Luminor Investor User Guide

Luminor

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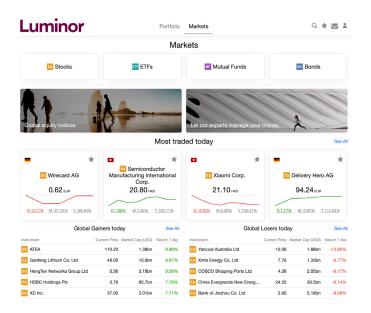
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1. USING LUMINOR INVESTOR

1.1 MARKETS TAB DESCRIPTION



Instrument bar section includes links to 4 sections of instrument types available in the platform - Stocks, Exchange traded funds (ETFs), Mutual funds and Bonds.



Info bar includes top global equity indices and information about Portfolio Management service.



Most traded today section displays top traded instruments during current business day.

* * *
Ne Inc. Com Inc.
55 usb 2,367.92 usb

Global Gainers/Losers today section displays top traded instruments available in the platform during current business day.

Global Gainers today		y .	See All	Gik	Global Losers today	
Instrument	Current Price N	tarket Cap (USD)	Raturn 1 day	Instanted	Current Price Market Cap (USD)	Result day
Progray Inc.	26.13	1.74bn	27.53%	5X8 Inc.	15.03 2.09bn	-26.40%
XIP Inc.	27.90	13.7bn	12.23%	To Infinera Corp.	4.33 1.0364	-25.34%
ERF SA	3.87	3.09bn	10.57%	Coty Inc.	3.66 2.79bn	-15.47%
Upwork Inc.	13.58	1.42bn	10.50%	Gossamer Bio Inc.	13.45 1.05bn	-15.14%
SYNNEX Corp.	91.01	4.60bn	9.75%	Range Resources Corp.	5.35 1.60bn	-15.01%

Create your own search section enables you to filter instruments using wide variety of criteria such as instrument type, currency, country/region, sectors etc. (depending on the instrument type

you are searching for). For more information on how to search for instruments, see "Searching for instruments" section.

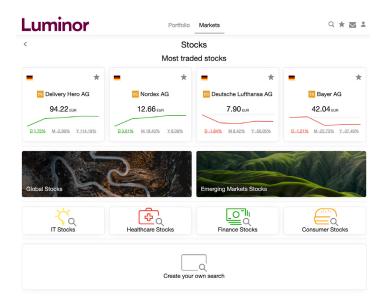


1.2 INSTRUMENT TYPES

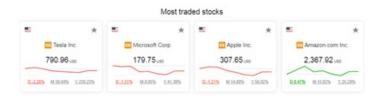
Luminor	Portfolio	Markets	Q * 2 1
	Ma	irkets	
C Stocks	ETFs	Mutual Funds	Bonds

1.2.1 Stocks

Stocks (equity securities) are units of ownership in the companies. If the company that issued the shares (the issuer) earns profit, a portion of the profit may be distributed to the shareholders in the form of dividends.



Most traded stocks section displays top traded stocks during current business day.



Pre-defined filters enables you to filter stocks by defined criteria such as regions (Global Stocks; Emerging Markets Stocks) or sectors (IT Stocks; Healthcare Stocks; Finance Stocks; Consumer Stocks).



Create your own search section enables you to filter stocks using wide variety of criteria.



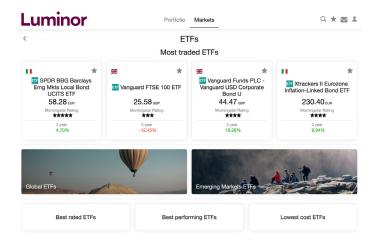
Such criteria include:

Add filter	\times
Currencies	
Countries/Regions	
Listing	
Analyst Consensus	
Sectors	
Industries	
Exchanges	
Market capitalizations (USD)	
Price Earnings	
Dividend yield percentage	

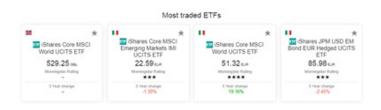
For more information on how to search for instruments, see "Searching for instruments" section.

1.2.2 ETF

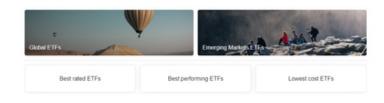
Exchange traded funds (ETFs) are collective investment schemes that are listed on stock exchanges. ETFs are managed by professional investment management companies.



Most traded ETFs section displays top traded ETFs during current business day.



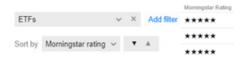
Pre-defined filters enables you to filter all ETFs available in the platform by defined criteria such as regions (Global ETFs; Emerging Markets ETFs), rating, performance or management cost.



- Best rated ETFs ETFs are aligned according to Morningstar rating* starting with the best rated ETFs (5 stars to 1 star or 0 stars, if rating is not available).
- Best performing ETFs ETFs are aligned according to the % performance of funds for the past 3 years (column name in the platform – "3 Year change") starting with the best performing ETFs (largest increase in value to smallest).
- Lowest cost ETFs ETFs are aligned according to ongoing cost figure** in % (column name in the platform – "OCF %") starting with the ETFs that have lowest ongoing annual costs.

* Morningstar rating is a ranking given to publicly traded mutual funds and exchange-traded funds (ETFs) by the investment research firm Morningstar. Risk is assessed across five levels designed to help investors quickly identify funds to consider for their portfolios. Funds receive ratings ranging from 1 to 5, with 1 given to the worst performers and 5 for the best. The ranking is based on

variations in a fund's monthly returns – with an emphasis on downside variations – as compared to similar funds.



** Ongoing cost figure is the annual costs of a mutual fund as a percentage of its average asset value over a single year. It's made up of the fund manager's fees for running the portfolio, along with other costs, such as administration, marketing and regulation etc.

					OCF %
					0.00%
ETFs	~	×	Add filter		0.01%
2110					0.05%
Sort by	Ongoing Cost Figu	re %	~	¥ .	0.06%

Create your own search section enables you to filter ETFs using wide variety of criteria.



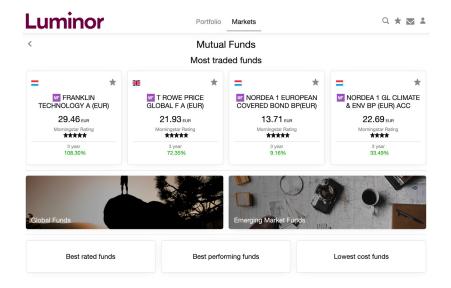
Such criteria include:

	~	×	Add filter	
			Add filter	×
Cur	rencie	s		
Cou	untries	/Regi	ons	
Ass	et clas	ses		
Mor	rningst	ar rai	tings	
Cat	egorie	s		
Issu	uer nar	nes		
Sus	tainab	ility n	atings	
Exc	hange	s		

For more information on how to search for instruments, see "Searching for instruments" section.

1.2.3 Mutual funds

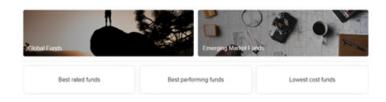
Mutual funds are collective investment schemes that are made up of a pool of funds collected from investors for the purpose of investing in various financial instruments, like shares, bonds, other mutual funds, derivatives and etc. Mutual funds are operated by fund managers, who invest the fund's capital and attempt to produce capital gains and/or income for the fund's investors.



Most traded funds section displays top traded mutual funds according the latest data available.

		Most tr	aded funds			
=	*	= *	=	* =	7	
FRANKLIN TECHNOLOGY A (EUR)		NORDEA 1 EUROPEAN COVERED BOND BP(EUR)	NORDEA 1 GL & ENV BP (EUF		NORDEA 1 GLOBAL PORTFOLIO BP	
24.61 EUR Morningstar Rating		13.42 cun Moningstar Rating	19.22 eu Monningstar Ra		26.05 suit Morningstar Rating	
3 Year change 88.75%		3 Year change 7.53%	3 Year chang 19 16%		3 Vear change 27.76%	

Pre-defined filters enables you to filter all mutual funds available in the platform by defined criteria such as regions (Global Funds; Emerging Markets Funds), rating, performance or management costs.



- Best rated funds mutual funds are aligned according to Morningstar rating* starting with the best rated funds (5 stars to 1 star or 0 stars, if rating is not available).
- Best performing funds mutual funds are aligned according to the % performance of funds for the past 3 years (column name in the platform – "3 Year change") starting with the best performing funds (largest increase in value to smallest).
- Lowest cost funds mutual funds are aligned according to ongoing cost figure** in % (column name in the platform – "OCF %") starting with the funds that have lowest ongoing annual costs.

* Morningstar rating is a ranking given to publicly traded mutual funds and exchange-traded funds (ETFs) by the investment research firm Morningstar. Risk is assessed across five levels designed to help investors quickly identify funds to consider for their portfolios. Funds receive ratings ranging from 1 to 5, with 1 given to the worst performers and 5 for the best. The ranking is based on variations in a fund's monthly returns – with an emphasis on downside variations – as compared to similar funds.

					Morningstar Rating
Mutual	Funds	~	×	Add filter	*****

Sort by	Morningstar r	ating	~	▼ ▲	*****

** Ongoing cost figure is the annual costs of a mutual fund as a percentage of its average asset value over a single year. It's made up of the fund manager's fees for running the portfolio, along with other costs, such as administration, marketing and regulation etc.

					OCF %
					0.22%
Mutual	Funda	~	×	Add filter	0.37%
Mutual	runas	~	^	Avoid mitter	0.73%
Sort by	Ongoing Cost Fig	ure % 🗸		¥ A	0.75%

Create your own search section enables you to filter mutual funds using wide variety of criteria.



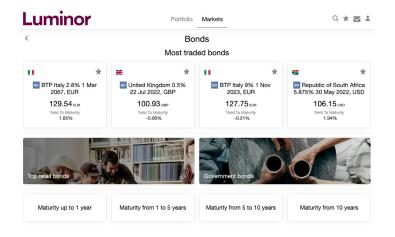
Such criteria include:

	Add filter	\times
Currencies		
Countries/Reg	ions	
Asset classes		
Morningstar ra	atings	
Categories		
Issuers		
Sustainability	ratings	

For more information on how to search for instruments, see "Searching for instruments" section.

1.2.4 Bonds

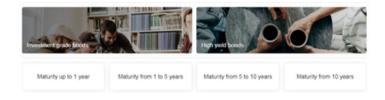
A bond is a non-equity security, under which the issuer (company, government or other issuing institution) becomes the bond holder's debtor.



Most traded bonds section displays top traded bonds according the latest data available.



Pre-defined filters enables you to filter all mutual funds available in the platform by defined criteria such as bond rating (Investment grade bonds; High yield bonds) and maturity (up to 1 year; from 1 to 5 years; from 5 to 10 years; from 10 years).



Create your own search section enables you to filter bonds using wide variety of criteria.



Such criteria include:

¥ 3	K Add filter	
	Add filter	×
Currencies		
Countries/R	egions	
Issuer types		
Yield to mat	urities	
Maturities		
Coupons		
Sectors		
Industries		
BondType		
Minimum tra	ide sizes	
Exchanges		

For more information on how to search for instruments, see "Searching for instruments" section.

1.3 SEARCHING FOR INSTRUMENTS

There are two ways how you can find particular instrument of your choice or filter a group of instruments.

1.3.1 Search

Luminor	Portfolio	Markets	۹ \star 🖬 😩
<	Sea	ırch	
	Q Find Instrument		
	All Products	~	
	Type keyword /	SIN or use filter	

You can find a search option by pressing on $\$ symbol at the top right corner. Using this option you can search for instruments in different ways.

• By typing keyword

			Search	1	
Q	Appl	e			
All	Produ	ucts			Y
		Popularity	Products	Alphabetical	
+	EQ	Apple Inc. AAPLonas		N	Stock
	80	Apple FRN 09 Feb APPLE-FRN-09FEB2			Bond
	80	Apple FRN 11 May APPLE-FRN-11MAY2			Bond
	80	Apple 0.375% 25 N APPLE-0.375-25NOV			Bond
	50	Apple Hospitality Ri APLE:xnys	EIT Inc.	New York Stock Ex	Stock
	EQ	Golden Apple Oil & GAPJ mas		T OTC Markets Group (Pink :	Stock

• By typing ISIN code

	Search		
Q	LUOS		
All F	Products		~
	Popularity	Products	Alphabetical
EQ	Adecoagro SA AGROpmys		Stock New York Stock Exchange
EQ	Aperam SA APAMxams		Stock Euronext Amsterdam
EQ	Aperam SA APAMomce		Stock BME Spanish Exchanges
E17	Lyxor MSCI World Infor LYPGxetr	Technology TF	CUCITS ETF Exchange Trade Deutsche Börse (Indices & ETFs)
E17	Xtrackers Spain UCITS XESPoint	ETF	Exchange Traded Fund (ETF) Deutsche Börse (Indices & ETFs)
ETF	Xtrackers MSCI China U XCS6 xetr	UCITS ETF	Exchange Traded Fund (ETF) Deutsche Börse (Indices & ETFs)

• By using filtering options

		Search	
Q	Find Instrument		
ETI	Fa		~
EUI	R		~
AI	Countries/Regions		
30	ategories		~
	Popularity	Products	Alphabetical
17	iShares Core MSCI Wo SWDAcmil		Exchange Traded Fund (ETF) na ItalianaMilan Stock Exchange
17	IShares Core MSCI Wo EUNE.xeb		Exchange Traded Fund (ETF) Deutsche Bione (Indices & ETFs)
17	IShares Core MSCI Wo WDA:xams	IN UCITS ETF	Exchange Traded Fund (ETF) Europed Ameledan
17	Xtrackers ESG MSCI W X2W0.xelt		Exchange Traded Fund (ETF) Deutsche Bione (Indices & ETFs)
	IShares Edge MSCI Wo ISSR:veb		Factor UCITS ETF Exchange Deutsche Börse (Indices & ETFs)
17	Xtrackers MSCI World 5 XMW0:xml		F Exchange Traded Fund (E. na ItalianaMilan Stock Exchange
-		Same LIGITO ET	F Exchange Traded Fund (E

• By typing keyword or ISIN and using filter options

		Search	1
Q, Amur	4		
ETFs			~
EUR			~
All Count	ries/Regions		v
3 Catego	ies		v
	Popularity	Products	Alphabetical
Ama CVI	ndi ETF MSCI War	UCITS ETF	Exchange Traded Fund (ETF) Euroneit Paris
	ndi Index MSCI Via Dopir	vid- ETF	Exchange Traded Fund (ETF) Euronent Paris
	ndi MSCI World Lo Ropar	e Carbon UCI1	IS ETF Exchange Traded Fun.
Ama CEB		id Ex Europe U	CITS ETF Exchange Traded
10/4	ndi Index MSCI Wa Crefe	vid ETF	Exchange Traded Fund (ETF) Deutsche Borse (Indices & ETFs)
Ami CMP		id Ex Emu UCI	TS ETF Exchange Traded Fu

1.3.2 Create your own search



You can filter by asset class, country, sector, exchange, market capitalization, different company ratios, currencies, maturities, ratings, issuer names and much more using **create your own search** option. It can be found under Markets section or under separate instrument type sections (e.g.

Markets > Stocks or Markets > ETFs).

To add search filter, press "Add filter". To sort filtered instruments, press grey tab with a dropdown symbol . Press . to change how instruments are sorted: ascending sort (smallest number to largest) or descending sort (largest number to smallest).

You can add different filters and sort options for each instrument type.

Stocks

Add filter	Sort by $ imes$
Currencies	% Change
Countries/Regions	Popularity
Primary listing	Alphabetically
Analyst Consensus	Market capitalization (USD)
Sectors	Dividend Yield
Industries	Price / Earnings
Exchanges	Sales growth 1 year
Market capitalization (USD)	Upside to analyst target price
Price Earnings	opolao to analyot talgot photo
Dividend yield percentage	

• ETFs

	Add filter	\times
Currencies		
Countries/Regi	ons	
Asset classes		
Morningstar rat	ings	
Categories		
Issuers		
Sustainability ra	atings	
Exchanges		

;	Sort by	\times
% Change		>
Popularity		>
Alphabetically		
Ongoing Cost Fig	ure %	

Mutual funds

	Add filter	\times
Currencies		
Countries/Reg	gions	
Asset classes		
Morningstar ra	atings	
Categories		
Issuers		
Sustainability	ratings	

Sort by	\times
% Change	>
Popularity	>
Alphabetically	
Ongoing Cost Figure %	
Morningstar rating	
Sustainability Rating	

Bonds

Add filter	×	Sort by	
Currencies		Popularity	
Countries/Regions		Alphabetically	
Issuer types		Yield to maturities	
Yield to maturities		Maturity	
Maturities		Coupon	
Coupons		MinimumTradeSize	
Sectors		Hinnin House Lo	
Industries			
BondType			
Minimum trade sizes			
Exchanges			

1.3.3 Current Holdings

<				F	Portfolio	0					
				All account	5	• •••					
			Current h	holdings	Orders	Historical earni	ngs				
20,875			74,981			95,8				1 Day Cha	nge
				Positio	ns and (Cash					
- ETFs (2)	Currency	Amount	Open Price	Current Price	% Change	% Day Change	PIL (EUR)	Value (EUR) 956	Portfolio % 0.96%		
iShares Core MSCI W	GEP	100	531.25	529.25	-0.38%	-1.91%	-27	500	0.63%	CLOSE	
iShares S&P 500 Infor	EUR	30	11.0500	10.5700	-4.34%	-0.88%	-34	317	0.33%	CLOSE	
- Stocks (1)							-4,103	74,076	77.27%		
Tesia Inc.	USD	100	855.88	799.53	-6.58%	1.08%	-4,103	74,076	77.27%	CLOSE	
Cash								20,875	21.77%		
Produc	t 🗆				Sector III			Currency	Exposur	e	
Stock	74,03	5.65 EUR			Others	74,992.13 EUR		U	50	74,075.65 E	UR
Cash	20,83	4.66 EUR						0	89	599.38 E	UR
ETFs	91	6.48 EUR							UR	317.10 E	UR

Holdings bar displays the 4 most important numbers when looking at your investments:

- Cash the amount of cash available for purchasing or for withdrawal.
- Value of Positions the total value of all your positions.
- Account value your account value which is the sum of cash and position values.
- 1 Day Change the one day change in your account value in money terms and in percent; this number does not adjust for cash transfers and will therefore be very large or very negative when money is deposited/withdrawn.

	Current holdings	Orders	Historical earnings	
20,875 EUR	Value of Positions () 74,981 EUR		Account value (2) 95,856 EUR	1 Day Change 🗈

Allocation charts are meant to serve as a high level overview of the composition of your portfolio so that you can see it at a glance.

- Product chart displays how much you are exposed to individual instrument types such as stocks, bonds, ETFs or mutual funds measured as the value of your positions. It also includes a group for your cash balance.
- Sector chart displays the sectors to which you have the highest exposure. 4 sectors will be displayed and all other sectors will be displayed in one group under "other". This chart does not include cash balance.
- Currency chart displays which currencies you have the highest exposure to. It is measured in the currency of the account when looking at the exposure for one account, and is measured on your client currency when looking at more than one account.



Holdings section displays your current investment portfolio. The columns displayed when looking at your individual holdings are the following:

- Instrument the name of the instrument.
- **Currency** the currency of the instrument.
- **Amount** the number of shares/unit held in the instrument.
- **Open Price** the average price at which you bought the securities.
- Current Price the latest price available. This can be 15 minutes delayed when markets are open, and will be the latest closing price when markets are closed.
- **%Price** the percent change between the current price and the open price.
- **%Day Change** how much the price of the instrument changed today.
- P/L the profit / loss based on price and open/close costs since the security was purchased. This does not include dividends, interest and other amounts not registered when the instrument is traded.
- Market Value the market value (price * amount) of the instrument. For bonds this also includes the accrued interest of the bonds.
- Portfolio % the market value of the instrument divided by your current account value. This shows how large a percentage of your portfolio is in a specific instrument.
- Sell Button press this to open the sell instrument with market order chosen. A market order sells your shares at the current market price.
- Cash balance row shows the value of you current cash balance as well as how large a percentage your cash balances is of your overall account value.

				Position	ns and C	ash					
Instrument A	Currency	Amount	Open Price	Current Price	% Change	% Day Change	P/L (EUR)	Value (EUR)	Portfolio %		
- ETFs (2)							-62	916	0.96%		
IShares Core MSCI W	GBP	100	531.25	529.25	-0.38%	-1.91%	-27	599	0.63%	CLOSE	•••
IShares S&P 500 Infor	EUR	30	11.0500	10.5700	-4.34%	-0.88%	-34	317	0.33%	CLOSE	
- Stocks (1)							-4,103	74,076	77.27%		
CO Tesla Inc.	USD	100	855.88	799.53	-6.58%	1.08%	-4,103	74,076	77.27%	CLOSE	
Cash								20,875	21.77%		

Additional menu *** allows you to access other options for your position:

- Protect investment opens sell ticket with stop order selected. Stop orders will usually be triggered when the price of the instrument falls to a specified price. You can use this to cap you loss if the price falls.
- Sell above current price opens sell ticket with limit order selected. Limit orders will usually be triggered when the price increases to a specified price. You can use this to set a specific price at which to sell if the price increases.
- **Position details** more details on you position.
- **Buy** opens the buy order for the instrument to allow you to buy more.
- Trading conditions opens the trading conditions for the instrument where you can see trading costs and instrument details.

1.3.4 Orders

Orders section displays all current orders that are not yet executed and in some cases could still be modified.

Luminor	Portfolio	Markets	5				Q \star 🛙	1
<	Port	folio						
	1041044	2 •••						
Current ho	Idings Orde	rs His	torical ea	amings				
	Orde	ers 🙃						
Instrument A	Currency	Buy / Sell	Amount	Price	Current Price	Order Type		
IShares Core MSCI World UCITS ETF	EUR	в	100	-	49.330 1	Market	CANCEL	
IShares Core S&P 500 UCITS ETF	EUR	в	40		259.390 1	Market	CANCEL	••••
IShares Core S&P 500 UCITS ETF	EUR	B S	40	10.0000	259.390 1		CANCEL	
						Stop		

Main menu

- **Instrument** the name of the instrument.
- **Currency** the currency of the instrument.
- **B/S** displays whether the order is a Buy (B) or a Sell (S) order.
- **Amount** the number of shares/units for the order.
- **Price** for limit and stop orders displays the price at which the order will be triggered.
- Current Price the latest price available. This can be 15 minutes delayed when markets are open, and will be the latest closing price when markets are closed.
- **Order Type** displays whether the order is a market, limit or stop order.

Additional menu

IShares S&P 500 InformationTech Sector UCITS ETF EUR S 10 10.0000 10.5700 Stop CANCEL +++

Press CANCEL if you want to cancel your order.

*** menu allows you to access other options for your orders:

- Modify order allow you to edit order price and amount within the same order type.
- Order details additional details on you position (e.g. Order ID, Duration, Filled amount, When order was placed etc.).
- **Buy** opens the buy order for the instrument to allow you to buy more.
- Trading conditions opens the trading conditions for the instrument where you can see trading costs and instrument details.

Mic Corp.	\times
Modify Order	
Order Details	
New Trade	
Trading Conditions	

1.3.5 Historical earnings

.uminor		Portfoli	o Markets		Q * 23 J
	Curre		eurran Histor		
22 XX May 2020		1W 1W	YTD All Time		C 17-34-303
Determine and interest () 0.00 cum		omi⊙ 2.78eus		353.96 cm	% Reture () 3.48%
Account Value, EURO	~~~~	5.ac.20			Nan 202 10.5950
		Earnings Bre	nakdown =		
Instrument Divider	sh and interest,	Com, USD	Earrage, USD	% Batan	
ESR-REIT	0.00	0.00	376.85	2.32%	
Amazon com inc.	0.00	0.00	249.43	1.11%	
General Electric Co.	0.00	0.00	235.45	1.41%	
Constant Carlos Co.	0.00	0.00	230.44	taris.	

Use the **Date Slider** to set the period for which you want to display your investment results. Press start date or end date to bring up the calendar where you can set a specific date.



Earnings Bar displays 4 key numbers for the period selected:

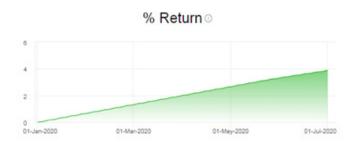
- **Dividends and interest** the sum of all dividends and interest received in the period.
- **Costs** the sum of all costs incurred in the period, including commissions, management fees that are debited from your account, but also includes internal costs in mutual funds and ETFs.
- **Earnings** the total earnings either positive or negative for your account(s) in the period that include both realized and unrealized gains/losses. This means that it includes earnings for both instruments that were traded and instruments that were held throughout the period. Dividends and costs are included in the earnings. Be aware that any gains incurred outside of the chosen period are not included.
- % Return The time weighted return in the period. Time weighted returns adjust for deposits, withdrawals and security transfers and weighs each day with equal weight. This means that all daily returns are weighted equally, irrespective of the account size at the time.



Account value chart displays the account value on each day. The Account value is equal to the sum of cash balance and position values of each day.



Return % chart displays the cumulative time weighted return in the period. Time weighted returns adjust for deposits, withdrawals and security transfers and weighs each day with equal weight. This means that all daily returns are weighted equally, irrespective of the account size at the time. The chart allows you to select your own benchmark based on a list of individual country indices.



Earnings breakdown displays 4 key numbers for the period selected via the date slider.

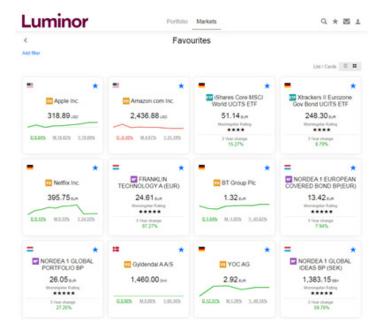
Instrument – All instrument held or traded in the period will be displayed in the grid, also

instruments that you no longer own.

- Dividends and interest the sum of all dividends and interest received in the period for the instrument.
- Costs the sum of all costs incurred in the period for the instrument. this includes things such as commissions, management fees that are debited from your own account, but also includes internal costs in mutual funds and ETFs.
- Earnings the total earnings either positive or negative for your account(s) in the period that include both realized and unrealized gains/losses. Earnings for an instrument is equal to: Value of position at end of period + All cash bookings in the period (dividends, traded values, commissions etc.) – Value of the position at the end of the period
- **Dividends and costs** are included in the earnings. Be aware that any gains incurred outside of the chosen period are not included.
- % Return The time weighted return in the period. Time weighted returns adjust for deposits, withdrawals and security transfers and weighs each day with equal weight. This means that all daily returns are weighted equally, irrespective of the account size at the time.

		Earnings	Breakdown 🗆		
Instrument	Dividends and interest,	Costs. USD	Earnings, USD	% Raturn	
ESR-REIT	0.00	0.00	376.85	2.32%	
Amazon.com Inc.	0.00	0.00	249.43	1.51%	
General Electric Co.	0.00	0.00	235.48	1.41%	
E Singapore Telecomm	0.00	0.00	-119.79	-0.90%	

1.3.6 Favourite instruments



You can create the list of your favourite instruments you want to follow or have a quick access to.

Adding instruments into Favourites

To add a specific security to the list of your favourite instruments, press the star \star icon.

Star ★ icon is available in the main page of the instrument, right beside "TRADE" button.

<	NORDEA 1 EUROP BP(E	UR)	
	* 💶		
Momingatar Rating	Land 1010/ 13.42	Year change 3.22%	3 Year charge 7,94%

Star ★ icon is also available in the main page of instrument types (Stocks, ETFs, Mutual funds, Bonds) under "Most traded" section.

		Most	traded funds	
=	*	= ,	k = *	r = *
FRAN TECHNOLOG		NORDEA 1 EUROPEAN COVERED BOND BP(EUR		E NORDEA 1 GLOBAL PORTFOLIO BP
24.61	E.A.	13.42 mm	19.22 s.m	26.05 e.m
Monsingstar		Monningstar Rating	Morningstar Rating	Moningstar Rating
3 Year cha 88.79		3 Vear change 7 53%	3 Vear change 19.55%	3 Vear change 27.76%

When you add particular security into the list of your favourite instruments, star icon will be marked in blue \star .



Accessing Favourite instruments

To access the list of your favourite instruments, press the star \star icon at the top right corner.

Luminor Portfolio Markats Q * 2 1

Here you can filter added instruments using the same functionality as in create your own search option.

- To add search filter, press "Add filter"
- To sort filtered instruments, press grey tab with a dropdown symbol . Press . Press to change how instruments are sorted: ascending sort (smallest number to largest) or descending sort (largest number to smallest).



 To change the visual appearance of added instruments, press icon for List view and icon for Cards view.

Stocks v × Add litter						
Sort by Last three month's popularity 🗸 🔻 🔺					List / Cards	
Instrument	Currency	Current Price	Market Cap (USD)	Relum 1 day	Month change	Tear chang
Apple Inc.	USD	318.89	1,380bn	0.64%	18.82%	70.89
Amazon.com Inc.	USD	2,436.88	1,250bn	-0.40%	4.67%	31.19
Retflix Inc.	EUR	395.75	188bn	0.15%	0.33%	24.33
BT Group Plc	EUR	1.32	13.9bn	1.54%	-1.05%	-43.62
Gyldendal A.A/S	DKK	1,460.00	200m	0.00%	0.00%	65.16
KO YOCAG	EUR	2.92	9.45m	12.31%	1.39%	-40.16

For more information on how to filtering functionality, see "Searching for instruments" section.

1.3.7 Notifications

Notification is a message about the action that happened on your account. It may include notifications about order placement and cancellation, trade execution or corporate actions.

Notification shall include following information:

11 12 12 14	rder plac w placed or ares © 700 ont office or count fib- way-boo to to ox	der to b 0.00 lim der id 10442 4.01 GM	94121164
A	count 104 see-2000 22:1	10442 Alth GMT	
OR	OK	69	
OR			
	Notific	ations	; (1)
01:14	Order pla	iced	
Y	ou placed	order	to buy 2 TL0:xetr
s	hares @ 7	00.00	limit G.T.C.
F	ront office	order	id: 94121164
1	ccount: 10	04104 2:14:01	42 GMT
	c	DK (1)	

- Time when notification was first seen (01:14)
- Main description of the action (Order placed)
- What does the action consist of (securities price, amount, ticker, order type and duration)
- ID number (Order ID; Position ID for purchased securities; Corporate action ID);
- Account ID (i.e. your user ID)
- Date and time when the action was performed (according to GMT time)

Notifications appear at the top right corner or pressing **D** icon within one login session.

Q \star 🎦 💈

To recollect notifications received before, use "Activity log" functionality.

1.3.8 Subscriptions

Subscriptions menu allows you to order additional access to real time market data. If you as a

private individual decide to order real time data, please select level 1 data for Private Investors. Additional charges are applied for professional/corporate/institutional clients.

	Level	Private	Professional	Start Date	Expiry Date	
Bats Europe	Level 1	Free	26 GBP	13-Dec-2019		MANAGE
Assessment for client data	Level 1	Free	N/A			SUBSCRIB
Hong Kong Stock Exchange	Level 1	120 HKD	120 HKD			SUBSCRIP
nong hong oloch exchange	Level 2	200 HKD	200 HKD			SUBSCRID
NASDAQ	Level 1	1 USD	24 USD			SUBSCRID
New York Stock Exchange	Level 1	1 USD	NIA			SUBSCRIB
New York Stock Exchange PROFESSIONAL INVESTORS	Level 1	NIA	45 USD			SUBSCRIP
NYSE (AMEX and ARCA), Bats	Level 1	1 USD	N/A			SUBSCRID
NYSE (AMEX and ARCA), Bats PROFESSIONAL INVESTORS	Level 1	NIA	23 USD			SUBSCRID
S&P 500 Index	Delayed	3 USD	3 USD			NUBSCRIB
	Level 1	4 USD	4 USD			SUBSCRIB

You can access your subscriptions by pressing on the main menu **1** > **Subscriptions.**

Application process

After pressing **subscript** button, you are presented with disclosure of the service, terms and conditions and mandatory fields to be filled in order to apply for real time market data. Each subscription form may vary as different exchanges may have different subscription policies, hence the approaches of necessary data submission.

Here is an example of subscription to NASDAQ Stock Market data:



Subscription start date – Start now or Start from next month (first day of the month). The subscription fees, if applied, are charged to your account immediately after you subscribe to a service and you are always charged for a full calendar month regardless of the date of subscription.

Subscribe to NASDAQ • Start now Start next month (01-Aug-2020)

Client status – Non-Professional investor or Professional investor. Read more about Non-Professional / Professional status definitions in terms and conditions of each subscription form.



Information about investor – mandatory fields for all subscribers. These fields will be prefilled if you have subscribed for Assessment for client data before.

- Full Name full name.
- User ID Luminor Investor User ID (automatically added and can't be changed).
- Contact information Street & Number, Postal Code, City and Country.
- Occupation job or profession of the subscriber, including homemaker, student, retiree, unemployed etc.
- Name of Employer(s) name of the company or organization where subscriber is employed (if applicable).
- Address of Employer(s) address of the company or organization where subscriber is employed (if applicable).
- Title(s) and/or Position(s) title or position of the subscriber in the above mentioned company or organization (if applicable).
- Employment functions short description of job or profession in the above mentioned company or organization (if applicable).

MANDATORY FOR ALL SUBS	CRIBERS
Subscriber's Full Name:	
Subscriber's User ID:	983
Subscriber's Street & Number:	
Subscriber's Postal Code:	
Subscriber's City:	
Subscriber's Country:	~
Subscriber's Occupation (including homemaker, student, retiree, etc.):	
Subscriber's Name of Employer(s):	
Subscriber's Address of Employer(s)	
Subscriber's Title(s) and/or Position(s):	
Subscriber's employment functions (description):	

Agree & Subscribe – to finalize your subscription, check I agree box and press subscript button.



The subscription fees will be debited from your account on a monthly basis. The prices are displayed in the subscription module of the platform and a quick overview is also available in FAQ section here.

If you did not intend to sign, or signed electronically by mistake, press **CANCEL** button.

If you want to discontinue your subscription, press ______ button on the main Subscription menu,

then scroll down till the end of the page and press **UNSUBSCRIPE** button.

Assessment for client data

If you want for your data to be automatically allocated to the application form when you subscribe to any of subscriptions available, you can apply for Assessment for client data option. Here you are able to fill in the data and accept it, and from that moment your data will be automatically allocated, when you decide to subscribe to particular market's real time data

In order to finalize your subscription, check **Accepted** and **Agreed** boxes and press **SUBSCRUE** button.

For more information on data to be filled, see "Process" subsection above.

	Subscriptic	215
ubscribe to Asse	ssment for client data	
) Start now) Start next month (01-Jul-20	20)	
	your account immediately after you subscribe to a	a service and you are always charged for a full calendar month
orporate clients are considered by ecifically exempted in the terms of		RS and charged the professional end-user fees accordingly unless
ECLARATION FOR SUBSCR	RIBERS - EMPLOYMENT INFORMATION	
or both previous and current real fir	me subscriptions we require your occupation detail	is on file.
		mation is honest and accurate. If the Subscriber has provided terest which Vendor has incurred as a result of the inaccurate .
bscriber's Full Name:		
ubscriber's User ID:	903	
ubscriber's Street & Number.		
ubscriber's Postal Code:		
ubscriber's City:		
ubscriber's Country.	~	
ubscriber's Occupation (including memaker, student, retiree, etc.):		
bscriber's Name of Employer(s):		
bscriber's Address of Employer(s)		
ubscriber's Title(s) and/or seliton(s)		
ubscriber's employment functions escription):		
ubscriber shall notify Vendor promp onprofessional Subscriber.	By in writing of any change in his or her circumsta	inces that may cause him or her to cease to qualify as a
ACCEPTED		
) AGREED:		

Different market / index options

- Bats Europe Real time data for London Stock Exchange, Borsa Italiana, Irish Stock Exchange, Deutsche Börse, Wiener Börse, Euronext, Oslo Børs, Nasdaq Nordic, SIX Swiss Exchange and Bolsas y Mercados Españoles listed securities.
- NASDAQ Real time data for stocks listed on NASDAQ.
- New York Stock Exchange Real time data for stocks listed on New York Stock Exchange.
- NYSE (AMEX and ARCA), Bats Real time data for AMEX/ARCA stocks, mostly ETF funds.
- S&P 500 Index Real time price data for non-tradable S&P 500 Index.
- Hong Kong Stock Exchange Real time data for Hong Kong Stock Exchange listed securities.

The subscription fees will be debited from your account on a monthly basis. The prices are displayed in the subscription module of the platform and a quick overview is also available in FAQ section here.

The icon watch icon \bigcirc on the trade ticket or on the instrument overview indicates you have delayed prices. Live prices are denoted with a green live icon \checkmark .

Subscription levels

Level 1 gives an access to real-time market data for stocks for the applicable exchange and includes real-time best bid/ask, charts and last traded price.

Level 2 gives an access to the same real-time market data as when subscribing to level 1, but includes real-time market depth – 5 best bid/ask in the market (stocks only). Level 2 (market depth) data is not accessible in Luminor Investor.

1.3.9 Activity log

Activity log lets you review and manage what actions have you performed or what information you have received on your Investor platform.

You can access your activity log by pressing on the main menu 2 > Activity log.

	Activity log	3
Activity Log		All Accounts 🗸 🗸
Position/order id		
Period	Fon	70
Туре	✓ Trades ✓ Orders ✓ Other	
SEARCH		
Time Userid Account	Activity	
Tuesday, May 26, 2020		
2:05:15 PM 8346	User preference Language modified from Iv to	en by LVC28
2:04:53 PM 8346	User LVC28884 logged into MyAccount from it	p address 194.19.
2:04:45 PM 8345	User LVC28884 logged into Luminor Investor	from ip address 194.19.
2 04 45 PM 8346	User LVC28884 accepted disclaimer 'Ahuna' o 'V'. Disclaimer identifiers: Kaya'Luminor Login	

Displayed Values in your activity log:

- Time displayed in AM (Before noon) / PM (After noon) format.
- UserId your Luminor Investor platform user ID.
- Account your Luminor Investor platform account that is related to particular transaction.
- Activity explanation of the activity.

You can use **Search** function to filter specific activities:

 Accounts – use when searching for activities on all accounts or on an exact account (if you have more than 1 account).

- Position/order id use when searching for a specific transaction or order by entering position ID for order ID.
- Period use when searching for activities during the period.
- Type use when searching for a particular type of the actions such as Trades, Orders or Other.

Activity Log		All Accounts V
Position/order id		
Period	From	10
Туре	V Trades V Orders V Other	

1.3.10 Corporate actions

There is wide variety of corporate actions that can be handled through Luminor Investor platform. You can find out more about the various kinds of corporate actions and how they are processed in "Trading conditions" section.

EVENT TYPES

Bonus issues

A bonus issue is an offer of free additional shares to existing shareholders. A company may decide to distribute further shares as an alternative to increasing the dividend payout. For example, a company may give one bonus issue share for every five shares held by shareholder.

Additional shares are allocated on the ex-date.

Capital gain distribution

A capital gain distribution is a payment by a mutual fund or an exchange-traded fund (ETF) of a portion of the proceeds from the fund's sales of stocks and other assets. It is the investor's share of the proceeds from the fund's transactions.

Cash payment is allocated on ex-date for value of pay date.

Cash dividend

A cash dividend is a payment made by a company out of its earnings to investors in the form of cash. This transfers economic value from the company to the shareholders instead of the company using the money for operations.

Cash dividends related to stock positions are booked on the pay date based on the holdings as one day prior to the ex-date. Dividend payments will be credited to the shareholder's account with any applicable withholding taxes deducted.

Dividend options

Shareholders may be presented with an opportunity to elect on receiving dividends as a payment or as a stock. The default payment form is cash. The cash entitlements are booked at pay date based on the holdings as one day prior to the ex-date. The Stock entitlement will be allocated once the reinvestment rate is confirmed for value pay date.

For dividend option events with tradable coupons these will be allocated at ex-date. The default payment is stocks. Shareholders can however elect to receive cash.

For dividend options shareholders will be able to manually insert standing instructions at the individual security level.

Dividend reinvestment plan

A dividend reinvestment plan is an event that allows investors to reinvest their cash dividends into additional shares or fractional shares of the underlying stock on the dividend payment date.

The default payment form is cash. However, shareholders can elect to receive shares. The cash entitlements are booked at pay date based on the holdings as one day prior to the ex-date. Share entitlement will be allocated once the reinvestment rate is confirmed for value pay date. For dividend reinvestments shareholders will be able to manually insert standing instructions at the individual security level.

Exchange offer

An exchange offer is an offer by a company or institution to exchange its own securities for those of another firm or for a different type of the same firm's securities.

Shareholders holding a position in their portfolio will have the possibility to elect prior to the deadline. Please note that any elected positions will be book to assented lines to lock positions and to stop any further trading

Liquidation

Holdings in the liquidated company will be removed. Liquidation proceeds, if any, will be allocated.

Mergers and Mergers with elections

A merger is the voluntary fusion of two companies on broadly equal terms into one new legal entity.

For mandatory Mergers there are different outcomes:

Cash (distributed on pay date)

- Stocks (distributed on ex-date)
- Mix of Cash & Stocks (distributed on ex-date)

For mergers with elections, shareholders have the possibility to elect prior to the deadline. Please note that any elected positions will be book to assented lines to lock positions and to stop any further trading.

Priority issue

Shareholders as of ex-date will be given the possibility to subscribe for new shares. The offer to purchase new shares is not transferable.

Rights issue

A rights issue is a group of rights offered to existing shareholders to purchase additional stock shares in proportion to their existing holdings. These are considered to be a type of option since it gives a company's shareholders the right, but not the obligation, to purchase additional shares in the company.

Rights issues may also be traded, if such option is align in the corporate action event. Hence until the date at which the new shares can be purchased, shareholders may trade the rights on the market the same way that they would trade ordinary shares. If you can't execute trades via platform, please contact Luminor via Internet bank message or by contacting your personal manager.

Shareholders will receive rights and can choose to sell the rights or subscribe to new stocks. If the shareholder has not provided the response by the reply deadline date stipulated in event description, rights will be sold on behalf of the shareholder before they expire, if possible.

If the rights are non-tradable, they will lapse and become worthless. The proceeds from the sale will be distributed to the shareholder, minus standard commission of selling for the account. The reason we carry out this action is to prevent rights from being worthless when they expire. Please note that this is done for positions only worth more than Euro 50 per client but is not offered for Asia Pacific Stock Exchange (APAC) listed securities.

For rights issues were a temporary line is paid as a result of the subscription, the temporary line will be moved into the ordinary line via a Pari Passu event.

Clients should ensure that their account is fully funded at election deadline to cover the costs of purchasing the new shares from both the subscription and oversubscription

Stock premiums

Cash payment is allocated on ex-date for value pay date.

Stock dividends

A stock dividend is an increase in the number of shares of a company with the new shares being given to shareholders.

Additional Stocks are allocated on the Ex-date for value on the pay date.

Stock splits / Reverse stock splits / Spin offs

A stock split is a type of corporate action in which a company divides its existing shares into multiple shares to boost the liquidity of the shares. Although the number of shares outstanding increases by a specific multiple, the total dollar value of the shares remains the same compared to pre-split amounts, because the split does not add any real value.

A reverse stock split is a type of corporate action which consolidates the number of existing shares of stock into fewer, proportionally more valuable, shares. The process involves a company reducing the total number of its outstanding shares in the open market.

A spin off is a type of corporate action when a company creates a new independent company by selling or distributing new shares of its existing business.

Additional stocks are allocated on the ex-date.

Tender offers

A tender offer is a type of public takeover bid constituting an offer to purchase some or all of shareholders' shares in a company. Such offers are typically made publicly and invite shareholders to sell their shares for a specified price and within a particular window of time.

Clients holding Stocks in their portfolio will have the possibility to tender. Please note that any elected positions will be book to assented lines to lock positions and to stop any further trading

Warrant exercise

Warrants are a derivative that give the right, but not the obligation, to buy or sell a security-most commonly an equity-at a certain price before expiration.

Clients holding warrants will have the possibility to exercise their warrant prior to the deadline. Warrants not sold or exercised will lapse worthless. Clients should ensure that their account is fully funded at election deadline to cover the costs of purchasing the new shares

Special Corporate action events

Special and infrequent Corporate Actions that do not come under the descriptions above may

occur. These events will be handled in the best interest of the shareholders to the extent of necessary time and operational procedures will allow.

Electing on voluntary events

You can vote in voluntary corporate action events via Investor platform by pressing on the main menu **1** > **Corporate actions** > **Voluntary events**.

All details including the affected account, security, reply deadline, eligible votes and other key information will be displayed in this section

To elect on the event, press on the main menu **2** > **Corporate actions, Voluntary events**. Here you will see general information about particular corporate action, press on it in order to get to the election.

- Event ID ID number of the event.
- Account your Luminor Investor account number.
- Eligible holdings number of securities eligible for the event.
- Security ID ISIN number of the financial instrument.
- Reply deadline date and time till when you must elect in order to participate in the event.
- Pay date (if applicable) date when payout of action related to the event will be executed.
- Unelected number of securities unelected.
- Effective date start date of the event.

EVENT ID: 8566835	ACCOUNT: 1	ELIGIBLE HOLDINGS: 10	SECURITY ID: GB00BH4HKS39
REPLY DEADLINE:	PAY DATE:	UNELECTED:	EFFECTIVE DATE:
/16/2020 12:00 AM	8/7/2020	10	6/11/2020

After that, choose your option by entering securities amount under a particular option that is presented to you or press if you want to elect on all eligible holdings and then press if your choice will be confirmed and redirected to execution right after that.

If you have partly elected on one of the options, then by pressing **Remaining** you can elect on another option for the amount of securities is left. After that, press **Elect** to confirm your choice.

 Add Remarks	eadline:7/16/2020 12:00 AM 7/2020	Option Reply Deadline: Pay Date: 8/7/2020
Add Remarks	7/2020	Day Date: 8/7/2020
Add Remarks		ray bate. Gritzbio
	0 All Remaining	Elect: 0
	ECORITIES OPTION	OPTION 2: SECURIT
		Taxable Gross.
Add Remarks	All Remaining	Elect: 0
Charles Constitution	· · · · · · · · · · · · · · · · · · ·	
 Add Remarks	Veadline:7/16/2020 12:00 AM	

Different corporate actions have distinct options to choose from as well as different trading conditions attached to it. For more information on trading conditions of different corporate actions, see "Trading conditions" section.

Here are some examples of election options for different corporate actions:

• For **Dividend reinvestment** you are presented with an opportunity to receive cash or securities to the amount of dividend calculated. If the shareholder has not provided the response by the reply deadline date stipulated in event description, cash option will be chosen by default.

ther event information : H2P- DIVIDENC H2-INVESTMENT HADLINES HAVE BEEN ADDED, 1 HAD. STOCK PROCEEDS WILL BE E CHARGED AT 0.5 PCT. COMO 0., HOLDENS OF DE SECTIONTES	You need to ining election amount I PLAN AUTOCODE L. EVENT DETAILS I DETAILS WITH DETAILS	UNELECTED 10 No holding of 50 shares. elect on 10 shares. t will be chosen as per the default	EVECTIVE DATE: 6/18/3020
ther event information : H2P- DIVIDENC H2-INVESTMENT HADLINES HAVE BEEN ADDED, 1 HAD. STOCK PROCEEDS WILL BE E CHARGED AT 0.5 PCT. COMO 0., HOLDENS OF DE SECTIONTES	You need to ining election amount I PLAN AUTOCODE L. EVENT DETAILS I DETAILS WITH DETAILS	election 10 shares. Linit be chosen as per the default	aption
ther event information : H2P- DIVIDENC H2-INVESTMENT HADLINES HAVE BEEN ADDED, 1 HAD. STOCK PROCEEDS WILL BE E CHARGED AT 0.5 PCT. COMO 0., HOLDENS OF DE SECTIONTES	ting election amount F FLAF ANNOUNCES L. EVENT DETAILS I. ECHIMICALES NOT	t will be chosen as per the default	aption
ther event information : H2P- DIVIDENC H2-INVESTMENT HADLINES HAVE BEEN ADDED, 1 HAD. STOCK PROCEEDS WILL BE E CHARGED AT 0.5 PCT. COMO 0., HOLDENS OF DE SECTIONTES	PLAS ANYONODI . EVENT DETAILS I DESPACINED WIT		aption
HIP- DIVIDEND HE-INVESTMENT REALINES HAVE BEEN ADDED. I LAN. STOCK PROCEEDS WILL BE E CHARGED AT 0.5 PCT. COMM 01. HOLDENS OF UN SECTIVITE	. EVENT DETRILS DISPACCHED WIT		
OPTION 1: CASH IDEFAULT)	THAT THEY COMPL DOTHE THEY HAVE . FAILURE TO DO HOT BE FOR THE O FAOLINE IN DUE O	Y WITH THE LARS OF THE BEL AN APPLICANLE CONSENCY AO NO WILL REPORT OF REMERT PTICE ELECTED. FOR POSITIO OTHER. FLEARE NOTE THAT TH	EVANT JURISDICTION(S). COUNT LINNEL TO THEIR BEING BELIANED TO A IS OF LOAS WE WILL IS SUTIFICATION RAS
Receive . Taxable Gross. Option Reply Deadline: 7/16/2020 13 Rey Date: 8/17/2020	2:00 AM		
Dect 0 All	Remaining	Add Remarks	
OPTION 2: SECURITIES OPTION	×		
Tanable Gross.			
Option Reply Deadline:7/16/2020 12	2:00 AM		
Pay Date: 8/7/2020	Remaining	and the second s	
0400 V M			

 For **Dividend option** you are presented with an opportunity to receive cash or securities to the amount of dividend calculated. If the shareholder has not provided the response by the reply deadline date stipulated in event description, cash option will be chosen by default.

E1ENT (D) 8563258	ACCOUNT:	BUGBLE HOLDHIGS:	SECURITY ID: FR0000125486
REPLY DEADLINE: 7/7/2020 12:00 AM	Pair Dal70: 7116/2020	UHELECTED.	6/23/2020
	You have an els	pitie holding of 9 shares.	
	You need t	a elect on 9 shares.	
•	Remaining election amount	will be chosen as per the default	option
her event information :			
OSITIONS THAT ARE NOT S RECORDING AVAILABLE TO OT WARRANT THAT THE INF	NOLD BRIDE TO THE EX D THE CONTORIAN/CLEAR NORMATION IT WAS REC	-OUVIDERO DATE. DRVORDATIO RIPO ADENT. THE CUSTODIAN ETTED IS ACCUMATE OR COMPL	CLEARING AGENT DOES ATE. THE CLIENT MONT
ORITIONE TRAT AND NOT I PROBABILON AVAILABLE TO I MAARANT TRAT THE DIP PVIDE ALL NATERIALS NAN UNTOLIAN-CLEARING ADDRES NATE NEVERNED ALL TO	NULD BRIDE TO THE ER THE CONTOLIANCEER ORMATION IT HAS BED M AVAILABLE BY AN O I TO RAPICOPARE IN ; E CONTRAINS NATERIAL	AING AGENT. THE CUSTODEAN	CLEARING AGENT DOES HTE. THE CLIENT MONT TO THE THE REPRESENTATION THAT
OUTION THAT ARE NOT I STONATION WALLANG TO THE WARANT THAT THE DR PUTCH ALL MATERIALS AND THE OLD AND REVENUE ALL TO OPTION 1: CASH (DEFAUL ADDRESS DJR 1.25. Teacher DJR 1.25. Teacher DJR 1.25.	NOLD HOLD TO THE EX THE COTOCOLLANCIAL REPAILOR II HAR HOLD REATILIANCE BY AN O REATILIANCE BY AN IN SHATLIANCE BY AN IN SHATLIANCE DI ALLERIAL	AING ADENT. THE CUSTODIAN/ ETVED IS ACCURATE OR COMPL FFEROR, DOIR DESTRUCTION T ANT ACTION CONSTITUTES YOU	CLEARING AGENT DOES HTE. THE CLIENT MONT TO THE THE REPRESENTATION THAT
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 For Rights issue you might be presented with an opportunity to subscribe for shares, oversubscribe i.e. subscribe for more shares that you own, or take no action. If the shareholder has not provided the response by the reply deadline date stipulated in event description, different options might be applied. For more information on conditions of different types of rights issue execution, see "Corporate actions event types" subsection above.

No. 2002.01.01. No. 2002.01.01.01. No. 2002.01.01.01.01.01.01.01.01.01.01.01.01.01.	EVENT 0: 4547919	ACCOUNT:	DUGBLE HOLDINGS:	SECURITY ID: GROOM/COMP
Brance the start of the set				
A can be note if a former of the contrast		The local state	in both of \$7 shows	
Provide generation about will be channe aper the default option Provide generation about the provide set of the provid				
The event deformation : Insert Settlement in the settlement of the				artics
HIGHT INTER-OR BODONCLAIR TENDS INTO BAY APPLY PA 1 HE PARA FOR CHUT I SUBJECT HE HIGH D. HIGH AND COTTON & LENDER AND CHUT AND AND CHUT I SUBJECT AND HIGH D. HIGH AND COTTON & LENDER AND CHUT AND CHUT I SUBJECT AND HIGH D. HIGH AND COTTON & LENDER AND CHUT AND CHUT AND CHUT I SUBJECT AND HIGH D. HIGH AND CHUT AND AND CHUT AND CHUT AND CHUT AND CHUT AND AND HIGH D. HIGH D. HIGH AND CHUT AND CHUT AND CHUT AND CHUT AND CHUT AND HIGH D. HIGH D. HIGH AND CHUT AND CHUT AND CHUT AND CHUT AND CHUT AND HIGH D. HIGH D. HIGH AND CHUT AND CHUT AND CHUT AND CHUT AND CHUT AND HIGH D. HIGH D. HIGH D. HIGH AND CHUT AND CHUT AND CHUT AND CHUT AND CHUT HIGH D. HIGH D. HIGH D. HIGH AND CHUT AND CHUT AND CHUT AND CHUT AND CHUT AND HIGH D.	-	entrong total and the	tour percension as her the ferales	abia.
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OFTION 3: LAPSE (DEFAULT) Option Relig Destine: 716/2020 13:00 AK		10 12:00 AH		
Option Reply Deadline: 7/4/2000 12:00 AK	Dect: 0	All Remaining	Add Remarks	
Option Reply Deadline: 7/4/2000 12:00 AK				
	OPTION 2: LAPSE (DEPAU	LT)		
Dett 0 All Remaining Add Invests	Option Reply Deadline: 7/4/202	ID 12:00 AM		
	Decti 0	At Remaining	Ald.Remarks	

Depending on the corporate action event, there might be a possibility to oversubscribe. It will usually be indicated in the description of the event or present in the election window. If you are presented with and remaining buttons under **Oversubscribe** section, then you are able to elect such option.

OPTION 2:	OVERSUBS				
Pay SEX 20. Receive 1 (68 Oversubscript		L			
Option Reply Pay Date: 6		15/2020 12:	00 AM		
Elect:	0	All	Remaining	Add Remarks	

• For **Warrant exercise** you are presented with an opportunity to exercise your warrant rights or lapse it. If the shareholder has not provided the response by the reply deadline date stipulated in event description, lapse option will be chosen by default.

	HICTWINNS)		
625/510	ACCOUNT:	ELGBLE HOLDHOL 10	05448k291125
10/18/2022 12:00 AM	PAY DATE:	UNELECTED. 10	0770CT1-0_0x70 10/18/2022
	You have an ell	ghis holding of 10 starms.	
	You need t	weist on 10 starm.	
	Remaining election amou	et will be chosen as per the defaul	t aption
her event information :		CISE. sould be the of M	
STITUENER WILL BE BOOM ADDRET COEFFICIEN UNCE I LECT OF A MERIPICIAL ON DREEMENT, INSTRUCTIONS	ED TO & DIMAY HEIDS HITELYT FROM AMOUNT.) BEER LEVEL AND CERTL TO CONTENT RECEIVED	DEFENSION DEALER BAT CTV. MENTIONE DETERMENT MENTIONEDER DET MATSCH PT THE DE OF THE MENTION HAMANTS HAT HET BE DEBLE	WILL BE BOUMED ON THE ATING BOLDERS SHOULD HE DERNS OF THE WAARAFT IS DAY WILL BE PROCESSED
	All Remaining	Add Remarks	
Option Reply Deadline: 10:18: Dent: 0	At Remaining	Add femants	
Denti 0 OPTIGN 2: LAPSE (DEFAU Option Reply Deadline: 10:16:	A8 Remaining		

1.3.11 List or Cards view

To change the visual appearance of instruments under Create your own search or Favourites list, press 🔳 icon for List view and 🛄 icon for Cards view.

List view

Favourites	
All Products v × Add filter	
	List / Cards 🗮 🛤
Instrument	Currency Current Price
CO Apple Inc.	USD 387.8
Amazon.com Inc.	USD 3,099.2
IShares Core MSCI World UCITS ETF	EUR 54.2
TT Xtrackers II Eurozone Gov Bond UCITS ETF	EUR 252.9
20 Netflix Inc.	EUR 424.4
FRANKLIN TECHNOLOGY A (EUR)	EUR 27.3
EQ BT Group Pic	EUR 1.2
VORDEA 1 GLOBAL PORTFOLIO BP	EUR 28.3

Cards veiw

<		Favourites		
All Products	✓ X Add filter			
ort by Last three month's po	opularity 🗸 🔻 🔺		L	ist / Cards 🗮 🕯
	* =	* =	* =	,
Apple Inc.	🕫 Amazo			ers II Eurozone d UCITS ETF
349.72 uso	2,675		ningstar Rating Momin	5.74 EUR Igstar Rating
D-0.57% M 11.04% Y7	6.23% D.0.79% M.10	25% <u>Y 40.69%</u> 3		ar change 8.97%
-	* =	* =	* =	,
Netflix Inc.			EA 1 EUROPEAN O BOND BP(EUR)	Group Plc
406.00 EUR	Mornings	itar Rating Mon	3.57 EUR 1.	36 EUR
D.1.215 M-2.655 Y.2		change 3 24%	Year change 0.2.84% MJ 8.30%	8.73% Y-41.95%

1.3.12 Information balloons

In order to quickly navigate yourself through information or numbers available in Portfolio section, you can use information balloons available under **Current holdings, Orders** and **Historical** earnings subsections.

Lumino	r			Portfe	olio Ma	rkets			(2 * 2	и.
<				F	Portfolio)					
				All account	8	• •••					
			Current h	holdings	Orders	Historical earnin	ngs				
20,875 curs			74,981			95,85				1 Day Cha	nge G
				Position	ns and (Cash					
ETFs (2)	Currency	Amount	Open Price	Current Price	% Change	% Day Change	PIL (EUR)	Value (EUR) 916	Portfolio % 0.96%		
IShares Core MSCI W	GBP	100	531.25	529.25	-0.38%	-1.91%	-27	500	0.63%	CLOSE	
IShares S&P 500 Infor	EUR	30	11.0500	10.5700	-4.34%	-0.88%	-34	317	0.33%	CLOSE	
- Stocks (1)							-4,903	74,076	77.27%		
to Tesia Inc.	USD	100	855.88	799.53	-6.58%	1.08%	-4,103	74,076	77.27%	CLOSE	••
Cash								20,875	21.77%		
Produc	t 🗆				Sector III			Currency	Exposur	e	
Stock	74,03	5.65 EUR			Others	74,992.13 EUR		0	50	74,075.65 E	UR
Cash	20,87	4.66 EUR						6	89	599.38 E	UR
ETFs	91	6.48 EUR							UR	317,10 E	UR

2. INVESTING

2.1 ORDER TYPES

You can select an order type by selecting Market, Limit or Stop in the **Type** field of the order ticket.

Market orders are used when you want to buy / sell immediately at current market price.

Close Position			×		
EQ Wirecard AG WDI:xetr EUR			i		
Net position		15,000 @ 2	.72085		
Bid			2.5000		
Last traded			2.4800		
P/L					
Market closed	Deutsc	he Börse (XET	• •		
Туре	<	Market	>		
Shares	-	15,000			
Duration		Day Order			
CLOS	SE POSITIO	N			
S	how Details				

Limit orders are used to enter the market at a certain price level or to take profit by selling above current price. Limit orders will usually be triggered when the price increases to a specified price.

Clo	se Positio	n	×
EQ Wirecard AG WDI:xetr EUR			i
Net position		15,000 @ 2	2.72085
Bid			2.5000
Last traded			2.4800
P/L			
Market closed	Deutsc	he Börse (XET	•
Туре	<	Limit	>
Shares	-	15,000	
Price	-	2.5065	+
Duration	<	G.T.C.	>
CLO	SE POSITIO	N	
s	how Details		

Stop orders are used to protect your investment if price falls below a certain level. Stop orders will usually be triggered when the price of the instrument falls to the specified price in the order.

Clo	se Positio	n	\times
EQ Wirecard AG WDI:xetr EUR			i
Net position		15,000 @ 2	2.72085
Bid			2.5000
Last traded			2.4800
P/L			
Market closed	Deutsc	he Börse (XET	•
Туре	<	Stop	>
Shares	-	15,000	
Price	-	2.4940	+
Duration	<	G.T.C.	>
CLOS	SE POSITIO	ON	
s	how Details		

2.1.1 Buying securities

TO ENTER THE MARKET

<			வ Sanofi			
			SANxpar • EUR			
			* BUY []			
Last traded 87.87	Day change -1.52	Day %change -1.70%	Sell price	Buy price	Month change 6.99%	Year change 20.44%
Aarket closed						Euronext Paris 🗧

In order to purchase financial instrument of your choice:

- Select main menu of the particular instrument and press
- Add order details and press

Stocks, ETFs and Bonds

- select Account where securities will be booked;
- select Type of the order (Market or Limit);
- enter the number of shares you want to purchase or Nominal value for Bonds;
- enter the Price for the Limit order.

В	uy Order		×
EQ Tesla Inc. TL0:xetr EUR			Œ
Latest buy price			-
Market closed	Deuts	the Bórse (XET	(RA) 🔴
Account	<	00/14EUC28	884>
Туре	<	Limit	>
Shares 🔳	-	2	+
Price	-	700.00	+
	BUY		
Cost		10	00 EUR
Nominal value		1,400	00 EUR
Cash available for trading	00	4000	00 EUR
Duration			G.T.C.

Mutual funds

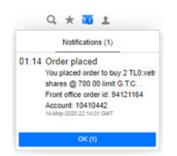
- select Account where securities will be booked;
- enter amount you want to invest (excluding fees)

Trade Ticket					
MF NORDEA 1 GL CLIMATE & ENV BP (E NOCEBPE.MFU EUR					
Latest buy price			21.56		
Account	<	00/14EUC28	>		
Туре		Subscription			
Amount (EUR)	-	500	+		
	BUY				
Cost		5.0	0 EUR		
Cash available for trading 🕔		9,999.1	11 EUR		
Min. investment			0 EUR		

- Familiarize yourself with the statement and confirm that you agree by pressing
- Verify order details and submit it by pressing CONFIRM

Confin	m order
Tesia Inc. TLO:xetr EUR	
Account ID	2380014EUC28884
Buy/Sell	Buy
Shares	2
Order type	Link
Price	700.00
Duration	0.1.0
Cost	10.00 EUR
Nominal value	1,400.00 EUR
CANCEL	CONFIRM

After order is submitted you will see a confirmation notification at the top right corner.



TO EXTEND YOUR EXISTING POSITION

If you are already holding financial instrument and you want to invest more in it, you can find your position in the Portfolio section and go to ***** > New Trade**. In the order ticket you can adjust the order type, the number of shares and the price.

2.1.2 Selling securities

- Go to Portfolio > Current holdings.
- Find the instrument you want to sell and press **CLOSE** on the right side of the position line.

T IShares S&P 500 Infor... EUR 30 11.0500 10.5700 -4.34% -0.88% -34 317 0.33% CLOSE ---

- Add order details:
 - select Type of the order (Market, Limit or Stop);
 - adjust the number of shares you want to sell (number of all shares available in your account will be shown automatically);
 - enter the Price for the Limit or Stop order;
 - select Duration for Limit or Stop order.
- Press Reduce position (if you choose to sell less securities that you own) or Close position (if you choose to sell your position in full), verify the order details on the confirmation window and if correct, press

Clo	Close Position		×	
EQ Wirecard AG WDExetr EUR			1	
Net position		15,000 @ 2	72085	
Bid	2.5000			
Last traded		1	4800	
P/L				
Market closed	Deutsc	he Börse (XET.	•	
Туре	<	Market	>	
Shares	-	15,000		
Duration		Day Order		
CLOS	SE POSITIK	DN		
9	how Details			

Separate notification will confirm that the order was submitted and the trade was executed. For more information on order types, see "Notifications" section.

For more information on order types, see "Order types" section.

2.1.3 Order details

General description

- Latest buy price the latest buy price available. This can be 15 minutes delayed when markets are open, and will be the latest closing price when markets are closed.
- Net position the number of shares you are currently holding and the average price at which you bought this instrument (Open Price in the Portfolio view).
- Bid the last price at which someone was willing to purchase this instrument.
- Last traded the last price at which this instrument was sold.
- P/L the profit / loss based on price and open/close costs since the security was purchased. This does not include dividends, interest and other amounts not registered when the instrument is traded.
- Market opened / Market closed red means the exchange is closed, green means the exchange is open.
- Price (for Limit and Stop order) price for selling or buying Stocks, ETFs and Bonds.
- Account your Luminor Investor account.
- Type order type.
- Cost indicative fee amount.
- Cash available for trading amount of cash available for purchasing financial instruments.

Additional information about the instrument and costs can be found under icon. For more information on trading conditions and costs, see "Trading conditions" section.

Stocks and ETFs

iShares S&P		ationTech	
COVE::etr EUI			
Net position		30 @ 11	0500
Bid		10	5740
Last traded		10	6200
P/L		-34.40	EUR
Market closed	Deut	sche Börse (Indic	•
Туре	<	Limit	>
Shares	-	30	
Price	-	12.0000	+
Duration	<	End Of Month	>
	OSE POST	0-0-4-	

- Shares number of shares to buy or to sell.
- Nominal value value of the order.
- Duration duration of the order depends on the type of the order submitted. Default duration value:

- for Market order is daily (i.e. if order is not filled within a day, it'll be automatically cancelled);
- for Limit or Stop loss orders is good until cancelled or G.T.C. (i.e. order remains active until either the order is filled or the you cancel it), but you can chose duration from the options presented to you or set a particular date.

Bonds

		×	
BO Germany 0% 1 GERMANY-0-154	5 Aug 2029, WG29 EUR	EUR	
Latest buy price		Market ck	105.612 ised 🔴
Account	<	00/14EUC28	884>
Туре	<	Market	>
Nominal value	-	10,000	+
	BUY		
Cost		21	12 EUR
Market Value		10,561	20 EUR
Accrued Interest		0 EUF	
Cash available for trading []]		11000.00 EUR	
Maturity		15-Aug-2029	
Duration		F	I Or Kill

- Nominal value nominal value of bond's you want to purchase.
- Market Value market value for the nominal value entered.
- Accrued Interest amount of interest that has been incurred, as of a specific date
- Maturity date when bondholder receives the full principal amount.
- Duration default duration value for Buy order is Fill or Kill, i.e. if order is not executed within

Mutual funds

Trade Ticket				
MF NORDEA 1 GL CI NOCEBPE MFU EU	LIMATE & E	ENV BP (E		
Latest buy price			21.56	
Account	<	0/14EUC28	>	
Туре		Subscription		
Amount (EUR)	-	500	+	
	BUY			
Cost		5.	0 EUR	
Cash available for trading	0	9,999	11 EUR	
Min. investment			0 EUR	

- Amount amount you want to invest (excluding fees).
- Min. investment minimum investment amount determined by the fund.

2.1.4 Modifying placed order

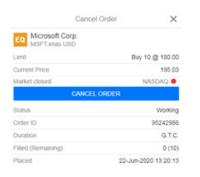
You can modify or cancel an order that is not executed under Orders section. Navigate to the Portfolio menu > Orders to access this section.

	Current holdings	Order	rs His	torical ear	mings				
		Orde	rso						
Instrument A.		Currency	Buy / Sell	Amount	Price	Current Price	Order Type		
Microsoft Corp.		USD	в	100	-	195.03	Market	CANCEL	•••

Cancel order

You can amend the order price or amount by going to **Portfolio menu > Orders**:

- Find your order and press on CANCEL on the far-right side.
- To finalize cancelation, press CANCEL ORDER.



• You will see notification confirming that order is cancelled.



13:31 Order cancelled Order to buy 10 MSFT:xnas shares @ limit G.T.C. was cancelled. Front office order id: 95242986 Account: 10699638 22-Jun-2020 10:31:10 GMT

OK (1)

Modify order

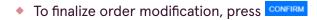
You can amend the order price or amount by going to **Portfolio menu > Orders**:

- Find your order and press on the icon ••• on the far-right side
- Choose Modify Order

95.03 Market	CANCEL	
Micro	osoft Corp.	×
Modify Order		
Order Details		
New Trade		
Trading Conditions	5	

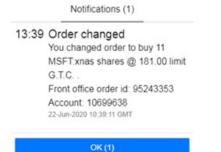
Edit order price (for limit and stop orders) and amount, then press
 MODIFY BUY ORDER
 Or
 MODIFY SELL ORDER
 depending on the deal type.

Mo	Modify Order			
EQ Microsoft Corp. MSFT:xnas USD			i	
Latest buy price		195.03		
Market closed		NASDAQ		
Туре		Limit		
Shares 🖪	-	10	+	
Price	-	180.00	+	
MODIF	Y BUY OR	DER		
Cost		14	00 USD	
Nominal value		1,800.00 US		
Cash available for trading ① 7		7,124	48 EUR	
Duration			G.T.C.	



Confirm	order
EQ Microsoft Corp. MSFT:xnas USD	
Account ID	10699638
Order ID	95243353
Buy/Sell	Buy
Shares	11
Order type	Limit
Price	181.00
Duration	G.T.C.
Cost	14.00 USD
Nominal value	1,991.00 USD
CANCEL	CONFIRM

You will see notification confirming that order is modified.



Note that is it not possible to edit an order type. To do that, you need to cancel the order and place a new one. For more information on how to cancel an order, see "Cancel order" subsection above.

2.1.5 Currency conversions

Physical currency conversions are not available in the platform.

You can buy securities in different currency than you have on your account (e.g. your main account is EUR, but you want to invest in US dollars denominated securities or your main account is EUR, but you want to invest in NOK denominated securities using your cash on US dollar account). In such situations investment amount would be automatically converted for order execution purpose only and will not be converted if the trade is not executed.

It is important to note that you can invest in an instrument in a currency that differs from your base denomination. Such conversions – including any trading profits/losses or possible future income (dividends, coupon payments, interest etc.) that is derived from particular instrument – are executed using the FX spot mid-price rate, based on the time you received income, plus adding 0.5% markup to that rate.

Transactions with securities nominated in different currencies

There are 6 different currency accounts available in the platform - EUR, USD, GBP, NOK, SEK, and DKK. All platform users by default have at least one account opened, which is considered to be your main currency account.

Portfoli	0		
All accounts 4	^	•••	5
Select Account		×	
All accounts	1	EUR	
• 23800/14EUC28 2	3	EUR	
 23800/14DKC28 		DKK	
• 23800/14GBC28		GBP	
• 23800/14NOC28		NOK	
• 23800/14SEC28		SEK	
• 23800/14USC28		USD	

- 1. Main portfolio currency
- 2. Account number
- 3. Account's currency
- 4. Account/option chosen
- 5. Additional menu ... (account details)

For more information on opening additional account in different currency, you can refer to FAQ section on our **website**.

When placing an order, you can choose a particular account for the trade (if you have more than one account). It's important to choose the most appropriate account as:

- cash on this account will be used as a primary currency for trade settlement and
- your investment will be held in this account.

	Trade Tick	ket	×
EQ Sanofi SANopar EUR			i
Latest buy price F Realtime prices		Euronext P	91.54 aris 🔴
Account	<	00/14EUC28	>
Туре	<	Limit	>
Shares 🛅	-	100	+
Price	-	91.31	+
	BUY		
Cost		37.3	39 EUR
Nominal value	9,131.	00 EUR	
Cash available for trad	9,999.	11 EUR	
Duration			G.T.C.

You can access account menu by pressing on the account < _____ in the order.

	Select Account	×
Account		Account value
23800/14EUC28		998.23 EUR
23800/14USC28		0.00 USD

Buying securities nominated in different currency than your only account

In such case, investment amount will be automatically converted, deducted, and securities booked on your only account. When time will come to sell your investment, all funds from the sale will be automatically converted and booked to the account where instruments were held.

Example #1

Your portfolio main currency is EUR and you are placing an order to purchase NOK denominated securities.

In order to execute this trade, EUR will be automatically converted to NOK and instruments will be booked on EUR account. After the sale of NOK denominated securities, NOK amount will be automatically converted to EUR and will be booked on your EUR account.

Buying securities nominated in different currency than your main account

Choosing account with available cash

Investment amount will be deducted, as well as securities booked on the account that was chosen in the order. When time will come to sell your investment, all funds from the sale will be debited to your account where instruments were held.

Example #2

Your portfolio main currency is EUR and you have available cash on both EUR and USD accounts. You are placing an order to purchase USD denominated securities and you chose USD account to book this trade as your USD account have sufficient funds to execute this trade.

USD will be used as primary currency for the trade and instruments will be booked on USD account. After the sale of your investment, USD amount will be booked on your USD account.

 Choosing account with insufficient amount of cash when you have cash in your main currency account

Part of investment amount will be deducted from the account that was chosen in the order, missing

amount - automatically converted and deducted from the main currency account. Securities will be booked on the same account that was chosen in the order. When time will come to sell your investment, all funds from the sale will be debited to your account where instruments were held and the amount that was converted before will not be converted back to the initial currency.

Example #3

Your portfolio main currency is EUR and you have available cash on both EUR and USD accounts. You are placing an order to purchase USD denominated securities and you chose USD account to book this trade, but your USD account does not have sufficient funds to execute this trade fully from USD balance.

USD will be used as primary currency for the trade and missing amount will be deducted from EUR account. Instruments will be booked on USD account. After the sale of your investment, only USD amount will be booked on your USD account.

Choosing account without available cash

Investment amount will be automatically converted and deducted from the account that has available cash, but securities will be booked on the same account that was chosen in the order. When time will come to sell your investment, all funds from the sale will be debited to your account where instruments were held and the amount that was converted before will not be converted back to the initial currency.

Example #4

Your portfolio main currency is EUR and you have available cash only on EUR account. You are placing an order to purchase USD denominated securities and you chose USD account to book this trade.

In order to execute this trade EUR balance will be used, but instruments will be booked on USD account. After the sale of your investment, only USD amount will be booked on your USD account.

• Choosing account without available cash when you have cash in different currency account, but securities you want to investment in has totally different currency

Investment amount will be automatically converted to the currency needed to buy securities and deducted from the account that has available cash, but securities will be booked on the same account that was chosen in the order. When time will come to sell your investment, all funds from the sale will be automatically converted and booked to the account where instruments were held.

Example #5

Your portfolio main currency is EUR and you have available cash only on EUR account. You are

placing an order to purchase NOK denominated securities and you chose USD account to book this trade.

In order to execute this trade EUR balance will be used, but instruments will be booked on USD account. After the sale of NOK denominated securities, NOK amount will be automatically converted to USD and will be booked on your USD account.

Be aware that anytime you are funding your trade from the different account than the one you have chosen, you inquire negative balance on this account, which leads to calculation and deduction of interest for negative cash balance.

Negative interest is calculated daily and debited to the main account or sub-account at the end of each month for the interest period of the previous month (value date is the last day of the previous month).

You can refer to our **website** for general pricing information on negative cash balance.

Income from dividends, coupon payments, interest

The currency of income (dividends, coupon payments, interest etc.) received in your account will always match your account's currency where you hold your investment. Such payments will be automatically converted using the spot mid-price rate, based on the time you received income, plus adding 0.5% mark-up to that rate.

For example, if you are holding USD denominated stocks on EUR account and if company is paying out dividends, you will receive EUR cash as you are holding these securities on EUR account. USD amount will be automatically converted using that day's sport rate, plus 0.5% mark-up.

2.1.6 Trading conditions

Trading conditions section in the platform

If you want to see what trading conditions applies to a specific instrument, please find the instrument and press on button to access cost calculator, instrument description and trading rates.

< zo Sanofi						
			SANxpar • EUR			
			* BUY []			
Last traded 87.87	Day change -1.52	Day %change -1.70%	Sell price	Buy price	Month change 6.99%	Year change 20.44%
Aarket closed						Euronext Paris

Costs

Costs section includes calculator that shows you estimate investment costs of a respective

instrument. You can choose different Shares/Units amount and Holding Period in order to spot the progression of ongoing costs. Cost calculation:

- includes same open and close prices
- based on the last close price (indicated)
- does not include any third-party payments, investment services costs or financial instrument costs (these can include one-off charges, ongoing charges, cost related to transactions, charges that are related to ancillary services, and incidental costs.

Stocks - ETFs - Mutual funds - Bonds

Tradi	ing Condition	s	×	Tr	ading Condi	tions	×		Trading Co	ondition	ns	×	Tra	iding Condit	ions	×
23800/14EU		E	UR v	23800/14US			USD 🗸	23800/14EU			EUR	~	23800/14EU		E	EUR v
EQ Unilever NV UNA:xams EUR				ETF IShares Core CSPX:xion USE		CITS ETF		MF NORDEA		AN CO	VERED BON	D	BO Germany 2.25 GERMANY-2.25			
Costs Tradi	ng rates	Instrumer	nt	Costs Tr	ading rates	Instrume	nt	Costs	Trading rat	les	Instrument		Costs Tra	ding rates	Instrume	nt
Cost calculator shows holding a long or short a selected holding per	position in th			Cost calculator sho holding a long or sh a selected holding p	ort position i			Cost calculator holding a long o a selected hold	or short posit			for	Cost calculator show holding a long or sho a selected holding p	ort position in		
Shares	-	1,000	+	Shares	-	1,000	+	Amount		_	1,000	+	Nominal value	-	1,000	+
Holding Period	<	1 Month	>	Holding Period	<	1 Month	>	Holding Perior	i ·	<	1 Month	>	Holding Period	<	1 Month	>
LON	IG Positions			L Investment service	ONG Positic	ons			LONG Po	sitions			LC	ONG Position	ns	
nvestment service cos	sts			Transaction costs				Investment ser	vice costs				Investment service of	osts		
ransaction costs						Cost (USD)	%	Ancillary charges					Transaction costs			
	Cos	st (EUR)	96	Commission (open)		389.44	0.124%	, ,			Cost (EU	R) %		Co	ist (EUR)	%
Commission (open) 0.1%)		50.50	0.1%	(0.1%) Commission (close)		389.44	0.124%	Custody fee (0.50 EUR)			0.	50 -	Commission (open) (15.00 EUR)		15.00	1.4915%
Commission (close) 0.1%)		50.50	0.1%	(0.1%) Ancillary charges				Total service costs			0.	50 -	Commission (close) (15.00 EUR)		15.00	1.4915%
Ancillary charges						Cost (USD)	96	Financial instru	ment costs				Ancillary charges			
	Cos	st (EUR)	96	Custody fee (0.12% p.a.)		30.95	0.01%	Ongoing charges			Cost (EU	D) 06	, memory energed	Co	ost (EUR)	9
Custody fee 0.12% p.a.)		4.98	0.01%	Total service costs		809.83	0.258%	Ongoing charges (0.88%)				72 -	Custody fee (0.50 EUR)		0.50	0.05%
otal service costs		105.98	0.21%	Financial instrumen	t costs			Total financial instru				72 -	Total service costs		30.50	3.0339
Total (LONG)		105.98	0.21%	Ongoing charges		Cost (USD)			nent costs				Total (LONG)		30.50	3 033%
				Ongoing charges		18.05	95	Total (LONG)			1.3	22 -	total (20110)		00.00	0.0007
Assumptions				(0.07%)									Assumptions			
 Includes both open and close costs Open and close price are the same (P/L=0) 			Total financial instrument of	osts	18.05	0.006%	 Assumptions Includes both op 					 Includes both open an Open and close price and close		1-0)		
 Based on last close price 50.50 Any third party payments, investment service costs or financial 			n include	Total (LONG)		827.88	0.264%		ayments, investr not listed above	nent sen are 0 (0	vice costs or finan %). These can inc	lude	 Based on last close pr Any third party payment 	ice 100.570 nts, investment s	ervice costs or	
instrument costs not listed above are 0 (0%). These can include one-off-charges, ongoing charges, costs related to transactions, charges that are related to ancillary services, and incidental costs.				Assumptions Includes both open an Open and close price Based on last close p Any third party payme	are the same (F rice 313.81		financial	Instrument costs not listed above are 0 (0%). These can include one-off charges, oppoing charges, costs related to transactions, charges that are related to ancillary services, and incidental costs.			instrument costs not listed above are 0 (0%). These can include one-off-farges, ongoing charges, costs related to transactions, charges that are related to ancillary services, and incidental costs.					

Trading rates

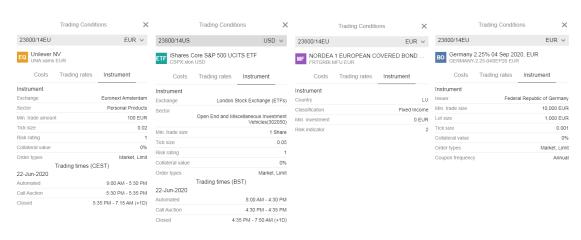
Trading rates subsection displays specific costs applicable to particular instrument. It also summarizes information about ongoing charges, including management fee, for ETFs and Mutual funds, and third-party payments for Mutual funds. You can also access ETF's and Mutual fund's Key Information document using this subsection.

Stocks - ETFs - Mutual funds - Bonds

2380014EUC28884 EO Audi AG NUCRET EUR	EUR v	23800/14U5C28884	USD v	23800/14EUC28884			
				23800/14EUG28884	EUR v	23800/14EUC28884	EUR v
		CSPXCelon USD	TS ETF	NORDEA 1 EUROF	PEAN COVERED BOND	BO Germany 2.25% 04 Sep 20 GERMANY 2.25 GREEP 20 EUR	20, EUR
Costs Trading rates Inst	drument	Costs Trading rates	Instrument	Costs Trading	rates Instrument	Costs Trading rates	Instrument
Investment service costs Transaction costs Commission (mar.)		Investment service costs Transaction costs Commission (min.)	7.00 GBP	Investment service costs Transaction costs Commission	15	Investment service costs Transaction costs Commission (min.)	15.00 EUR
Commission Ancillary charges Custody free (min.) 0	0.1%	Commission Ancillary charges	0.1%	Ancillary charges Custody fee (min.) Custody fee	0.50 EUR / month 0.12% p.a	Commission Ancillary charges Custody fee (min.)	0.21 0.50 EUR / mont
Custody fee	0.12% p.a.	Custody fee Custody fee Financial instrument costs Ongoing charges	0.50 EUR / month 0.12% p.a	Financial instrument cost Origoing charges Origoing charges		Custody fee	0.12% p.a
		Ongoing charges	0.07%	Including management fee	0.6%		
		Key Information Document (EN)	v 🛓	Third-Party Payment Cos Including refrocession Key Information Docume	0.27%		

Instrument

Instrument subsection displays information on trading conditions of particular instrument such as min. trade / investment amount, tick size, lot size, order types available for this instrument. It also includes general details of particular instrument, e.g. exchange where instrument is traded, country of issuance, sector, and risk related indicator or ratings, trading times, coupon frequency etc.





General trading conditions

Market orders placed during closed markets

Platform supports the placement of market orders while the market is closed. As the market may open at a very different price from which it closed, this could lead to shares being bought for more cash than is available in your account.

To minimise this risk, the system will calculate an additional cash buffer that must be available in order to place market orders to buy shares. Additional buffer amount may vary from 1% till 50% depending on the risk level of particular security. Should the order placement be rejected a limit order may be attempted instead as the limit price will provide a maximum purchase price.

Split orders

In case an order regarding a security is split, and filled partially over a period of more than one day, the total trading costs may increase. The reason for such increase is that the minimum fee may be charged more than one time based on the number of days necessary for the total execution of the order.

Order routing during U.S. market open

In general, liquidity is consolidated from a number of sources in addition to the primary exchange to improve the execution price for our clients. However, when there is a delay in the opening of a listing on the primary exchange, orders sent prior to the opening uncross will only participate on the primary exchange until trading commences. Other sources of liquidity (secondary venues, dark pools, MTFs etc.) are utilized post primary market open.

Please note that you may see streaming prices inside the trading platform before the primary exchange is open depending on your data subscription. However, market orders, stop orders or aggressive limit orders submitted prior to the open, will not be filled until the opening print from the primary exchange.

Taxation by market

Market	Taxation
French Stocks	For French large cap Stocks a Financial Transaction Tax (FTT) of 0.30% apply to all buy trades. The full list of affected Stocks can be found in the official application decree (in French)
Hong Kong Stocks	Stamp Duty and other charges - 0.108%.
Irish Stocks	Ireland Stamp Duty 1.0% of Transaction Value for stock purchases only. Stocks have an ITP (Irish Takeover Panel) levy charge of 1.25 Euros for stock purchases and sales, where the trade value exceeds 12,500 Euros.
Italian Stocks	Italian Financial Transaction Tax (FTT) of 0.10% will apply on all purchases of Italian shares and Equity linked securities (i.e. depositary receipts) in listed companies that have a registered office in Italy.
UK Stocks	For UK stocks a Panel for Takeovers and Mergers (PTM) Levy and Stamp Duty may be applicable. Stamp Duty is applied on all buy transactions at a rate of 0.5% of the transaction value. A PTM Levy of GBP 1 is applied to buy and sell transactions where the Gross Value of the trade exceeds GBP 10,000. Please note that for Irish registered stocks, Stamp Duty is 1% of the transaction value.
US market – Depositary Receipt fees	It is standard practice for US depositary receipts to charge an annual administration fee up to USD 0.05 per share depending on the issuing depositary bank. The intent of the fee is to cover costs for the banks that take on the operational processes necessary to issue and trade the depositary receipt line. Typically the fee is deducted when dividend payments are made, however, in case the depositary receipt does not pay a dividend or did not include the custodial fee in their dividend events, the fee will be administered through fee-only events. The dividend fee is stipulated in the Deposit Agreement between the depositary bank and the company based upon industry standards. The Deposit Agreement is filed with the SEC and is readily accessible by the public. The fee per depositary receipt is not

dependent on the total amount of dividend being paid but the amount of shares held.

SEC Section 31SEC Section 31 fee of USD 22.10 per million effective 18 February 2020 onFees forUS exchange CFD DMA and stock SELL transactions where client ordersSharesMarketare entered directly into the underlying market. This fee only applies to US
exchanges.

For more information please read press release published by the US Securities and Exchange Commission.

Corporate action handling

Market	Taxation
Bonus Issues	Additional Stocks are allocated on the ex-date.
Capital gain distribution	Cash payment is allocated on Ex-date for value Pay date.
Cash Dividends	Cash dividends are booked on the Pay date based on the holdings as one day prior to the Ex-date. Dividend payments from Stock positions will be credited to the clients account with any applicable withholding taxes deducted.
Dividends from stock positions	Dividend payments from stock positions will be credited to the clients account with any applicable standard withholding taxes deducted.
Dividend Options	Clients will be able to manually insert standing instructions at the individual security level. If cash is the default option for dividend payments, then transactions are booked at pay date on ex-date holdings.
Exchange offer	For exchange offers, clients holding a position in their portfolio will have the possibility to elect prior to the deadline.
Fractional Compensation	A fractional stock is less than one full stock, and can arise as a result of a Corporate Action entitlement calculation. For the following Corporate Actions cash compensation is paid out whenever fraction compensation is applicable: • Stock splits
	 Reverse stock splits Optional dividends on stock positions

Mergers

Liquidation	Holdings in the liquidated company will be removed. Liquidation proceeds, if any, will be allocated.
Mergers & Mergers with Elections	For mandatory Mergers there are different outcomes:
	 Cash (distributed on Pay-Date)
	 Stocks (distributed on Ex-Date) Min (Q) (10 (10 (10 (10 (10 (10 (10 (10 (10 (10
	 Mix of Cash & Stocks (distributed on Ex-date)
	For mergers with elections, clients have the possibility to elect prior to the deadline.
New Positions in non-online traded Instruments	Sometimes a Corporate Action involves an instrument that is not tradable online with the platform. Under those circumstances, the procedures are as follows: Positions in new instruments that are not tradable online, assigned as a result of a Corporate Action, are booked to the clients account. The instrument will be added to the client account for reporting purposes.
Priority Issue	Clients holding the stock as of Ex-date will be given the possibility to subscribe for new shares. The offer to purchase new shares is not transferable.
Right Issues	Clients holding Stock positions will receive rights and can choose to sell the rights or subscribe to new Stocks. If response from client is not received by the reply deadline date stipulated by platform service provider, the Bank will if possible, sell the rights on behalf of our clients before they expire. If the rights are non-tradable, they will lapse and become worthless. The proceeds from the sale will be distributed to our clients, deducting standard commission for the account. The reason the Bank carries out this action is to prevent rights from being worthless when they expire. For rights issues were a temporary line is paid as a result of the subscription, the temporary line will be moved into the ordinary line via a Pari Passu event.
Share premiums	Cash payment is allocated on Ex-date for value Pay date.
Special Corporate Action Events	Special and infrequent Corporate Actions that do not come under the descriptions mentioned in this table may occur. Such Corporate Actions will handled in the best interest of the client to the extent that time and operational procedures will allow.
Stock Dividends	Additional Stocks are allocated on the Ex-date for value on the Pay Date.
Stock Splits /	New Stock positions are allocated on the Ex-date.

Reverse Stock Splits	Clients holding Stocks in their portfolio will have the possibility to tender.
Tender Offers	Clients holding warrants will have the possibility to exercise their warrant prior to the deadline. Warrants not sold or exercised will lapse worthless.
Warrant exercise	The day before a Corporate Action event is scheduled to take effect (the Ex- date), open orders are deleted for certain event types. The following details the rules of behaviour:
Deletion of Open Orders as a Result of	For dividends and rights issues, all open orders for the given instrument will be deleted if the change in the market price is calculated to be over 20%

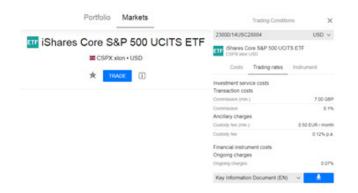
Corporate Actions due to the Corporate Action event.

Event Type	Never delete orders	Always delete orders	Rule defined above
Tender offers	x		
Stock splits		x	
Reversed stock split		x	
Bonus issues		x	
Mandatory Mergers		x	
Spin offs		x	
Ticker changes		x	
De-listings		x	
Cash dividends			x
Stock dividends			x
Optional dividends			x
Right issues			x

2.1.7 Trading costs

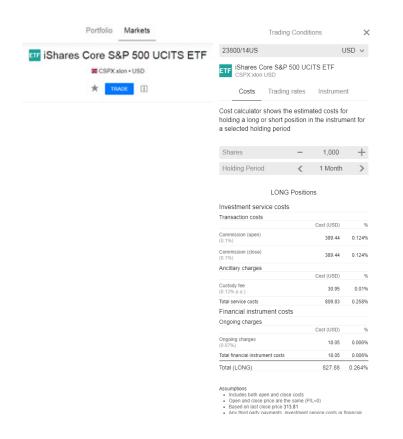
Upcoming costs of the trade

If you want to see what trading conditions apply to a specific instrument, please find the instrument and press on i button to access trading rates.



Cost calculator

If you want to estimate investment costs of a respective instrument, you can use cost calculator available under i button. You can choose different Shares/Units amount and Holding Period in order to spot the progression of ongoing costs. For more information on cost calculator, see "Trading conditions" section.



For trades already executed

If you want to check the costs of a trade already executed, use the "Trades executed" report. Trades are visible there the day after they have been closed. Navigate to the **Settings menu 1** > Historical reports > Trades executed to find the report. For more information on the report, see "Trades executed report" section.

General pricelist

You can refer to our website for general pricing information.

U.S. MARKET SECURITIES

U.S. market securities are not available for all new users of the platform by default, except U.S. incorporated securities listed on other international markets rather than U.S. To start trading in U.S. market you must have a valid U.S. tax authority set W-8 BEN form. You can refer to our **website** for

detailed description on the U.S. market activation process.

Be aware that there can be U.S. incorporated securities listed on other international markets rather than U.S. In such cases received income is still treated as U.S. income and needs to be reported to IRS, so Luminor reporting fee will be charged. You can refer to our **website** for detailed description on US source income reporting to IRS and the service fee that is applicable in following situations.

U.S. ETFs

U.S. issued ETFs are not available in the platform due to the Packaged Retail and Insurance-based Investment Products (PRIIPs) Regulation that came into effect on 1 January 2018, which requires financial product "manufacturers" or issuers to produce Key Information Documents (KIDs). For each product issuers produce, they must disclose the key features of the product across risk, rewards and costs etc. For a majority of U.S. ETFs issuers has chosen not to issue a KID.

3. REPORTS

3.1 PORTFOLIO REPORT

Accessing the report

Portfolio report contains information on performance, Profit/loss, positions, trades executed and cash bookings for a given period of time on your portfolio.

You can access the report in PDF by pressing on your profile icon 🚣 > Historical Reports > Portfolio.

<	Historical Reports	\times
Portfolio)	
Trades	executed	
Account	tstatement	
Dividends		
Bond coupon payments		

You can choose report's criteria such as Account and Period. To download report, press PDF.

Report Export		×
Portfolio Download a consolidated PDF containing info on P positions, trades and cash bookings for a given pe		9. ⁻
Account		
All accounts	EUR	~
Period		
Year to date		~
PDF		

READING THE REPORT

Report Summary

The summary provides a snapshot of the Account Value for selected account or aggregated accounts, as of the end-of date reporting period. It includes a breakdown of:

- account Value, by informing how much of the value is attributed to cash and value of positions;
- percentage change of the Account Value measures the cumulative Percentage Returns in the reporting period, based on the principles of the time-weighted rate of return;
- profit or loss pertains to unrealised P/L on open positions at the end of the reporting period.

Account Value

The Account Value is calculated by adjusting the beginning-of-period Account Value to determine the end-of-period Account Value. Adjustments affecting the Account Value include:

- realised P/L of investments during the period;
- unrealised P/L on open positions;
- cash and Security Transfers;
- other costs and adjustments such as subscription payments, foreign currency cash movements, interest payments etc.

Profit & Loss

Profit & Loss section provides the total Position profit or loss on holdings, which are the changes to the Account resulting from all security-related activities. This includes:

- realised and unrealised profit or loss;
- costs related to trading e.g. commissions and corporate actions.

Profit and loss are determined for the entire reporting period.

Profit & Loss section also displays 3 instruments that gain most in value (Top 3 Gainers) and 3 instruments that lost most in value (Top 3 Losers).

Portfolio as of end-date

Portfolio as of end-date provides the breakdown of unrealised profit/loss on an open position. The value of each position is presented as the amount/value currently invested in a particular position (absolute exposure), and the percentage value of each open position in relation to the value of all open positions (absolute exposure percentage) as at the end of the reporting period.

Costs Overview

The costs overview is a summary of the total costs and charges paid for services received, and on transactions undertaken during the reporting period.

Profit & Loss Breakdown

The profit or loss on closed positions, during the reporting period. The profit and loss are given as a sum on all closed positions for each security.

Bookings Breakdown

A breakdown of all security and non-security related activities resulting in cash bookings.

3.2 TRADES EXECUTED REPORT

Accessing the report

Trades executed report contains information on all investments made for a given period of time on your portfolio.

You can access the report by pressing on your profile icon 🚢 > Historical Reports > Trades executed.

<	Historical Reports	×
Portfoli	0	
Trades	executed	
Account statement		
Dividends		
Bond coupon payments		

To change report's criteria such as Account, Period, Open (Financial instruments bought) or Close (Financial instruments sold) transactions, press

Trades	F	ilter ×	
FILTER	All accounts	~	
0	Year to date	~	
	Open / Close	Booked Amount (
	🖂 Open	0	
	✓ Close	0	
	EX	PORT	
	0	ок	

You can download PDF version of it by pressing FILTER > EXPORT > PDF

Report Export		×
Trades Executed Report contains information about trades executed.		
Account		
All accounts	EUR	~
Period		
Year to date		~
PDF		-

Reading the report

The report can be read as follows:

- Instrument the name of the security that was traded.
- Trade time the date when the trade was executed.
- B/S specifies whether it is a 'Buy' or 'Sell' trade that was executed.
- Open/Close an 'Open' trade was made to add a new position to the Account, whereas the 'Close' trade removes a position completely from the Account.
- Amount the quantity or number of units traded.
- Price the trade price.
- Traded Value is calculated as the Amount x Price.
- Booked Amount for sell transactions, this is the Traded Value, minus the security trade-related costs and for buy transactions, for buy transactions it is the Traded Value plus the security traderelated costs.

3.3 ACCOUNT STATEMENT REPORT

Accessing the report

Account statement report contains information on all cash movements on a selected account for a given period of time.

You can access the report in **PDF** by pressing on your profile icon \clubsuit > **Historical Reports** > **Account statement.**

<	Historical Reports	×
Portfolio	2	
Trades	executed	
Account statement		
Dividends		
Bond coupon payments		

You can choose report's criteria such as Account and Period. To download report, press PDF.

Report Export	×
Account statement List of all cash movements on a selected account for a selected perio	d.
Account	
All accounts EU	R v
Period	
Year to date	~

Reading the report

The report can be read as follows:

- Account value the current value of account, combining cash balance, unrealized value of positions and Transactions not booked.
- Posting date the date when order was executed.
- Value Date the date of settlements for the respective transaction.
- Description the description of the transaction, including instrument type, ticker and ID number.
- Net Change the total amount that was charged for the respective transaction.
- Balance account balance after net change.

3.4 DIVIDENDS REPORT

Accessing the report

Dividends report contains information on all dividends received for a given period of time on your portfolio.

You can access the report in PDF by pressing on your profile icon \clubsuit > Historical Reports > Dividends.

<	Historical Reports	×
Portfolio	0	
Trades	executed	
Account statement		
Dividends		
Bond coupon payments		

You can choose report's criteria such as Account and Period. To download report, press PDF.

Report Export	×
Dividends Report contains information on dividends received for a given period.	
Account	
All accounts EUR	~
Period	
Year to date	~
PDE	
PDF	

Reading the report

The report can be read as follows:

- Instrument the name of the instrument.
- Event type the type of the dividend booked.
- Posting date the date when transaction was executed or corporate action was announced for election.
- Pay date- the date when dividend was booked on the account.
- Holding the quantity or number of units held of respective instrument.
- Conversion rate the rate that is applied for currency conversion.
- Currency the currency of the dividends booked.
- Dividend amount the amount of the dividend received before tax deduction.
- Withholding tax percent the percentage of the withholding tax.
- Withholding tax amount the amount of the withholding tax.
- Fee amount the fee of the transaction booked.
- Total tax total tax amount deducted from the dividend amount.
- Booked amount the amount that was booked on the account.

3.5 BOND COUPON PAYMENTS REPORT

Accessing the report

Bond coupon payments report contains information on all bond coupon payments received for a given period of time on your portfolio.

You can access the report **in PDF** by pressing on your profile icon **2** > **Historical Reports** > **Bond coupon payments.**

<	Historical Reports	×
Portfolio		
Trades executed		
Account statement		
Dividends		
Bond coupon payments		

You can choose report's criteria such as Account and Period. To download report, press PDF.

Report Export		×
Bond coupon payments Report contains information on bond coupons received for a gi	ven perio	d.
Account		
All accounts	EUR	~
Period		
Year to date		~
PDF		

Reading the report

The report can be read as follows:

- Instrument the name of the instrument.
- Posting date the date when transaction was executed.
- Pay date- the date when coupon payment was booked on the account.
- Holding the quantity or number of units held of respective instrument.
- Conversion rate the rate that is applied for currency conversion.
- Coupon amount the amount of the coupon payment received before tax deduction.
- Withholding tax –the amount of the withholding tax.
- Tax percent the percentage of the withholding tax.
- Tax amount total tax amount deducted from the coupon amount.

• Booked amount - the amount that was booked on the account.

4. SETTINGS

4.1 AUTOMATIC LOGOUT

Luminor Investor platform has a security feature that enables you to set the time for automatic logout of your user.

Set	tings X
Automatic logout	180 Minutes V
Language	English V
Time Zone	(GMT+03:00) Helsi 🗸
Format	English (United Stat $$
Change password 🗷	
Disclaimer 🗹	
Terms & Conditions	

You can change the time of automatic logout by pressing on your profile icon \clubsuit > Settings > Automatic logout and pressing on the time you want to select.

	Automatic logout	\times
5 Minutes		
10 Minutes		
15 Minutes		
30 Minutes		
60 Minutes		
120 Minutes		
180 Minutes		
360 Minutes		

4.2 LANGUAGE

Luminor Investor platform is available in English and all Baltic languages.

Se	ttings >
Automatic logout	180 Minutes V
Language	English V
Time Zone	(GMT+03:00) Helsi 🗸
Format	English (United Stat ~
Change password ピ	
Disclaimer 🗹	
Terms & Conditions 🗹	

You can change the language by pressing on your profile icon \clubsuit > Settings > Language and pressing on the language you want to select.

	Select language	\times
Deutsch		
Eesti		
English		
Español		
Français		
Greek - Ελληνικά		
Hrvatski		
Italiano		
Japanese - 日本語		
Latviešu		
Lietuvių		

Although you are presented with an option to select other languages than English or any of Baltic language, when selecting such, the following message will appear (example of selecting Russian language):

	0
оживается.	Текущий язык не по,
	Пожалуйста, выберит
	ниже.
	English
ык из спис	ниже.

4.3 TIME ZONE

You can change the time zone presented in Luminor Investor platform by pressing on your profile icon \clubsuit > Settings > Time Zone and pressing on the time zone you want to select.

S	ettings >
Automatic logout	180 Minutes V
Language	English v
Time Zone	(GMT+03:00) Helsi 🗸
Format	English (United Stat ~
Change password 🗷	
Disclaimer 🖉	
Terms & Conditions 🕑	

4.4 FORMAT

You can change the format of English language in Luminor Investor platform by pressing on your profile icon \clubsuit > Settings > Format and pressing on the format you want to select.

Se	ettings	×
Automatic logout	180 Minutes	~
Language	English	~
Time Zone	(GMT+03:00) Helsi	~
Format	English (United Stat	~
Change password ピ		
Disclaimer 🕑		
Terms & Conditions 🕑		

All Baltic languages have one preselected format.

4.5 PASSWORD

You can change your password by pressing on your profile icon 💄 > Settings > Change password.

S	ettings >	<
Automatic logout	180 Minutes V	,
Language	English V	•
Time Zone	(GMT+03:00) Helsi 🗸	
Format	English (United Stat 🗸	e.
Change password 🕑		
Disclaimer 🖉		
Terms & Conditions		

Then you are directed to additional window, where you are required to indicate your current password, new password and confirmation password that must match your new password.

	uminor
ange password	
Change password	
Current password	Your password must contain: × enter your current password
	× at least 8 characters
New password New password	× alphabetic characters (a-Z) × numeric characters

Your new password must contain:

- at least 8 characters;
- alphabetic characters (a-z);
- numeric characters.

5. TROUBLESHOOTING

5.1 ERROR MESSAGE "YOU HAVE INSUFFICIENT CASH IN THE ACCOUNT TO MAKE THIS TRADE"

 You have insufficient cash to make this trade. Review your positions and orders

When placing an order, the system calculates cash sufficiency as follows:

Trading amount + Buying fee + Selling fee + Cost to close your position + Transactions not booked + Price buffer (if market order is placed after hours)

- Cost to close fees that are applicable for closing your position in the instrument. When
 placing a trade, system adds cost to close of your existing position in order to calculate the
 cash sufficiency of closing your position. In general, if don't have any existing positions in the
 instrument, you will be able to open a position with as little cash as possible, as long as opening/
 closing fee of the new order is covered.
- Transactions not booked includes all transactions not booked (e.g. interest charges, pending costs, unsettled transactions etc.).
- Price buffer when you place a market order outside trading hours, the system allocates a buffer around the market price to accommodate the risk you have with a market order in case the market gaps at open. The risk rating depends on the risk of specific instrument and may vary from 1% to 50% of the instrument closing price.

Therefore there could be several reasons for receiving this message:

- Insufficient cash if you receive such message, first of all make sure you have enough cash on your account to place the trade by comparing Cash balance available and a Nominal value of position in a trade ticket.
- Pending Buy orders another reason for rejection is pending Buy orders. When placing a Buy order, the system checks the Cash balance available plus Cash reserved for pending Buy order / orders execution. Cancel the pending Buy order / orders and try to place your trade again.
- Not enough cash for fees one of the possible reasons is related to fees. When placing a Buy order, the system calculates cash sufficiency as per formula above, hence situation may occur when you have insufficient amount of cash to cover fees related to upcoming transaction, executed transactions, that are still not booked, and cost to close amount.
- Placing market order outside trading hours in such case additional buffer is calculator to your order to accommodate the risk you have placing a market order in case the market gaps occurs at open.

Example #1

You are placing a market order for purchasing 2000 EUR (5 EUR per share) worth of stocks on German market within market's trading hours. You have existing position in the instrument. You have 2020 EUR cash and there are no pending transactions on your account.

Cash balance – 2020 EUR Investment amount – 2000 EUR Buying fee – 10 EUR Selling fee – 10 EUR Cost to close your (existing) position – 10 EUR Transactions not booked – 0 EUR Price buffer (if market order is placed after hours) – 0 EUR Calculated cash sufficiency - 2000 EUR + 10 EUR + 10 EUR + 10 EUR = 2030 EUR

What would be the result? Although the amount that would be deducted when executing such trade is 2010 EUR (Investment amount + Buying fee), you will not be able submit the order and error message "You have insufficient cash in the account to make this trade" will be displayed since calculated cash sufficiency (2030 EUR) is less than current cash balance (2020 EUR) on your account.

Example #2

You are placing a market order for purchasing 2000 EUR (5 EUR per share) worth of stocks on German market after market's trading hours. You do not have existing position in the instrument. You have 2150 EUR cash and there are no pending transactions on your account.

Cash balance – 2150 EUR Investment amount – 2000 EUR Buying fee – 10 EUR Selling fee – 10 EUR Cost to close your (existing) position – 0 EUR Transactions not booked – 0 EUR Price buffer (if market order is placed after hours)* – additional 10% to investment amount

Calculated cash sufficiency - (2000 EUR * 10%) + 10 EUR + 10 EUR = 2220 EUR

What would be the result? Although the amount that would be deducted when executing such trade is 2010 EUR (Investment amount + Buying fee), you will not be able submit the order and error message "You have insufficient cash in the account to make this trade" will be displayed since calculated cash sufficiency (2220 EUR) is less than current cash balance (2150 EUR) on your account.

* Price buffer figure is used only for example purposes and does not represent the actual Price buffer for all German market securities

Example #3

You are placing a market order for purchasing 2000 EUR (5 EUR per share) worth of stocks on German market within market's trading hours. You have existing position in the instrument. You have 5000 EUR cash and there is a pending limit order for different instrument of 3000 EUR on your account.

Cash balance – 5000 EUR Investment amount – 2000 EUR Buying fee – 10 EUR Selling fee – 10 EUR Cost to close your (existing) position – 10 EUR Transactions not booked – 3000 EUR Price buffer (if market order is placed after hours) – 0 EUR

Calculated cash sufficiency - 2000 EUR + 10 EUR + 10 EUR + 10 EUR + 3000 EUR = 5030 EUR

What would be the result? Although the amount that would be deducted when executing such trade is 2010 EUR (Investment amount + Buying fee), you will not be able submit the order and error message "You have insufficient cash in the account to make this trade" will be displayed since calculated cash sufficiency (5030 EUR) is less than current cash balance (5000 EUR) on your account.

5.2 ERROR MESSAGE "COULD NOT COMPLETE REQUEST ERROR"

Could not complete request (26)

Following error message indicates that a connection problem exists between different parties:

• no connection could be established with specific Exchange (Exchange connection issues)

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- no connection could be established between user and the platform (your internet connection issues)
- no connection could be established with platform's service provider (platform's connection issues).

We advise you to check your internet connection first. If the following issue is still present, please contact Luminor via Internet bank message or by contacting your personal manager in order to find out the cause of this problem and possible resolution time.

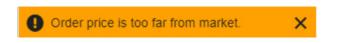
5.3 ERROR MESSAGE "EXPOSURE CANNOT BE INCREASED DUE TO INSTRUMENT CONFIGURATION"

Following error message indicates that instrument is on a reduce-only regime, i.e. instrument can only be sold through the platform. The underlying reasons why instrument is put on a reduce-only regime could be one of the below:

- Instrument is considered to be of a complex structure, therefore we can't offer it for investments.
- Missing Key Information Document (KID) EU Regulation on packaged retail and insurance-based investment products (PRIIPs) requires key information documents to be drawn up for certain investment products.
- Missing Key Investor Information Document (KIID) EU Regulation on undertakings for collective investment in transferable securities (UCITS) requires key information documents to be presented to assist investors in making an informed investment decision.
- Lack of liquidity for the instrument.
- We have stopped offering the exchange where such instrument is being traded.
- The instrument is re-listing itself on an exchange which we don't support (e.g. moves from XETRA to Frankfurt Floor).

- The instrument is changing into a corporate structure that we don't support (e.g. from a Ltd to a Limited Partnership).
- The instrument will be delisted or closed in the near future due to a corporate action happening soon.

5.4 ERROR MESSAGE "ORDER PRICE IS TOO FAR FROM MARKET"



Following error message indicates that the price in the Limit or Stop Loss order exceeds particular limit that more often depends on the rules of the Exchange where instrument is traded. For example, the order price for aggressive orders in *NASDAQ* is up to 25%, for passive orders – 50%.

Limit rules are defined and implemented by particular Exchange. Such limits can change overtime, therefore up-to-date information about price restrictions of specific instrument shall be gained when placing an order in the platform or using other resources of the Exchange.

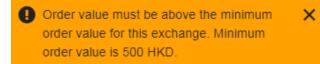
5.5 ERROR MESSAGE "ORDER SIZE IS NOT A VALID EXCHANGE LOT ORDER SIZE"

Order size is not a valid exchange lot order size.. Your order must be in multiples of 1000 shares.

Following error message indicates that your order size (amount of securities you are planning to purchase or sell) does not meet the minimum requirement of the Exchange where instrument is traded.

Limit rules are defined and implemented by particular Exchange. Such limits can change overtime, therefore up-to-date information about price restrictions of specific instrument shall be gained when placing an order in the platform or using other resources of the Exchange.

5.6 ERROR MESSAGE "ORDER VALUE MUST BE ABOVE THE MINIMUM ORDER VALUE FOR THIS EXCHANGE"



Following error message indicates that your order value (how much do you want to invest or sell) does not meet the minimum requirement of the Exchange where instrument is traded.

Limit rules are defined and implemented by particular Exchange. Such limits can change overtime, therefore up-to-date information about price restrictions of specific instrument shall be gained

when placing an order in the platform or using other resources of the Exchange.

5.7 MY ORDER IS NOT EXECUTED

If an order you have placed was not executed, one of these reasons can explain why:

Market is closed – we do not support the placement of orders while the market is closed. The order will get executed once the market is open. You can see whether the market is open or not by finding the instrument and looking into details on the top-left side of the page. You can see that **Market** is either opened • or closed •.

Your order price is not matching a market price.

You can always amend the order price by going to:

- Portfolio > Orders
- Find your order and click on the icon on the far-right side.
- Choose Modify Order
- Edit order price and amount.

Note that is it not possible to edit an order "type". To do that, you need to cancel the order and place a new one.

For more information on order modification, see "Modifying placed order" section.

5.8 SCENARIOS WHEN MY ORDERS CAN BE CANCELLED BY PLATFORM'S SERVICE PROVIDER

Open orders can be cancelled in the event if an instrument is restricted from trading. Related orders can be cancelled if the related position is closed as a result of another order.

For more information on general order rejection reasons, see "My order is rejected" section.

An open order can also be cancelled in the event of a corporate action. Corporate actions such as stock splits, reverse stock splits, bonus issues, mandatory mergers, spin offs, ticker changes and delistings will all result in existing trade orders being cancelled.

A corporate action, such as a cash dividend, stock dividend, optional dividend or rights issue, may result in an order cancellation if the change in price of the security exceeds 20% due to the corporate action. This applies to both related and standalone orders.

For more information on conditions of different types of corporate action events, see "Corporate actions" section.

5.9 I CANNOT SEE MY CLOSED POSITIONS IN THE PORTFOLIO

When your position is closed, it disappears immediately and will not be visible under your Portfolio page. Position details will be available in reports on the next day. If you want to check your position execution the same day, please go to **1** > **Activity Log**.

For more information on activity log functionality, see "Activity log" section.

5.10 I CANNOT OPEN INVESTOR MODULES SUCH AS ACTIVITY LOG, SUBSCRIPTION OR CORPORATE ACTIONS IN GOOGLE CHROME, WINDOWS

We advise you to follow below steps to resolve it.

Delete your Chrome browsing history:

- Open Google Chrome in your computer.
- At the top right, click an options icon .
- Click History and then History.
- On the left, click Clear browsing data. A box will appear.
- From the drop-down menu, select how much history you want to delete. To clear everything, select All time.
- Check the boxes for the info you want Chrome to clear, including "browsing history." Learn more about the types of browsing data you can delete
- Click Clear data.

Allow cookies:

- Open Google Chrome in your computer.
- At the top right, click an options icon and then Settings.
- At the bottom, click Advanced.
- Under "Privacy and security," click Site settings and then Cookies.
- Turn Allow sites to save and read cookie data on and turn off Block third-party cookies.

Restart your Google Chrome browser and log in to your platform.

5.11 I SEE NOTIFICATION THAT TRANSACTION HAS HAPPENED ON MY ACCOUNT WITH "0" VALUE

It is usually an indication of a corporate action event that needs to be booked on your account (e.g. company has issue rights to existing shareholders or you have elected before on receiving securities as a form of dividend payout).

If you want to check the precise information of the booking, go to **L** > Activity Log.

If you want to see more information on an upcoming corporate action event, go to **L** > **Corporate**

actions > Voluntary events. Please be aware that there might be a delay in displaying information about the event on your account.

5.12 INSTRUMENT'S PRICE DIFFERENCE BETWEEN POSITIONS AND CASH AND ORDERS SECTION

The current price in both sections is based on different values – for Open Positions current price is the last traded price, while the open orders current price is the current bid/ask quote.

Lum	inor		Portfolio Markets	<u></u>		Q \star 🖾 1
<			Apple Inc.			
			APC:xetr • EUR			
			TRADE []			
Last traded 257.65	Day change 3.85	Day %change 1.19%	Sell price 257.35	Buy price 257.57	Month change 14.49%	Year change 83.20%
15 minutes delay	ed - 12:58:29 PM				Deuts	che Börse (XETRA) ●

Stock positions close (current) price – last traded, mark-to-market price for Stocks, used for portfolio valuation.

				Positio	ns and	Cash 🗆					
Instrument A	Curr	Amount	Open Pr	Current	% Cha	% Day Change	P/L (EUR)	Value (E	Portfol		
- Stocks (7)							-7,965	61,229	83.20%		
Apple Inc.	EUR	40	278.50	257.65	-7.49%	-0.12%	-855	10,306	14.00%	SELL	•••

Open Orders current price – this is the trigger price of an order. Limit orders to buy are triggered on the Ask price. Limits to sell are triggered on the Bid price and hence you see the relevant Bid/Ask price/quote which might not necessarily be the price it was last traded at.

	Orde	Orders 🗆				
Instrument A	Curr	Buy /	Am	Price	Current	Order
Apple Inc.	EUR	s	40	305.00	257.35	Limit

5.13 DIFFERENCE BETWEEN ACCOUNT VALUE AND PRODUCT OVERALL VALUE

Stock value is the pure stock position value.

Account Value includes the cost to close (commission) and the transactions not booked (e.g. interest charges, pending costs etc.)

Current holdings		orical nings
Account value (1) 15,106 EUR	1 D.	ay Change 🕕
Hide	allocation	
Pro	oduct	
-	tock 1	5,138.20 EUR
O	ash	138.40 EUR
Desition	s and Cash	m
Instrument A	P/L (EUR)	Value (EUR)
 Stocks (7) 	207	15,138
EQ Alphabet In	78	2,999
Exxon Mob	-20	1,594
Eq Infineon Te	-36	2,284

5.14 USING MY FUNDS BEFORE THE VALUE DATE OR BEFORE TRANSACTION IS SETTLED

When your sell order is executed, it is possible to use your funds for further investments before the value date or the date when transactions are physically settled. Funds become available immediately for further operations as soon as they appear in your Portfolio section, under Cash. For more information, press icon on the right side from account number and then **Details**.

In case of transferring funds from Luminor Investor account to your Banks account, funds become available only after the value date. This means that if some transactions are not settled or applicable fees are not paid, execution of withdrawal requests are postponed until all settlements and payments are completed.

5.15 CAN'T CONNECT TO THE PLATFORM

If a module in the platform doesn't work, there are a few things you can do to fix it, before escalating for further investigation. For initial troubleshooting, please try to see if any of the following points resolves the issue:

- Login from a different browser
- Login from a different computer/device
- Check that none of these apps or add-ons are blocking anything related to your platform:
 - Trusted sites (some browser such as Internet Explorer give you option to allow or block sites)

- Ad-blockers
- Antivirus
- Firewall
- Clear cache and cookies
- Try Incognito Mode

In case the points listed above do not resolve the issue, please contact Luminor via Internet bank message with as much information as possible or by contacting your personal manager:

- User ID
- Exact time stamp when the issue latest occurred
- Browser name and version
- Error message received
- A console snapshot Press F12 and select 'Console' tab and then try to replicate the error
- Troubleshooting steps tried so far

5.16 I AM NOT ABLE TO FIND OR TRADE U.S. ETFS

U.S. issued ETFs are not available in the platform due to the Packaged Retail and Insurance-based Investment Products (PRIIPs) Regulation that came into effect on 1 January 2018, which requires financial product "manufacturers" or issuers to produce Key Information Documents (KIDs). For each product issuers produce, they must disclose the key features of the product across risk, rewards and costs etc. For a majority of U.S. ETFs issuers has chosen not to issue a KID.

6. DISCLAIMER

All investments entail risks and may result in both profits and losses. Investors should carefully consider their financial situation in order to understand the risks involved and ensure the suitability of their situation prior to making any investment, divestment or entering into any transaction. You are responsible for your investment decisions; therefore, before making a decision you should get acquainted with all investor protection documents, including, but not limited to, description of financial instruments and related risks, prospects of funds or of financial instruments available here.

Past performance is not a guide to future performance and should not be the sole factor of consideration when selecting an investment. If the return earlier was positive, it may not be the same in the future. The price of the investments may go up or down and the investor may not get back the amount invested. Your income is not fixed and may fluctuate. The value of investments involving exposure to foreign currencies can be affected by exchange rate movements. The levels and bases of, and reliefs from, taxation can change and it may not suit you.

None of the information contained herein constitutes an offer (or solicitation of an offer) to buy or sell any currency, product or financial instrument, to make any investment, or to participate in any particular trading strategy.

Any mentioning of particular currency, product or financial instrument cannot be considered as investment advice (nor any other advice of any nature) and is not intended as a personal recommendation to invest. Before making an investment decision, investors should:

- acknowledge details of all costs and charges for which Investors will be liable when trading in any of financial instruments. Such details can be obtained through general pricelist or "Ex-ante Information on Costs and Charges of Investment Products" document".
- ensure that they fully understand the character of financial instruments' types and risks inherent to them. Detailed information on associated risks is contained in the "Description of financial instruments and related risks" document.

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- business, financial, investment, hedging, legal, regulatory, tax or accounting advice,
- a recommendation or trading idea, or
- any other type of encouragement to act, invest or divest in a particular manner.

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