

HOW DO I REGISTER?

We will provide you with a personal VASCO DIGIPASS® token for the safe use of Bär®Online. Each time you log in, you will need the following three security elements:



1. USER ID First enter your "User ID". This ID consists of a small "c" or "c-" followed by either six or seven digits (e.g. "c123456" or "c-1234567").

2. PIN Then in the field "PIN and Token Number" enter your personal PIN followed directly by the token number (without spaces or special characters in between).

3. Token number You can access the six-digit token number by pressing the gray button on your VASCO DIGIPASS® token. For security reasons, every token number generated is valid for only 30 seconds. The entry must be completed within this time frame by clicking on "LOGIN".



You will be asked to change your PIN when logging in for the first time. You can enter a new PIN at any time using the "CHANGE PASSWORD" button. The PIN is a freely selectable combination of numbers whose length must correspond to the length of the previous PIN. Letters or special characters are not permitted. To confirm the new PIN, please use a new number generated by the VASCO DIGIPASS® token.

Please note:

- If your browser asks whether you want to save the password, please click "NO". You will require a new token number for each login.
- Your access data must be kept confidential. Do not allow your token to be accessible to third parties.
- Your account will automatically be locked after several failed login attempts. If this occurs, please contact the support team.

HOW IS BÄR®ONLINE SECURED?

As a banking application, Bär®Online is especially protected against unauthorised access. Bär®Online's access security meets today's standards. This includes the use of state-of-the-art technology as ensured by the VASCO DIGIPASS® process. When registering with this procedure, the password is valid at the time of use only.

YOUR BÄR®ONLINE SUPPORT TEAM

We are gladly available to provide you with information about using Bär®Online. You can also access the complete user manual and other detailed information directly via the following link: <https://www.juliusbaer.com/de/en/services-solutions/financial-market-services/baer-online-germany/?L=0>

Following your successful registration, you can access detailed information under the menu item "HELP".

If you have any questions about access, you can contact us from Monday through Friday from 8:00 a.m. to 8:00 p.m. by calling the following service numbers:
 +800 0800 4540 (toll free) or
 +41(0) 58 888 4540 (charges apply)

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The Bank possesses a full banking license for Germany and is supervised by the Federal Financial Supervisory Authority (BaFin).