



Julius Bär

P 1/4

MARKET LINK Q & A FOR CLIENTS

DEMO VERSION

What does the demo version offer?

- You get an exclusive 30-day trial of all the trading platform's main functions, using virtual money and simulated transactions.
- Real-time exchange rates and, for all other products, stock market prices with a minimal time delay
- You can reset your positions, account balances and all account settings to the default settings at any time, allowing you to try out the markets and functions without any stress.

What does the demo version not offer?

- Several currency accounts
- Advanced reporting functions
- Automatic notifications for transactions executed, changes in cash holdings or margin calls
- Comprehensive support from the Julius Baer Market Link Service Centre

How will a future live account differ?

- The range of instruments available to you may be restricted due to your domicile or nationality.
- Your actual margin requirements, loan-to-value ratios, FX spreads and commission fees may differ from those in the demo version.

LIVE VERSION

To give you confidence in using the platform, we advise you to read the fact sheet and the quick start guide which can be found on www.juliusbaer.com/ch/en/marketlink along with other documents and downloads.

Quickstart Guide (only available in English)

- What is the new Market Link
- First-Time Start Up Experience
- Trader on the Desktop
- Menu Bar
- Account Bar
- Watchlists
- Alerts
- Trades and Orders
- Managing Positions
- Managing Open Orders
- Market Overview
- Charts
- Account Services
- The New Market Link on Tablets
- The New Market Link on Smartphones
- Instrument and Exchange Universe
- News and Data Subscription
- Technical Requirements
- Julius Baer Market Link App

What are the computer or mobile device requirements for using all the functions of the trading platform?

The trading platform can be used on any device with a modern browser that supports the HTML5 standard.

Which mobile operating systems for tablets and smartphones are supported?

We recommend using the following versions to ensure a smooth operation:

- Android devices from version 4.1
- Apple/iOS devices: Market Link App: from version 8.0, Browser: from version 7.0

How can I access my Julius Baer Market Link account?

- You can access your account using most standard web browsers, either via our landing page www.juliusbaer.com/ch/en/marketlink or directly via the link marketlink.juliusbaer.com. We recommend always using the first link in order to keep up to date with all important news.
- A dedicated app is available for Apple and Android smartphones and tablets. Search for 'Julius Baer Market Link' in the App Store or Google Play Store.

Why can I not see any charts when I log in?

To use the charts function, you need to install Windows® Silverlight®. Please install the latest version in order to be able to use the charts function.

Can I integrate my Julius Baer Market Link account into my existing Baer®Online e-Banking account?

No. Julius Baer Market Link and Baer®Online e-Banking are two platforms that operate independently of each other. As a result, the two accounts cannot be combined.

How can I transfer funds to my Julius Baer Market Link account?

To transfer funds from your Julius Baer private banking account or a third-party bank, please use the IBANs (International Bank Account Numbers) provided in your welcome letter.

How can I withdraw funds from my Julius Baer Market Link account?

Please contact your relationship manager.

Might it be the case that different instruments are available in my live version than were in the demo version?

Yes. Due to legal and regulatory restrictions you will not have the same range of instruments in the live version as in the demo version. If an instrument is not available in the instrument explorer, you will not be able to trade it.

What do I need to bear in mind when placing an order?

We advise you to keep an eye on your current margin utilisation when placing an order. The lower part of the order entry window contains details on changes to the margin as well as other information such as estimated transaction costs.

How can I avoid placing orders unintentionally?

We recommend using the two-click trading as default setting. This will prevent you from placing an order with an unintentional click. Alternatively, you can deactivate all trading when you log in, meaning that the trading function will have to be consciously reactivated before each order. This function is also located in the settings menu.

Can I change the currency account for a trade?

Yes. In fact, we actually strongly recommend actively selecting the currency account to match the currency of the respective instrument to be traded. If you requested several accounts in different currencies (CHF, EUR, USD, GBP or JPY), the base currency account will be selected for every transaction irrespective of the instrument currency chosen. If this differs from the currency of the currency account, an implied currency conversion will take place.

Why can I not place my order?

Please note that some instruments (e. g. currencies) require certain minimum amounts. These are generally displayed directly on the trading platform and have to be fulfilled. The meaning of the colours in the bid/ask fields is explained in the 'Support Center' menu.

Why is my order not being executed?

This may be due to several reasons. Make sure that the relevant stock exchange is open – see the colour of the symbol in the order entry window. Moving the mouse over this area displays additional information.

Can the margin requirements be changed?**What happens to existing positions?**

The margin requirements are set by each stock exchange or intermediary/trading partner and may be changed without prior notice. Changes to the margin will thus also affect existing positions. We therefore recommend checking your margin/account summary regularly.

Are the margin requirements for opposing trading positions set off against each other (netting)?

No, delta margining is not applied when trading FX Spots/Forwards and FX Options. Alternatively, for each expiry and currency pair, the net value of an option strategy is considered in the margin calculation.

How are my positions valued?

- In the open positions module, the position in the P&L (profit & loss) column is valued using an average price. This price is the arithmetic mean taken from the bid/ask spread.
- Unless you subscribed to real-time stock market prices, you will see delayed prices. The figures under P&L will therefore be calculated for securities with delayed prices. FX positions are always calculated in real time and therefore do not require any subscriptions.

Which price can I see in the order window?

- With the exception of your active stock exchange subscriptions, delayed prices are displayed here, too.
- Real-time prices are shown for FX transactions (spots, forwards and options).

Which stock market prices are available?

Unless you paid for subscriptions to stock market prices, all prices displayed will have a delay of at least 15 minutes. FX prices are an exception, as these are all published in real time. You can subscribe to additional stock market prices in the 'Account' tab (additional costs).

How are the fees for the individual stock market prices that I have subscribed to calculated and charged?

Fees are charged for each calendar month or part thereof. This means that, even if you take out a subscription at the end of a month, the stock exchange will charge you for the whole month. Please also note that you will have to conclude a separate agreement in your own name with the stock exchange concerned.

Can I set up alerts that will notify me automatically when prices reach certain levels?

Yes, you can. Due to legal restrictions, however, these are only published on the platform itself and are not sent by e-mail or text message.

If you have any further questions, please do not hesitate to contact the specialists at the Service Centre.

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