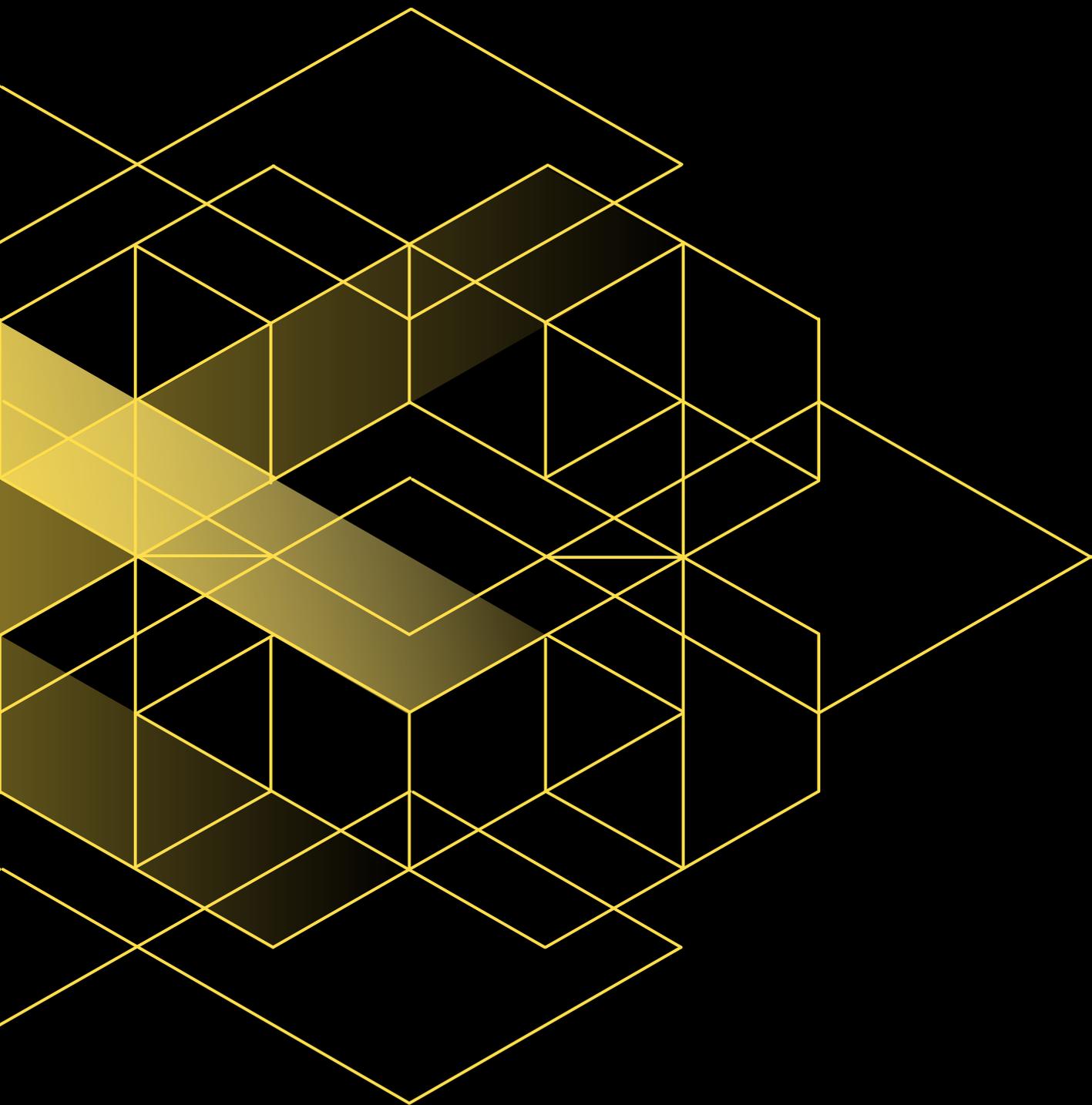




NEDBANK
PRIVATE WEALTH
SINCE 1834



MOBILE APP GUIDE

HOW TO GUIDE AND FREQUENTLY ASKED QUESTIONS
FOR LONDON, JERSEY AND ISLE OF MAN ACCOUNTHOLDERS

APP VERSION 5.11 | October 2020

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HOW TO USE THIS GUIDE

Use the links above to find answers to frequently asked questions about our mobile app. You can also find a button to return you to the contents page above each page number.

If you cannot find a solution to your query, then please contact our client services team on +44 (0)1624 645000.

MOBILE APP FEATURES (VERSION 5.11)

The app provides an instant overview of your total wealth with Nedbank Private Wealth International. In addition you can:

- Sign in safely and securely using a PIN, your fingerprint, or facial recognition
- Have a 360° view of your total wealth
- Exchange foreign currency*
- Send worldwide payments*
- Manage your payees
- View investment holdings, values, transactions and contract notes
- View details of your term deposits, and any loans and overdrafts.
- View the PIN for your visa debit card(s).
- Download bank statements and valuations.



* Payments and foreign exchange are actioned during UK business hours only.

For more details on our mobile app for international accountholders, please contact us on +44 (0)1624 645000.

[CLICK HERE TO VIEW CONTENTS PAGE](#)

*From 8am to 5pm, UK time.

INSTALLING THE APP

To use the Nedbank Private Wealth app, you must be registered for our Online Wealth and Mobile App service. If you are not already registered, [click here](#).

HOW TO INSTALL THE APP

The mobile app is available on Google Play and the App Store for iPhone®. Go to the relevant app store on your mobile, select the search option, type in Nedbank Private Wealth, go to the correct listing and install.



When installing the mobile app, you may be asked to give your authority for the app to use various features on your phone - for example, access to your camera or contacts. Nedbank Private Wealth will never use this access for any reason other than for purposes we will communicate to you. Your right to privacy and the security of all your personal information will be maintained in accordance with our usual standards of client confidentiality.

GETTING STARTED

REGION SELECTION

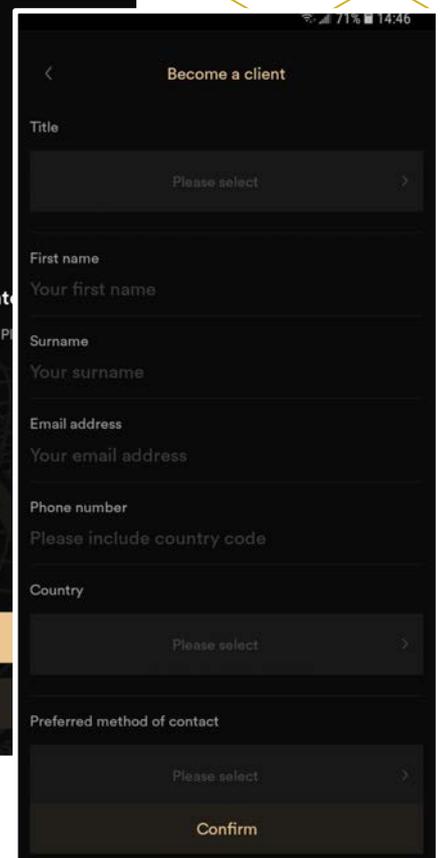
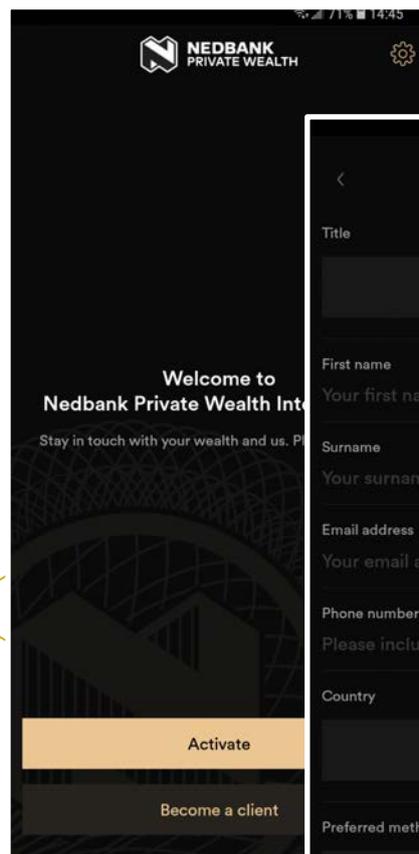
Click on the mobile app icon on the home screen and select 'International'.

BECOME A CLIENT

If you are not already a Nedbank Private Wealth client you can use this button to bring up a form for a contact request at a preferred time.

ACTIVATION

If you are already a Nedbank Private Wealth client, selecting 'Activate' will take you to the login page.



CLICK HERE TO VIEW CONTENTS PAGE

ACCOUNT LOGIN

LOGGING IN FOR THE FIRST TIME

TERMS AND CONDITIONS

You will be prompted to read and then accept our terms and conditions for using the mobile app. Please read through these carefully and if you agree, click 'Accept' to continue. It is not possible to use the mobile app unless you accept our terms and conditions.

LOGIN DETAILS

Input your online banking username and password in the boxes provided and select 'Log In'. If you experience any difficulty, please click 'Contact Us' below the 'Log In' button, or contact our client services team on +44 (0)1624 645000 between 8am and 8pm (UK time), from Monday to Friday.

CREATE YOUR PIN - Create a five-digit PIN code and input it once more to confirm. Next, you will be given the option to enable Touch ID login for the app. For more information on biometrics, see our security guide on the next page.

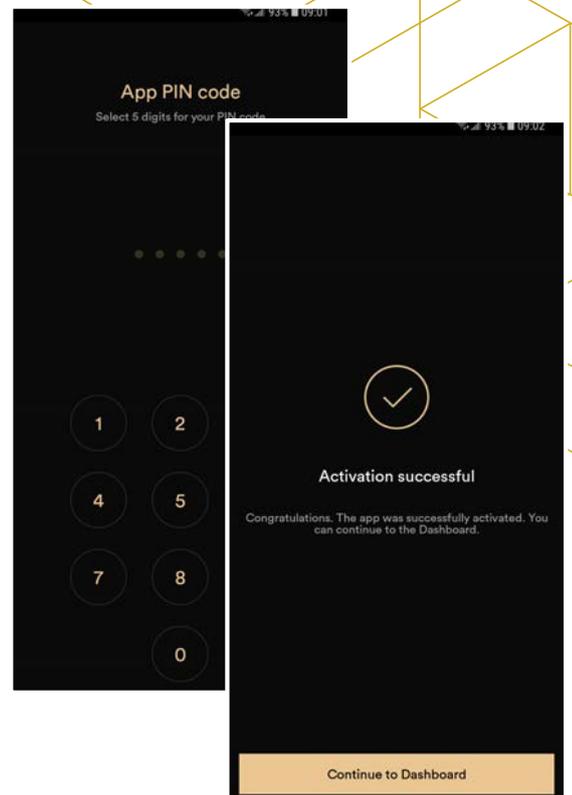
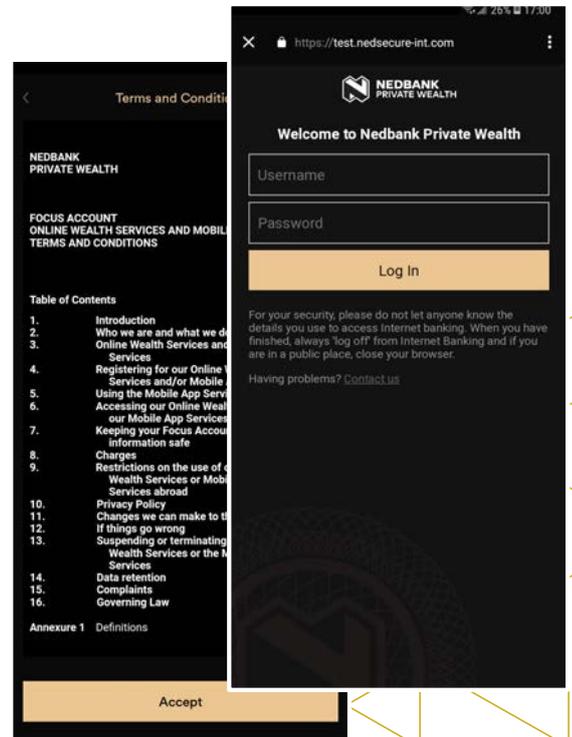
ACTIVATION CONFIRMATION

You will receive a message confirming activation.

NEXT TIME YOU LOGIN

Select the Nedbank app icon to open the mobile app and select 'Log In'.

If you have forgotten your Online Banking login details, please click 'Contact Us' below the 'Log In' button, or contact our client services team on +44 (0)1624 645000 between 8am and 8pm (UK time), [CLICK HERE](#) from Monday to Friday.



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SECURITY

SECURITY TIPS

Do not share your login PIN with anyone else. Consider logging in with your fingerprint or facial recognition.

We strongly recommend that you never store your login details, passwords or any other security information on any of your devices.

Only download our mobile app from Google Play or the App Store for iPhone. If you find our mobile app on any other app store, it could be a fake – do not download it.

Keep your smartphone's operating system up to date, to make sure you have all the latest security patches and upgrades.

BIOMETRICS - FREQUENTLY ASKED QUESTIONS

WHAT ARE BIOMETRICS AND HOW DO I USE THEM?

Your mobile device may allow you to register your fingerprint or face, and use these biometric details to open up your device and login to mobile apps. Our mobile app supports this feature, and you can choose to enable 'Touch ID' from the 'More' button within the app. You will first need to enable touch ID on your device, which you can do via your settings.



SHOULD I USE BIOMETRICS? HOW SECURE ARE THEY?

Using your fingerprint or face to login is secure and convenient - these are unique to you, and impossible to forget. Your fingerprint or face can't be replicated even if your mobile device is lost or stolen. We recommend that you delete any fingerprints or faces that are not yours from your device.

HOW DO I ENABLE AND DISABLE MY FINGERPRINT OR FACIAL RECOGNITION?

You can enable or disable this feature for the mobile app only by clicking on the 'More' button, then choosing the 'Touch ID settings' option, and switching this feature on or off. Alternatively, if you wish to disable this feature on your entire mobile device, you can do so through your device settings.



[CLICK HERE TO VIEW CONTENTS PAGE](#)

USING THE APP

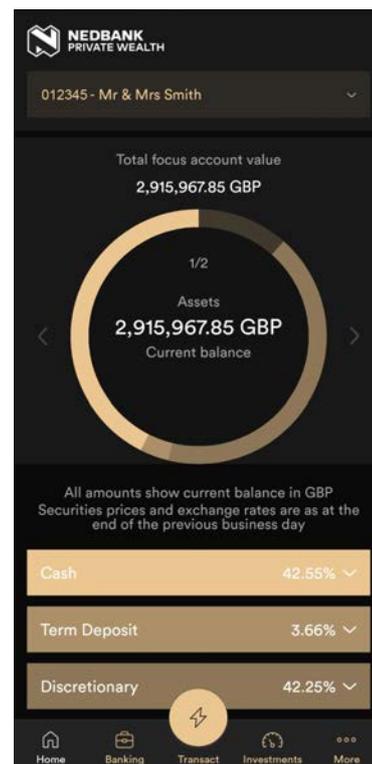
THE HOME SCREEN

Once you have entered your PIN and successfully logged into the mobile app, announcements will be displayed periodically. These provide important information, notices and the latest mobile app update information. You must confirm that you have read any mandatory announcements to proceed to the home screen.

The home screen contains a summary of your total assets, including cash and investments. You can swipe left or touch the right arrow to display any liabilities. You can also scroll down to open the drop down menu to see indicative exchange rates.

From the 'Home' screen you can access:

- the 'Banking' button to view accounts
- the 'Transact' button to make payments, transfers and FX
- the 'Investments' button to view investments
- the 'More' button to access additional features and information.



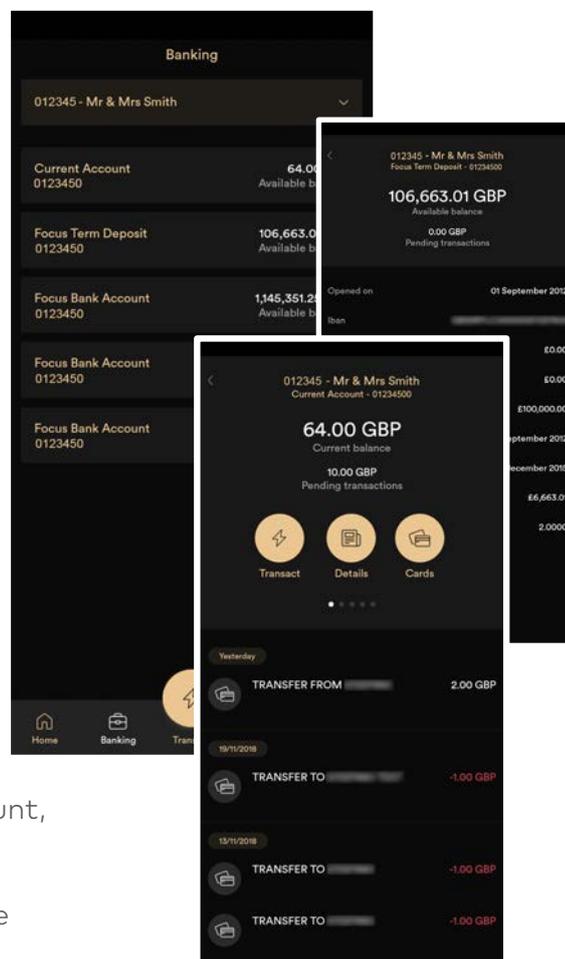
THE BANKING SCREEN

The 'Banking' button will display a list of all the bank accounts and term deposits within your Focus Account.

By selecting an individual bank account or term deposit, you can view its current balance and a list of transactions and pending transactions. Transactions are shown in date order, with the most recent first.

If you have transactional access, the 'Transact' button will be displayed. From here you can make multi-currency transfers within and between your Focus accounts and also arrange both UK domestic and international payments. For more information on payments and transfers, please [click here](#).

From the bank account or term deposit screen, you can also see further details. If you have any cards activated for this account, tap 'view cards' to see the last 4 digits and access your PIN code(s). Please note that additional information will be required before your PIN number can be revealed.



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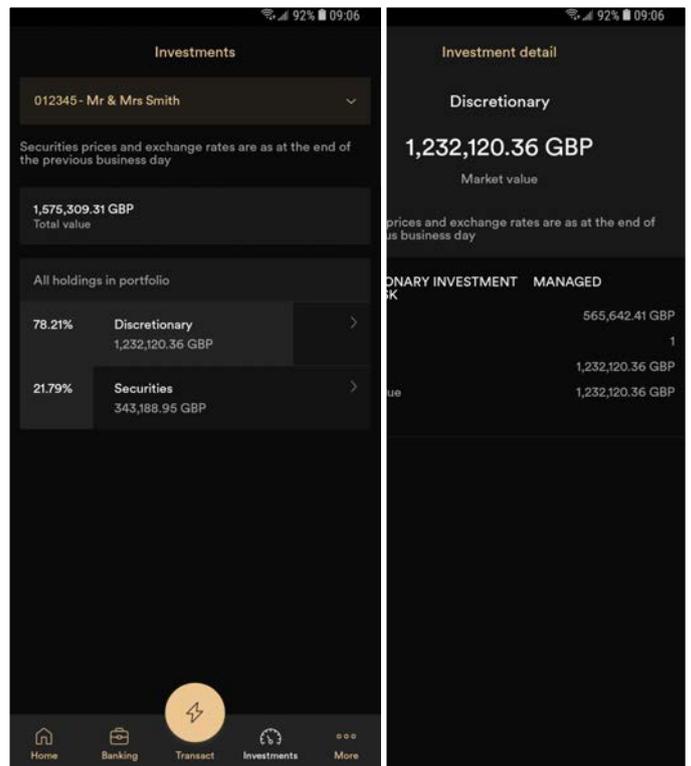
USING THE APP CONT.

THE INVESTMENTS SCREEN

From the 'Investments' screen you can view securities (stocks, shares and other investments) and discretionary portfolios managed by Nedbank Private Wealth.

You can view additional details, including the book cost, quantity, mid-price, market value and SEDOL number. Please note, values are correct as of the end of the previous business day.

Select each security to view transaction information such as quantity purchased/sold, transaction type, date, and settlement date (if different).



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USING THE APP CONT.

THE MORE SCREEN

CONFIGURE DASHBOARD

Show or hide historic activity for zero balance bank accounts or investment holdings on the home screen.

DOCUMENT STORE

When you request a statement or valuation, it will appear in the 'Documents' section once generated.

MANAGE PAYEES

Here you can view details of all previously saved payees. These are listed under the individual accounts they were set up on.

To create a new payee, select the account which you want to debit, followed by 'Add new'. You can now enter the new payees account information, along with any required reference and press continue. Once you have reviewed the details and confirmed that they are correct, you will be sent a one-time passcode to verify the creation of your newly saved payee.

FINGERPRINT INFORMATION

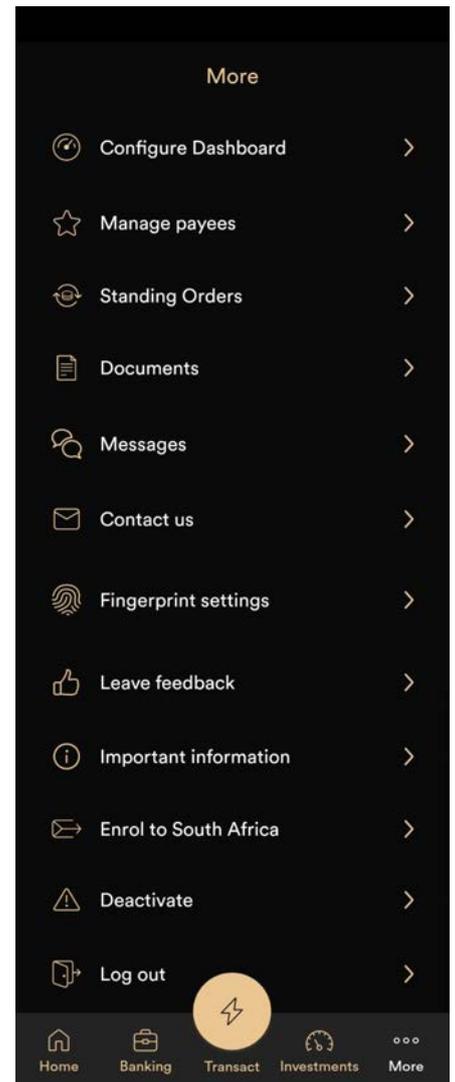
Enable or disable TouchID and facial recognition for app login. Please note, to change or register biometrics you will need to amend your device settings.

LEAVE FEEDBACK

We are always looking for ways to improve our mobile app, and would welcome your valuable input. You can easily send your feedback, thoughts and suggestions to us by clicking the 'Leave feedback' option. To contact us regarding any other subject, please telephone or email our client services team.

ENROL TO SOUTH AFRICA

If you hold accounts with Nedbank Private Wealth in South Africa, and don't already view them via the mobile app, you can enrol here to do so.



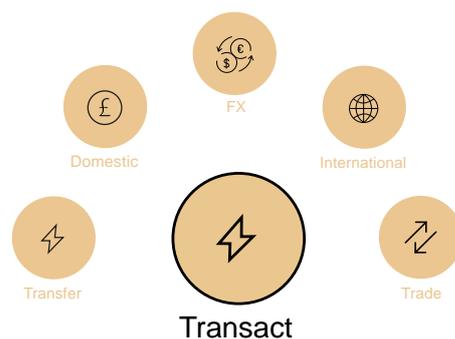
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THE TRANSACT BUTTON

HOW TO MAKE A TRANSFER

Through the 'Transact' button you can get easy access to transfers, UK domestic payments, international payments and FX transfers.

Investment trading will be available in the near future, as part of our planned updates.



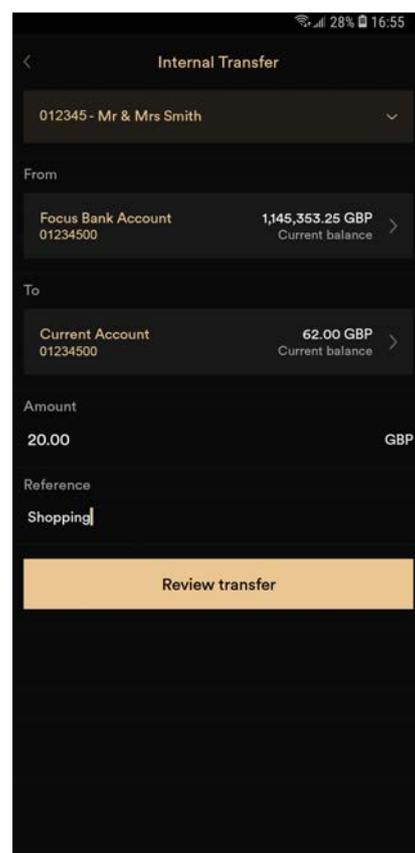
HOW TO MAKE A TRANSFER

To make an internal transfer, first press the 'Transact' button in the centre of the menu bar at the bottom of the app screen, then select the 'Transfer' icon. At the top of the screen you can select the Focus account from which you want to make the transfer.

Below that, select the bank account you wish to transfer from and the bank account you wish to transfer to. Add the amount and any reference below, then press 'Review transfer' to view the details.

Please ensure all the details are correct before pressing the 'Confirm transfer' button.

Please note that you can make transfers between different currencies by choosing the FX function found in the Transact menu. Details of the FX process can be found [here](#).



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THE TRANSACT BUTTON

HOW TO MAKE A UK DOMESTIC PAYMENT

To make a payment, press the 'Transact' button in the centre of the menu bar on the home screen, or the transact button shown when viewing an account through the 'Banking' screen.



NEW PAYEES

For a new recipient, select 'New payee' then enter the payee's name and bank account details, the payment amount and your reference, if required.

USING A SAVED PAYEE

Touch the 'My Payees' tab, directly underneath the debiting account field. You will then see an option to 'Search payees', which will display a list of all previously saved payees. Choose the beneficiary you wish to pay, ensuring the details, amount and reference are correct.

REVIEW PAYMENT

Click the 'Review payment' button, and if you are satisfied that all details are correct, press the 'Confirm payment' button. If a one-time passcode is required, this will be sent to you via SMS, automated voice call or your hardware token. Once your payment has been confirmed, you can choose to save these payee details.

You can also make payments after creating a new payee or while managing your payees from the 'More' menu. Select 'Manage payees' then choose the payee you wish to send money to. Click on the 'Make payment' option then select the account you wish to pay from, as well as the amount.

Add new payee

Remitter account number 01234567

Nickname
Enter nickname

Account name
Enter account name

Domestic payment International payment USA payment

Account number
Enter account number

Sort code
Enter sort code

Reference
Enter reference

Continue

My payees

012345 - Mr & Mrs Smith

Account

Current Account 12,347.67 GBP
01234567 Current balance

Search by name, nickname or number

Add new

You have no saved payees.

UK Domestic Payment

012345 - Mr & Mrs Smith

From

Focus Bank Account 1,133,067.58 GBP
01234500 Current balance

My Payees New Payee

To

Account name
Mr A Nother

Account number
98765432

Sort code
40-38-32

Amount
10,000.00 GBP

Reference
new car

Review payment

Confirm payment

You are about to send the following payment. Please review all details and confirm your payment. Please note that payments will be processed during normal office hours.

From account number 01234500

To account name Mr A Nother

To account number 98765432

Sort code 40-38-32

Amount 10,000.00 GBP

Reference new car

Delivery options

Value date 11/03/2019
Fee: FREE
Domestic

Confirm payment

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FOREIGN EXCHANGE

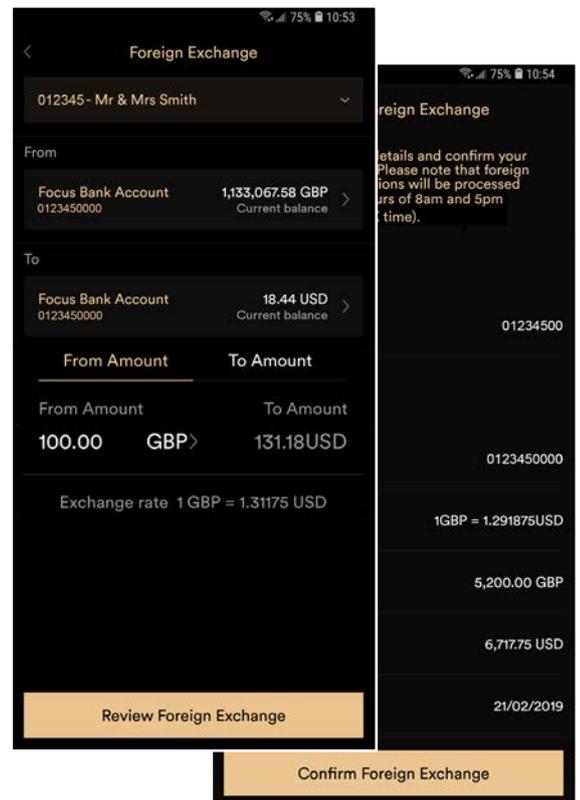
FX

You can now arrange FX transfers between your Focus accounts. The app gives you the ability to specify either an amount to sell, or an amount to buy. Once you enter your required value, the app will automatically calculate the transaction amount and display the exchange rate being used.



To initiate a Foreign Exchange, go to your home screen and select 'Transact', followed by 'FX'. You will then be presented with the FX request screen. If you hold more than one account with us, please take a moment to ensure that the correct Focus account is displayed at the very top of your screen. If you want to change this, simply choose the account you wish to use from the dropdown menu.

Next, choose the 'from' account to debit; the currency which this account is denominated in should be the currency you wish to sell. Once you have selected the debiting account, your app will revert back to the main FX request screen. You can now choose the account that you wish to credit, please ensure that your chosen 'to' account is denominated in the currency you want to buy.



Next, touch 'Review Foreign Exchange' to bring up the confirmation screen and review the details of your FX transfer. Once you are happy and have checked that all the details are correct, press 'Confirm Foreign Exchange'.

Finally, you will see a confirmation screen to confirm that the transfer instruction has been sent.

If you do not already hold an account denominated in your desired 'to' or 'from' currency, please contact our client services team to request that one is opened for you. Once the additional account is available, you will be able to trade that particular currency through your app.

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INTERNATIONAL PAYMENTS

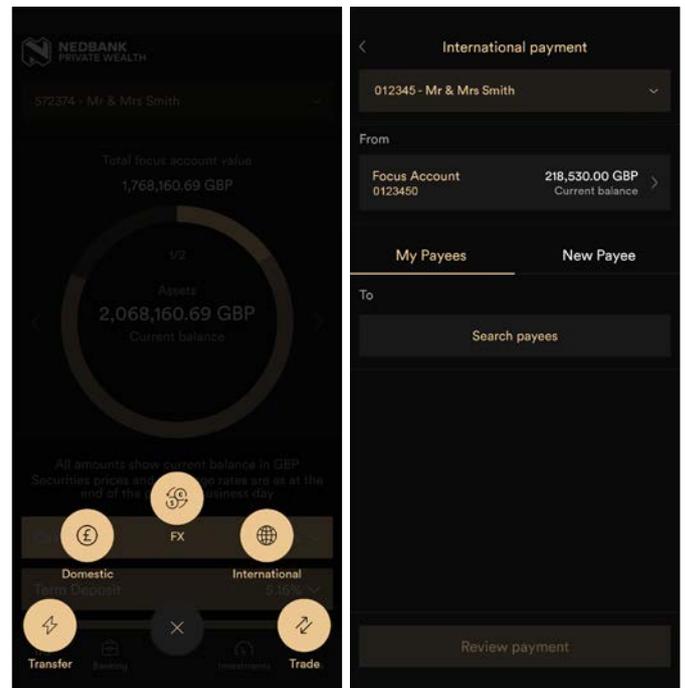
HOW TO MAKE AN INTERNATIONAL PAYMENT

You can now make international payment by pressing the transact button and clicking international payments.



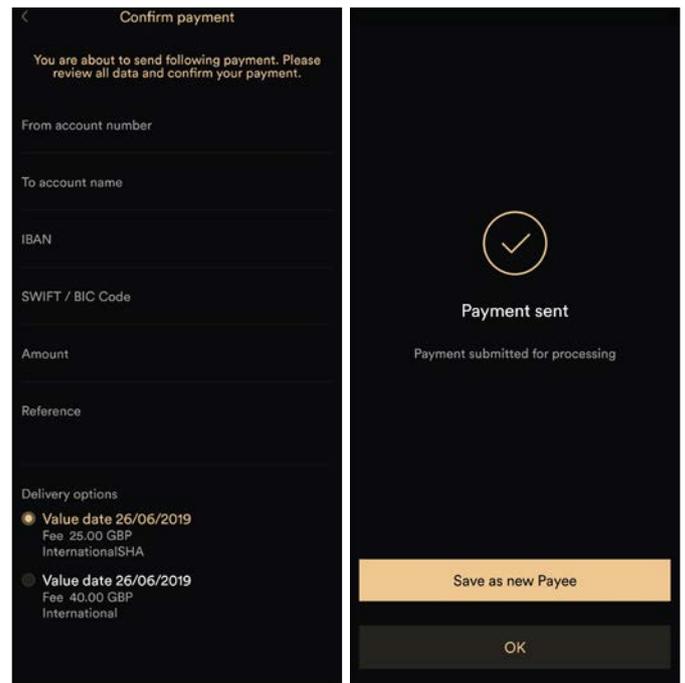
INTERNATIONAL PAYMENTS

From the home screen, press the transact button and select "International". Next, select a Focus account using the drop down at the top of the screen. Once your Focus account has been selected, use the second tab under "From" to select the account you wish to pay from. Next, select a payee from the "My Payee" tab. If you do not have an existing payee listed, you can create a new payee by using the "New Payee" tab. To add a new payee, select the "New Payee" tab and complete the details listed.

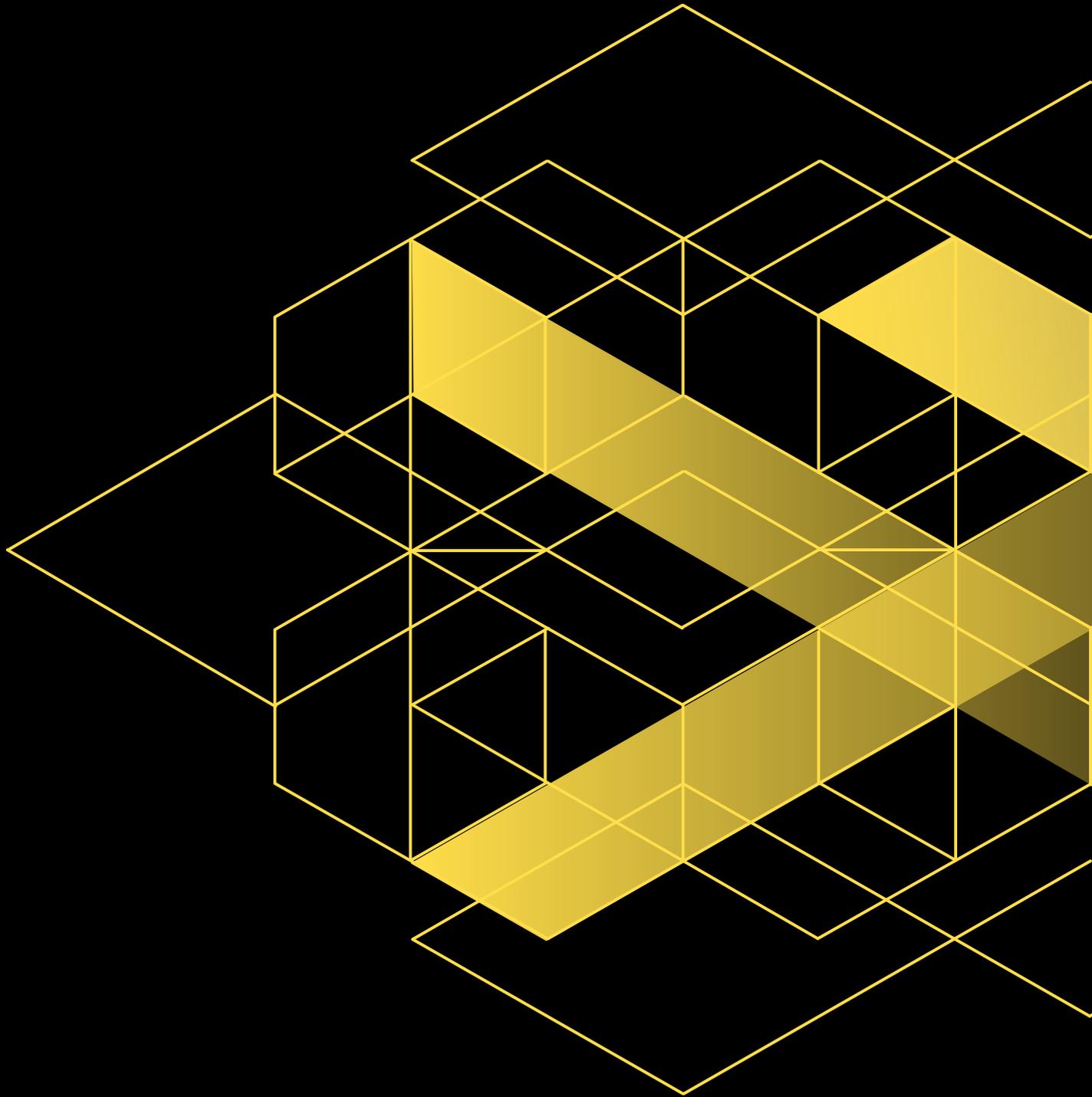


REVIEW PAYMENT

To complete your payment, click "Review payment" and wait to be transferred to the "Confirm payment" screen, then select a delivery option. Please ensure all details are correct before pressing confirm. If a one-time passcode is required, this will be sent to you via SMS, automated voice call or your hardware token. Once your payment has been confirmed, you can choose to save these payee details.



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