

EBANKING

HOW TO SET UP AND USE YOUR EBANKING SERVICE



**THE FUTURE
IS YOU**  **KLEINWORT
HAMBROS**

CONTENTS

- 03** Welcome to your online services
- 04** Activate your account
- 08** Day-to-day login
- 11** Authorise a new beneficiary
- 14** Important information

WELCOME TO YOUR ONLINE SERVICES

At Kleinwort Hambros, we strive to simplify the way you manage your finances – at any time of day and from anywhere in the world. As part of this ongoing commitment, we offer a modern and efficient eBanking service.

Nothing is more important to us than the safety of your money. In order to set up your account, there are a number of security processes you will need to complete. It is simple to do and can be completed within a matter of minutes.

At the end of this process, you will have the Kleinwort Hambros eBanking app, which you can use to manage your account with Kleinwort Hambros from your smartphone or tablet. You can also log in from any desktop computer.

What is in this guide?

This guide comes in three parts, which set out how to:

- Activate your account and set up your Kleinwort Hambros Online app
- Log in to your eBanking account
- Authorise a new beneficiary



KH Online

Contact us

If you have any questions, please contact our eBanking helpdesk:

Freephone from inside the UK: 0800 029 3157

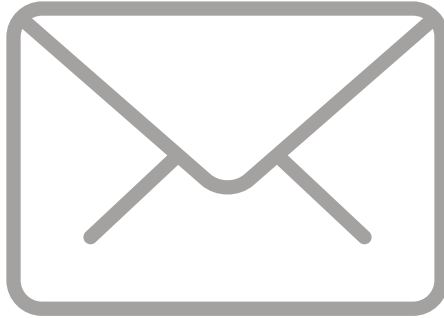
From outside the UK: +44 (0)1534 815 444

By email: ebanking-helpdesk@kleinworthambros.com

ACTIVATE YOUR ACCOUNT

Follow these steps to activate your account on your smartphone or tablet. At the end of this process, you will receive notifications on your device to access your eBanking.

Step 1



Look out for a letter, which you will receive by post, containing your **User ID**.

The User ID will be an eight digit number.

Step 2



KH Online

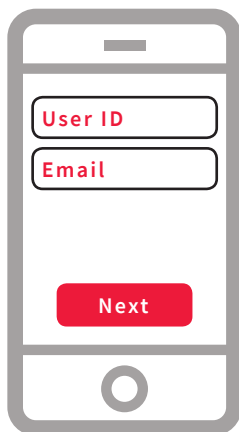


Using your smartphone, open the app store and search for '**KH Online**'.

Tap  or 

Once downloaded, open the app.

Step 3

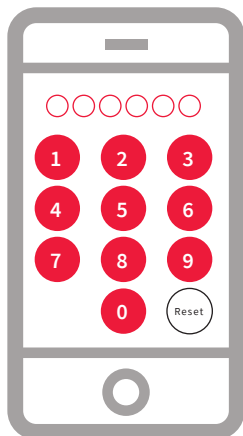


Type your **email address** and the eight-digit **User ID** into the boxes.

Click the '**Next**' button.

If you do not know which email address we hold for you, or your User ID, please contact your private banker.

Step 4



Your smartphone will ask you to create and confirm a **pin number**.

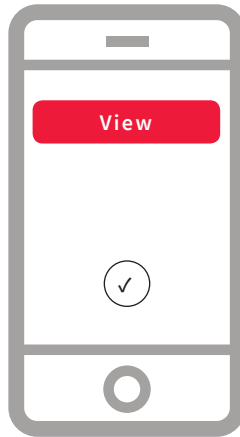
You may be given the option to register your fingerprint or facial recognition, if it is available on your device.

Step 5



You will receive an email to your registered email address. Please follow the instructions in the email to complete your account activation.

Step 6



You need to accept Terms and Conditions in order to access Kleinwort Hambros Online. These are available on our website which you can navigate to using the view button.*

**The Terms and Conditions will open in a web browser. You will be able to navigate back to the app to continue the registration.*

End

Your ebanking activation is now complete. You can now log in to your ebanking day-to-day with your new credentials.



DAY-TO-DAY LOGIN

Your User ID is required each time you login.

Step 1

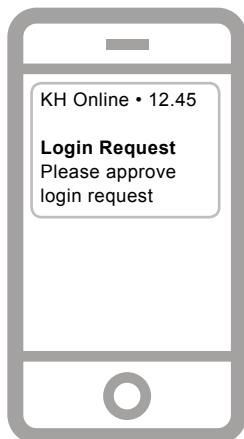
On a desktop computer visit www.kleinworthambros.com and click on the **Online Services** button – select 'eBanking' from the menu.



Enter your **User ID** into the relevant field and click 'Next'.



Step 2



You will receive a notification to your registered device.

This notification will ask you to confirm access to Kleinwort Hambros Online using your local security features (fingerprint, facial recognition or PIN).

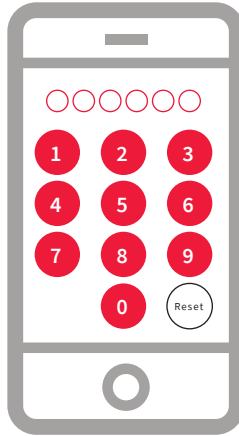
Once confirmed, Kleinwort Hambros Online will load automatically on your desktop computer.



KH Online



Step 3



Using your smartphone or tablet, login using your PIN code, facial recognition or fingerprint recognition.

End

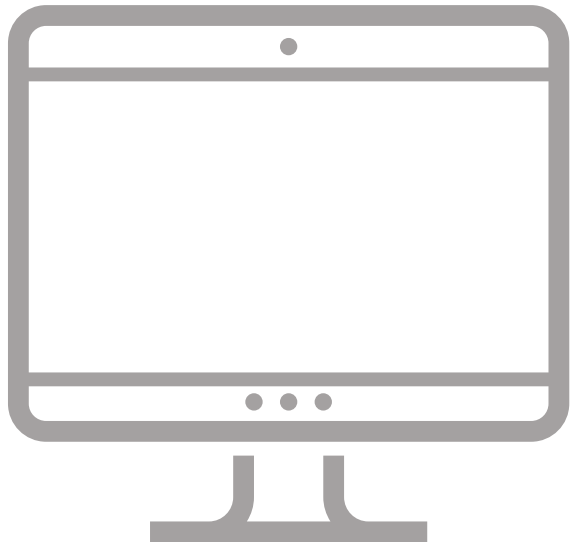
You are now logged in to your online account.



AUTHORISE A NEW BENEFICIARY

To transfer money to someone for the first time, you will need to approve the new beneficiary via a notification on your registered mobile device. Thereafter you can make payments to your beneficiary straight away on desktop, tablet or smartphone.

Step 1

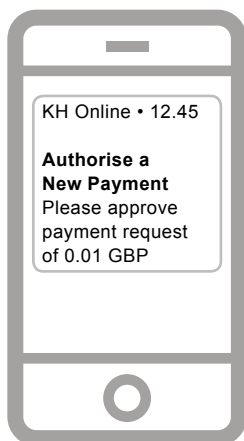


On a desktop PC, Mac or tablet, log in to your account.

Enter the new payment details and click '**Continue**'.

Review the details entered and click '**Next**'.

Step 2



You will receive a notification to your registered device.

This notification will ask you to authorise the payment to new beneficiary using your local security features (fingerprint, facial recognition or PIN).

Please approve the notification to confirm the new beneficiary creation and the payment instruction.

End

We will now process your payment instruction.

Contact us

If you have any questions, please contact our eBanking Helpdesk:

Freephone from inside the UK: 0800 029 3157

From outside the UK: +44 (0)1534 815 444

By email: ebanking-helpdesk@kleinworthambros.com

IMPORTANT INFORMATION

PLEASE READ

This document is provided for information purposes only. It does not constitute and under no circumstances should it be considered in whole or in part as an offer, a solicitation, advice, a recommendation or a contract. It is intended to be used by the recipient only and may not be passed on or disclosed to any other persons and/or in any jurisdiction that would render the distribution illegal.

It is the responsibility of any person in possession of this document to inform himself or herself of and to observe all applicable laws and regulations of the relevant jurisdictions. This document is in no way intended to be distributed in or into the United States of America nor directly or indirectly to any U.S. person.

This document is intended to report solely on the services, products, investment strategies and opportunities provided by or identified by the Kleinwort Hambros group ("Kleinwort Hambros Group"). The services, products, investment strategies and opportunities described herein may not be suitable for all clients. Potential clients should consult their financial adviser to assess the suitability of any proposed transaction before taking any action.

Financial promotion

This document is a financial promotion.

Restricted advice

We offer restricted advice, which will be based on a limited analysis of different types of products which include (but are not limited to) financial instruments or products linked to entities in the Societe Generale Group. We will advise and make a recommendation for you after we have assessed your needs. Please speak to your Private Banker for details of the range of products on which we provide advice.

Tax, accounting and legal

Any services and investments may have tax consequences and it is important to bear in mind that the Kleinwort Hambros Group does not provide tax advice. The level of taxation depends on individual circumstances and such levels and bases of taxation can change. You should seek professional tax advice in order to understand any applicable tax consequences. In addition, the material is not intended to provide, and should not be relied on for, accounting or legal purposes and independent advice should be sought where appropriate.

Some products and services are not available in all Kleinwort Hambros Group entities. Their availability depends on local laws and tax regulations. In addition, they have to comply with the Societe Generale Group Tax Code of Conduct. Furthermore, accessing some of these products, services and solutions might be subject to other conditions, amongst which is eligibility.

Conflicts of interest

Kleinwort Hambros is part of the Societe Generale Group, an international organisation which provides a wide range of financial services in various countries. As such, it, or a company with whom it has an association may from time to time, have interests which conflict with its clients' interests or with the duties that it owes to its clients. These include conflicts arising between the interests of Societe Generale, its associates and employees on the one hand and the interests of its clients on the other and also conflicts between clients themselves.

For example, companies in the Societe Generale Group may be the operator, trustee, custodian or depositary of, or investment manager to, a collective investment scheme or may manufacture structured products, which may be included in your portfolio, and so may benefit financially from the establishment, sale, management or structure of such scheme or products.

Kleinwort Hambros may, from time to time, have positions in and may, as principal, enter into foreign exchange transactions when executing transactions with you. Kleinwort Hambros may therefore profit from its position as principal.

The Societe Generale Group maintains and operates effective organisational and administrative arrangements taking all reasonable steps to identify and prevent or manage conflicts of interest. Kleinwort Hambros has put in place a management of conflicts of interest policy designed to prevent conflicts of interest giving rise to a material risk of damage to the interests of its clients. For a summary of this conflicts of interest policy, clients can refer to www.kleinworthambros.com

Marketing

If you do not wish to receive this document in the future, please let your private banker know or call us on +44 (0) 207 597 3000. Telephone calls may be recorded.

Legal and regulatory information

This document is issued by the following companies in the Kleinwort Hambros Group under the brand name Kleinwort Hambros:

United Kingdom

SG Kleinwort Hambros Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm reference number is 119250. The company is incorporated in England and Wales under number 964058 and its registered address is 5th Floor, 8 St James's Square, London SW1Y 4JU.

Channel Islands

SG Kleinwort Hambros Bank (CI) Limited is regulated by the Jersey Financial Services Commission ("JFSC") for banking, investment, money services and fund services business. The company is incorporated in Jersey under number 2693 and its registered address is PO Box 78, SG Hambros House, 18 Esplanade, St Helier, Jersey JE4 8PR.

SG Kleinwort Hambros Bank (CI) Limited – Guernsey Branch is also regulated by the Guernsey Financial Services Commission ("GFSC") for banking, investment and money services business. Its address is PO Box 6, Hambro House, St Julian's Avenue, St Peter Port, Guernsey, GY1 3AE.

The company (including the branch) is also authorised and regulated by the UK Financial Conduct Authority ("FCA") in respect of UK regulated mortgage business. The firm reference number is 310344. This document has not been authorised or reviewed by the JFSC, GFSC or FCA.

Gibraltar

SG Kleinwort Hambros Bank (Gibraltar) Limited is authorised and regulated by the Gibraltar Financial Services Commission for the conduct of banking, investment and insurance mediation business. The company is incorporated in Gibraltar under number 01294 and its registered address is 32 Line Wall Road, Gibraltar.

Compensation scheme

United Kingdom

SG Kleinwort Hambros Bank Limited is covered by the Financial Services Compensation Scheme ("FSCS"). The FSCS can pay compensation to eligible depositors or investors if a bank is unable to meet its financial obligations. Most depositors or investors – including most individuals and businesses – are covered by the scheme.

In relation to investment services compensation will be payable, however, only in circumstances where we have been in default to you of our obligations. It will not be available merely because your investments have not performed as well as you had expected unless we are somehow at fault.

For further information about the schemes (including the amounts covered and eligibility to claim) please contact your Private Banker or refer to the FSCS website: www.fscs.org.uk

Channel Islands

SG Kleinwort Hambros Bank (CI) Limited is a participant in the Jersey Bank Depositors Compensation Scheme (the "JBDC Scheme"). The JBDC Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details of the JBDC Scheme and banking groups covered are available on the States of Jersey website www.gov.je/dcs or on request.

SG Kleinwort Hambros Bank (CI) Limited – Guernsey Branch is a participant in the Guernsey Banking Deposit Compensation Scheme (the "GBDC Scheme"). The GBDC Scheme offers protection for "qualifying deposits" up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details are available on the GBDC Scheme's website www.dcs.gg or on request.

Please note the Channel Islands are not part of the UK and when you conduct business with SG Kleinwort Hambros Bank (CI) Limited you will not be eligible for: (a) the protections provided under the UK's Financial Services and Markets Act 2000 other than protections relating specifically to UK regulated mortgage business; or (b) referring complaints to the UK's Financial Ombudsman Service. However SG Kleinwort Hambros Bank (CI) Limited's UK regulated mortgage business is covered under the UK's Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the FSCS if SG Kleinwort Hambros Bank (CI) Limited cannot meet its obligations in relation to UK regulated mortgage business. This depends on the circumstances of the claim. For further information about the FSCS (including the amounts covered and eligibility to claim) please contact your Private Banker or refer to the FSCS website: www.fscs.org.uk

Gibraltar

SG Kleinwort Hambros Bank (Gibraltar) Limited is a participant in the Gibraltar Investor Compensation Scheme (the "Investor Scheme"). You may be entitled to compensation from the Investment Scheme if we cannot meet our obligations. Further details of the Investor Scheme are available on request or can be found at www.gics.gi. If you would not normally be classified as a retail client you may not be eligible for the Investor Scheme.

General

Kleinwort Hambros is part of Societe Generale Private Banking, which is part of the wealth management arm of the Societe Generale Group. Societe Generale is a French Bank authorised in France by the Autorité de Contrôle Prudentiel et de Resolution, located at 61, rue Tailbout, 75436 Paris Cedex 09 and under the prudential supervision of the European Central Bank. It is also authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Further information on the Kleinwort Hambros Group including additional legal and regulatory details can be found at: www.kleinworthambros.com

Any unauthorised use, duplication, redistribution or disclosure in whole or in part is prohibited without the prior consent of Societe Generale. The key symbols, Societe Generale, Societe Generale Private Banking and Kleinwort Hambros are registered trademarks of Societe Generale.

© Copyright the Societe Generale Group 2019. All rights reserved.

SG Kleinwort Hambros Bank Limited

5th Floor, 8 St James's Square

London SW1Y 4JU

T +44 20 7597 3000

F +44 20 7597 3456

www.kleinworthambros.com

KH319.22.10.2019

**THE FUTURE
IS YOU**  **KLEINWORT
HAMBROS**