

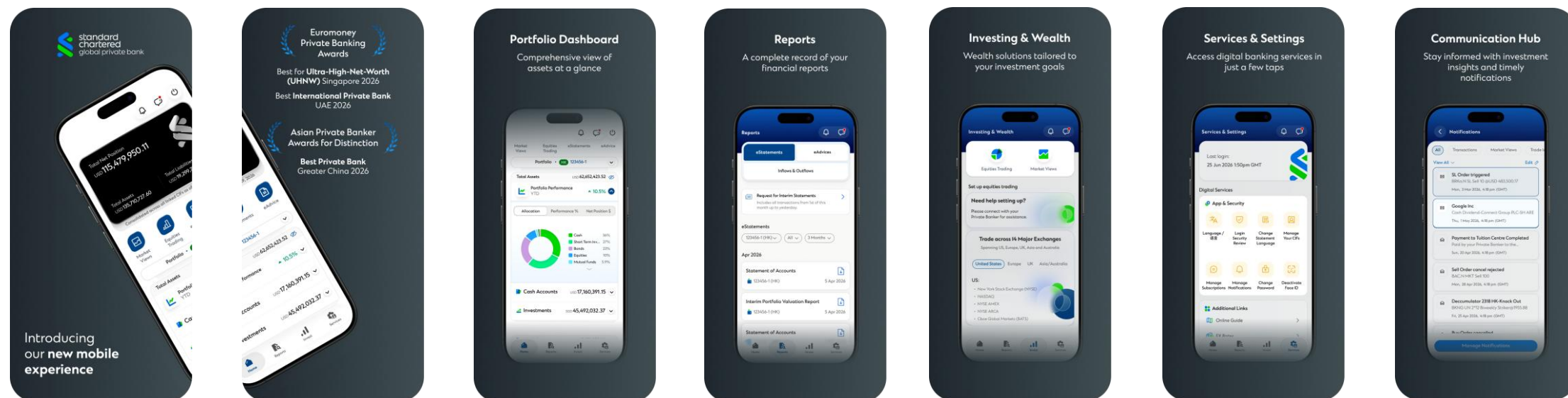


SC Mobile - Global Private Bank app

User Guide

SC Mobile - Global Private Bank app – Stay connected to your investments

Access all your global investment portfolios in one place, giving you greater visibility over your investments, along with seamless access to reports, trading and insights.



Stay connected with your global portfolios and monitor performance anytime, on desktop or mobile.

Trade across major global stock exchanges with access to smart tools and market insights.

Access your statements and advices and stay informed with our CIO's insights.

Personalize your experience with language options, custom preferences etc.



Multi Channel Access (Mobile and Desktop)



Track Your Portfolio across global accounts



Equity Trading



Statements & Advices on-the-go



Market Views on-the-go



Digital Collaboration



Multi Language English & Chinese

Contents

Registration and Login	4
View Your Portfolio	11
Investing & Market Insights	17
Reports	21
Collaboration	26
Notifications	32
Manage Your Preferences	36
User Access Management	43

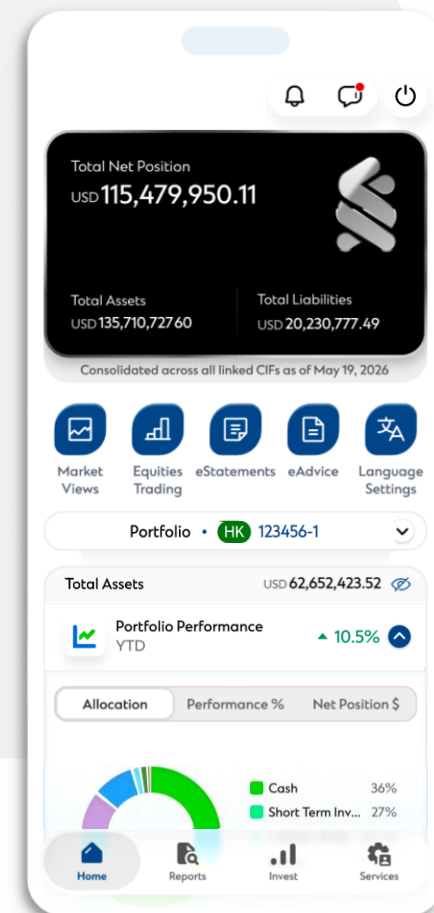
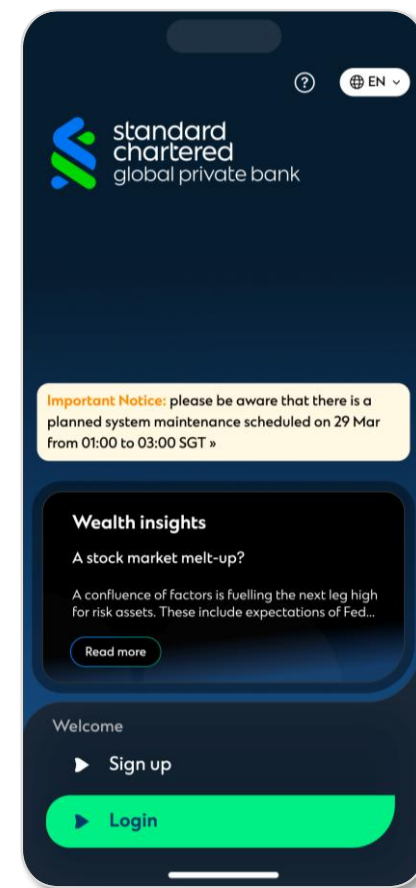
Registration and Login

Accessing SC Mobile - Global Private Bank app

Download our app from the mobile app stores by searching '**SC Mobile Global Private Bank**' in App Store (iOS), Play Store (Android) and AppGallery (Huawei).



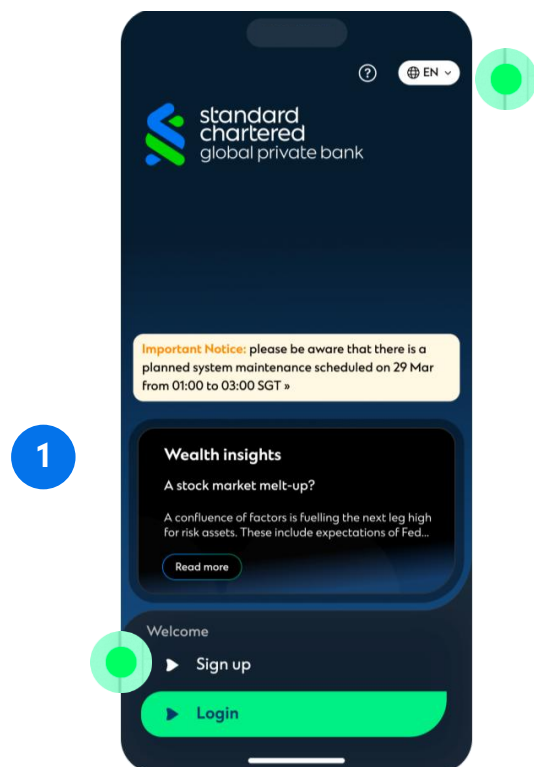
Scan to download:



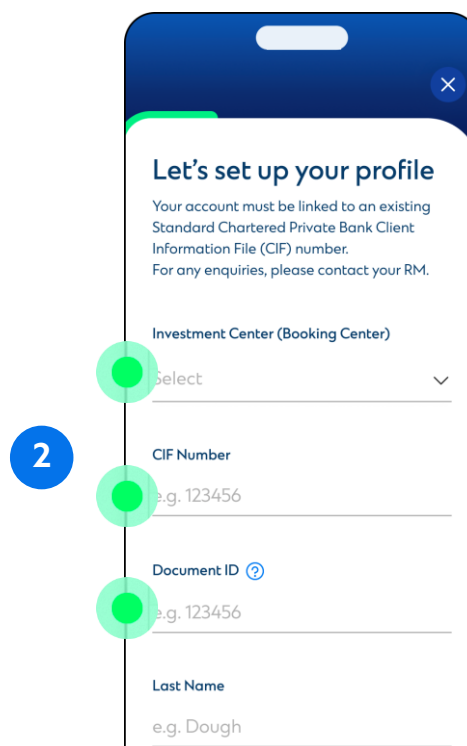
Registration – Signing up to the SC Private Bank application

The information you provide for registration will be verified against your profile held with us.

Speak with your Private Banker to ensure your contact details are updated before you register.

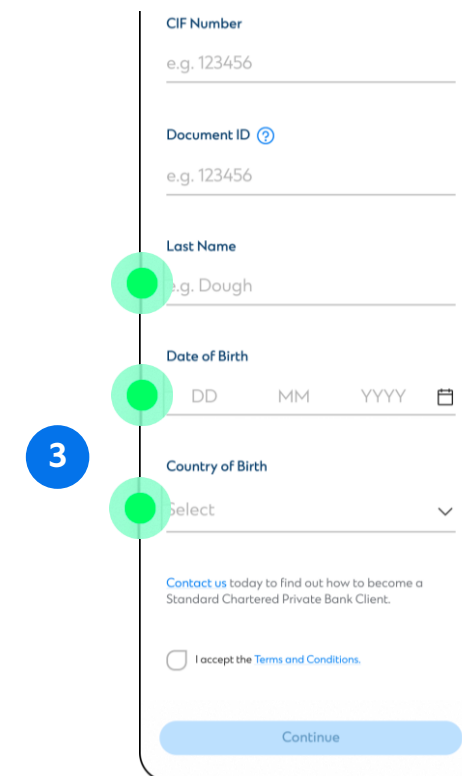


1 Tap **Sign up** on the pre-login screen



2 Key in your details to register

- Investment Centre (Booking Centre)
- Portfolio (CIF) Number: Enter numbers only (no suffix)
- [Document ID](#) (provided during onboarding e.g., Passport ID, National ID etc.)
- Last Name
- Date of Birth
- Country of Birth

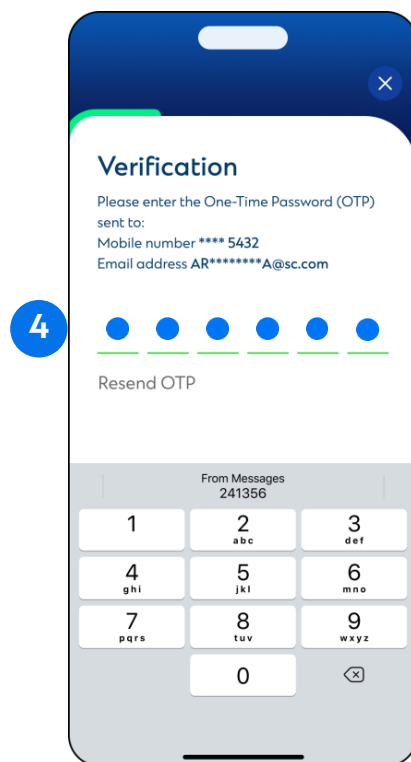


3 Accept the Terms and Conditions and tap **Continue**

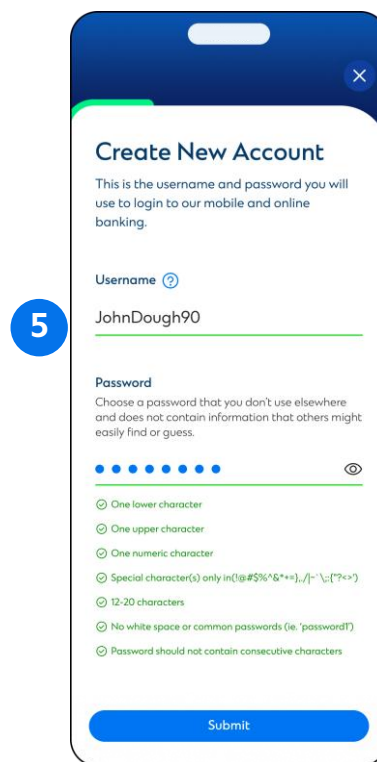


Change to your preferred language to English, 简体中文 (Simplified Chinese) or 繁體中文 (Traditional Chinese) by using the language selector on the top right of the page.

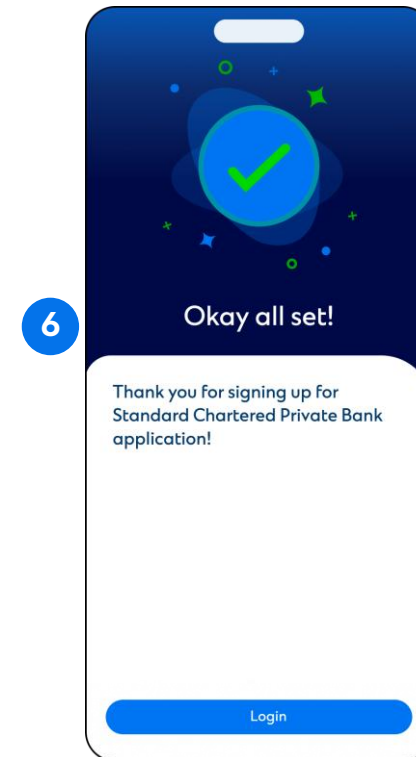
Registration (continued)



- 4 Enter the OTP sent to your registered mobile number and email address.



- 5 Create a unique Username and Password using alphanumeric characters.

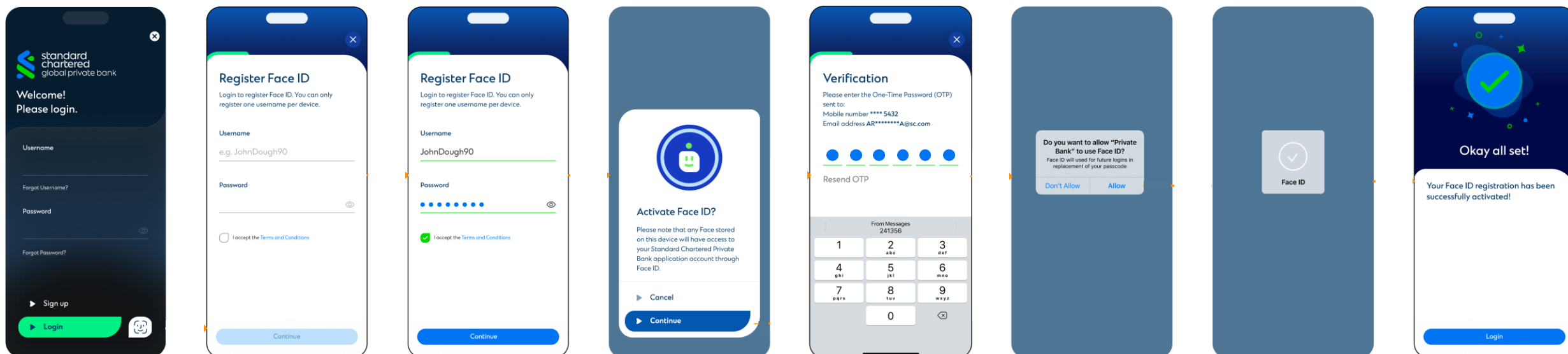


- 6 Tap **Login** and enter the newly created Username and Password to access SC Mobile – Global Private Bank app.



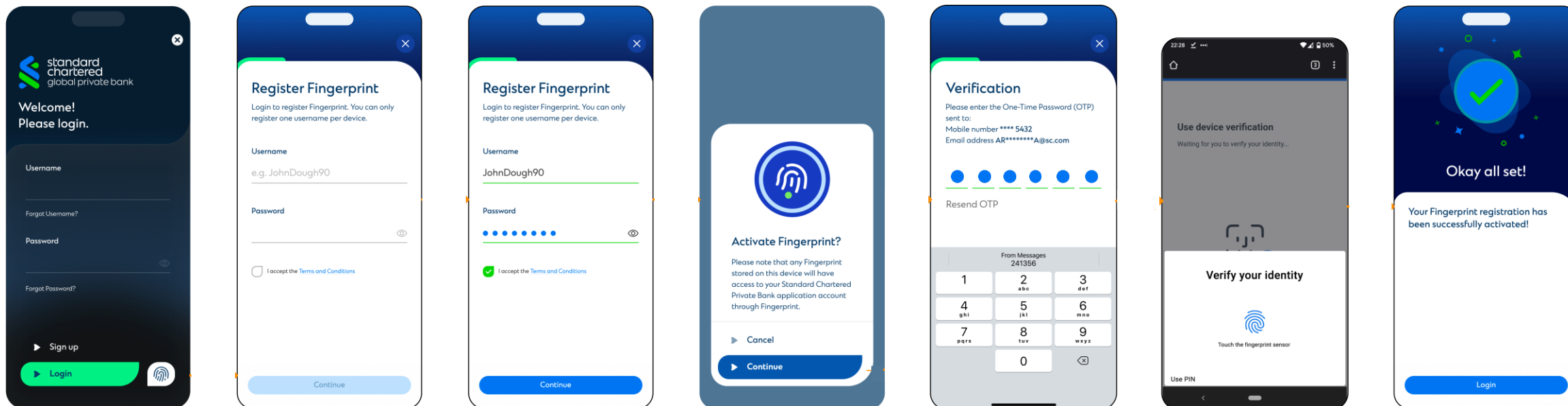
Please do not share your Username or Password with anyone.

Face ID Registration



- 1 Tap on the **Face ID** icon in the SC Mobile-Global Private Bank app login screen.
- 2 Activate Face ID login feature by logging in with your username and password.
- 3 Enter the OTP sent to your registered mobile number and email address.
- 4 Upon successful activation, an email notification will be sent to your registered email address.

Fingerprint Registration



- 1 Tap on the **Fingerprint** icon in the SC Mobile - Global Private Bank app login screen.
- 2 Activate Fingerprint login feature by logging in with your username and password.
- 3 Enter the OTP sent to your registered mobile number and email address.
- 4 Upon successful activation, an email notification will be sent to your registered email address.

About Document ID in Registration

We accept the following types of document ID. If you are unsure of the document ID in our records, please contact your Private Banker.

- Passport
- National ID Card
- Resident ID Card
- Work Permit
- Driver's License
- US Green Card
- US Social Security Card
- Voters ID
- Grant of Probate
- Armed Forces IS Card
- EU National Health ID
- Taiwan Mainland Travel Permit
- Hong Kong / Macau valid Exit-Entry Permit
- Permanent Account Number (PAN) Card

•Note that we do not accept Aadhaar card number (i.e., India's unique identity number) for registration.



Please read the Terms and Conditions before you accept them.

The information you provide for registration will be verified against the data we hold in your bank records. Please ensure that we have your updated data on file.

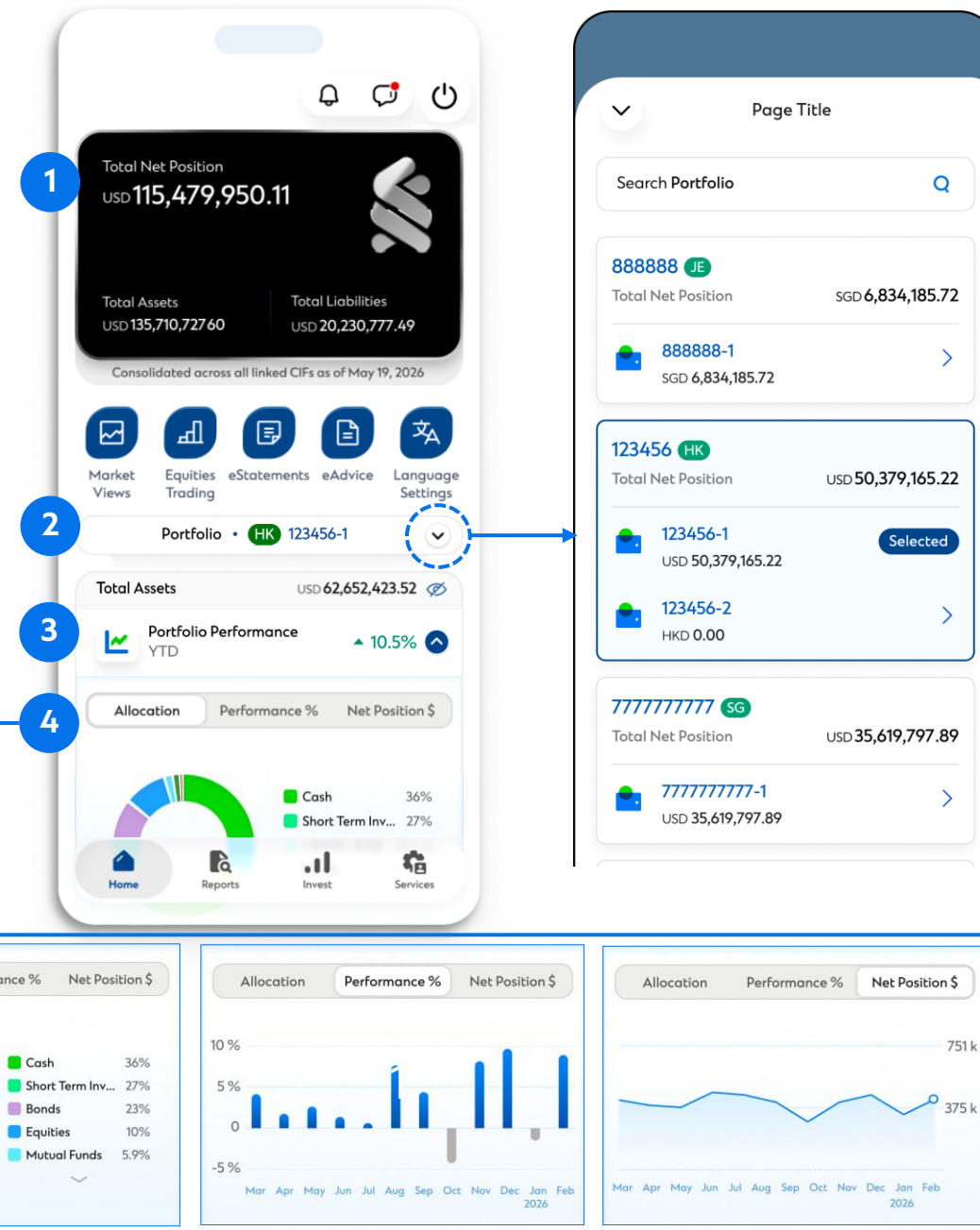
If we are unable to match the information provided during registration to the data in our bank records, you will be notified and requested to contact your Private Banker.

View Your Portfolio

A consolidated view of your portfolio

View your overall portfolio position, performance and holdings.

- ① Your **Total Net Position** across all your portfolios.
- ② **Portfolio Selector** – Switch between your portfolios using the selector dropdown.
- ③ **Portfolio Performance** – View your portfolio's performance at a glance :
 - Last Month (as of end of last month)
 - 3 Months (for the last 3 months until end of last month)
 - YTD (from the start of year until end of last month)
- ④ Tap **Allocation**, **Performance%**, or **Net Position** to view the breakup of your holdings, an indication of your portfolio's performance, and the value of historical net positions for the selected portfolio.



Portfolio holdings and account balances are typically reflected as of previous business day; but may vary depending on certain markets and settlement timelines.

A consolidated view of your portfolio (continued)

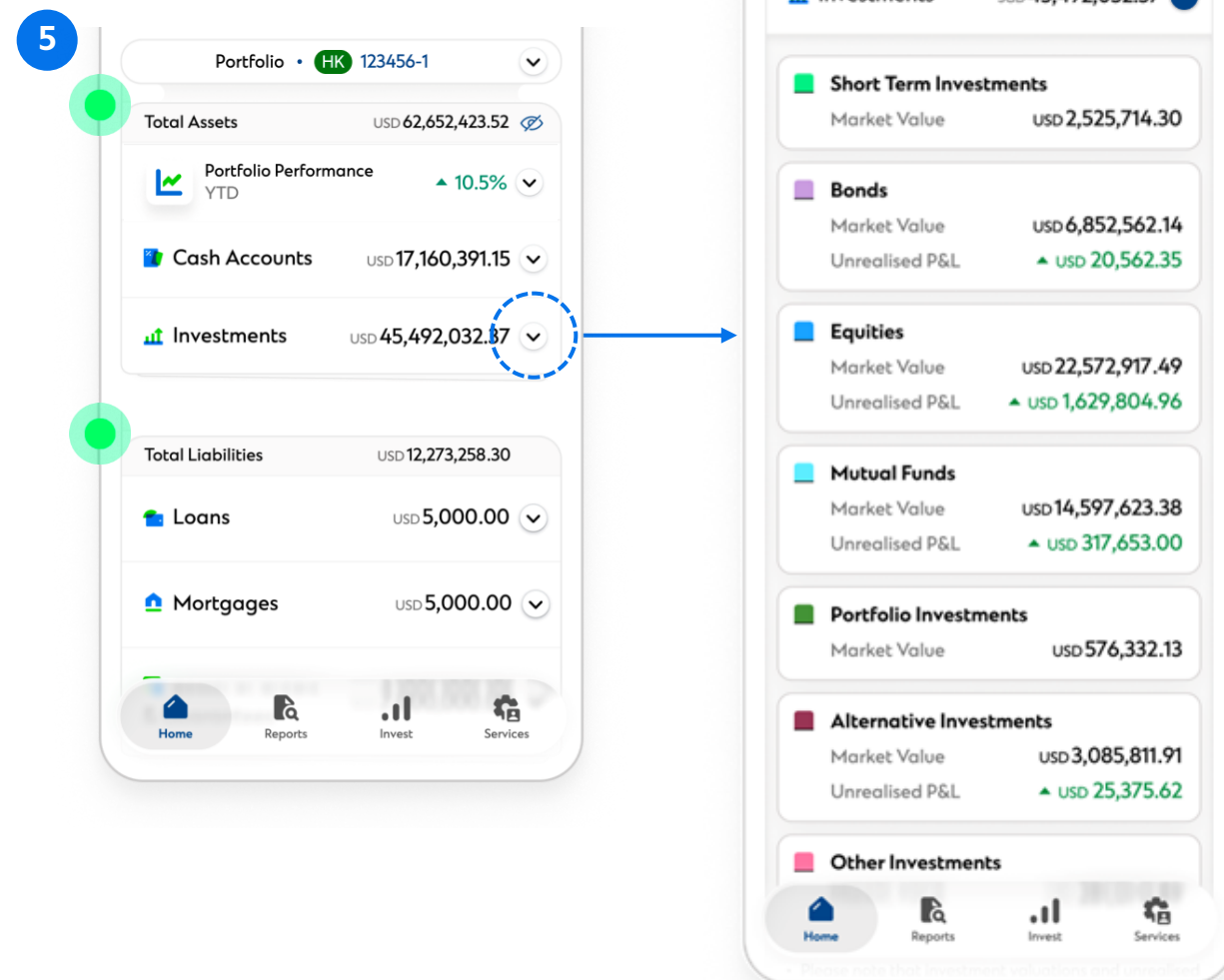
View your **Total Assets**, **Total Liabilities** and overall portfolio allocations in a glance.

5 Displays **Total Assets** and **Total Liabilities**.

Under **Total Assets**, you will find your [Cash Accounts](#) and [Investments](#).

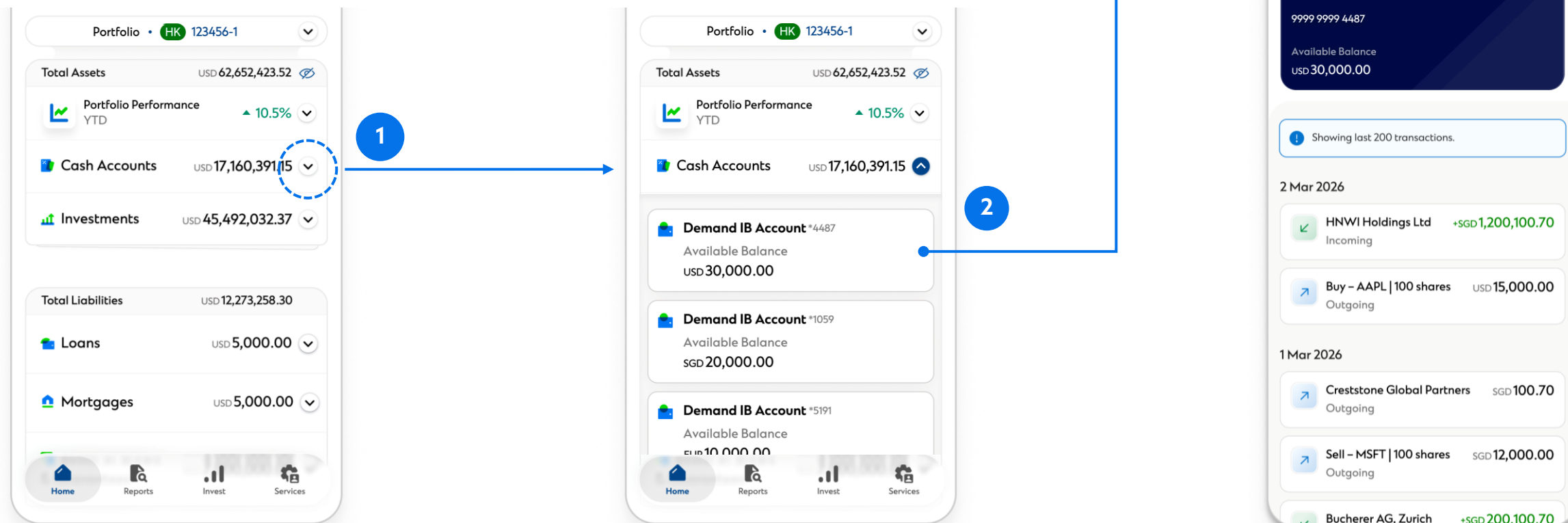
Under **Total Liabilities**, you will find your [Loans](#), [Mortgages](#), [Letter of Credit & Guarantees](#).

Tap any category to explore the underlying holdings and positions in more detail.



View Your Portfolio – Cash Accounts

View all your **Cash Accounts** and transaction activity.



① Expand **Cash Accounts** to view all your cash accounts.

② Tap any cash account you wish to view for further details.

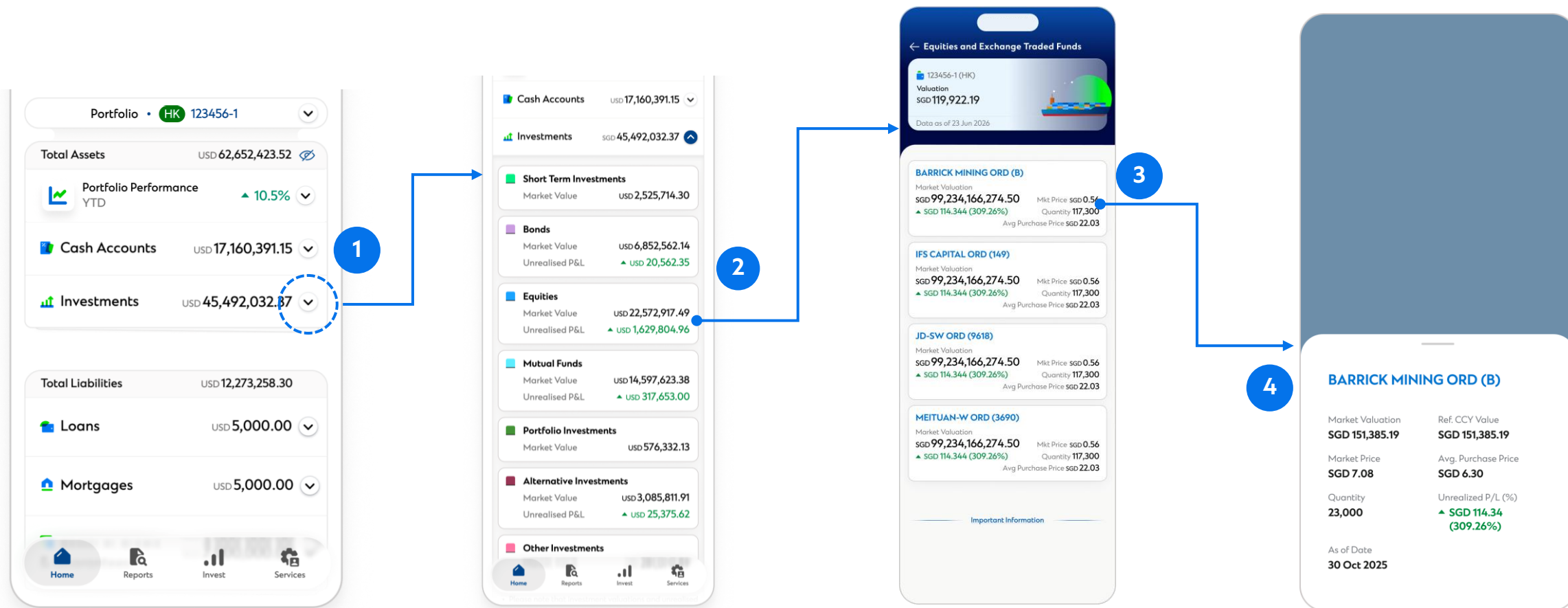
③ View transaction details under cash account.



Last 200 transactions are shown.

View Your Portfolio – Investments

View your **Investments** across asset classes and access details of your portfolio holdings and performance.



1 Expand **Investments** and find all your investments.

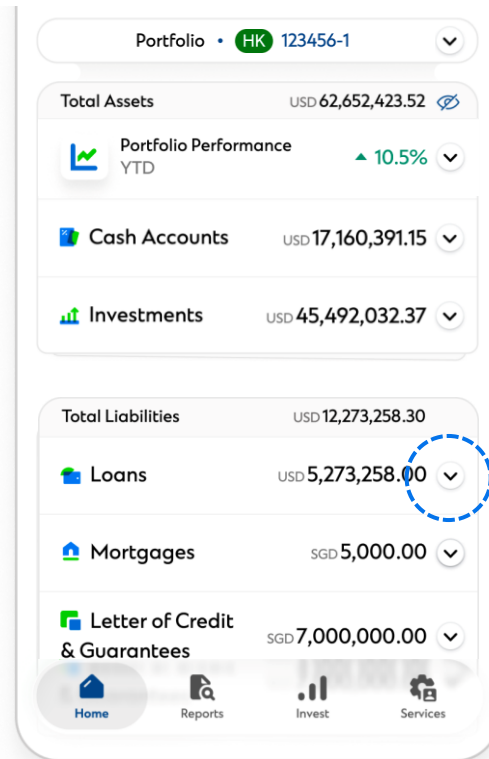
2 Tap any asset class you wish to view for further details (e.g., Equities as shown above).

3 Displays a quick view of the positions under the asset class (sorted by stock name for Equities)

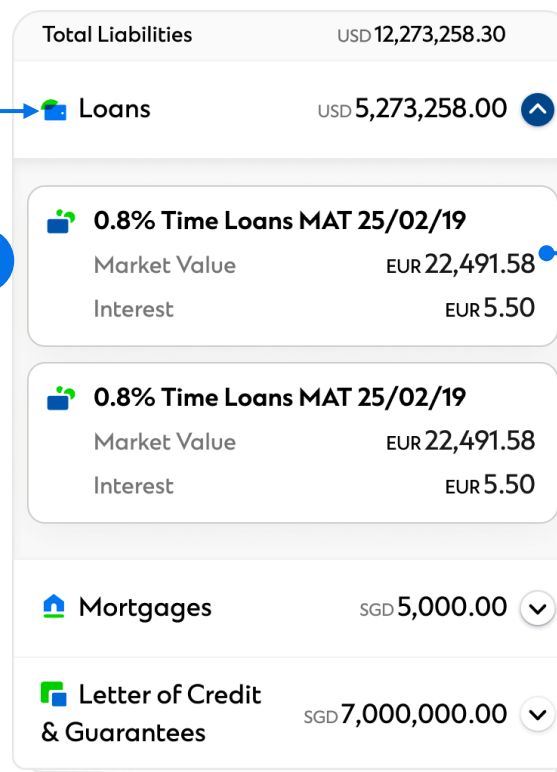
4 Tap on the position to view further details.

View Your Portfolio – Liabilities

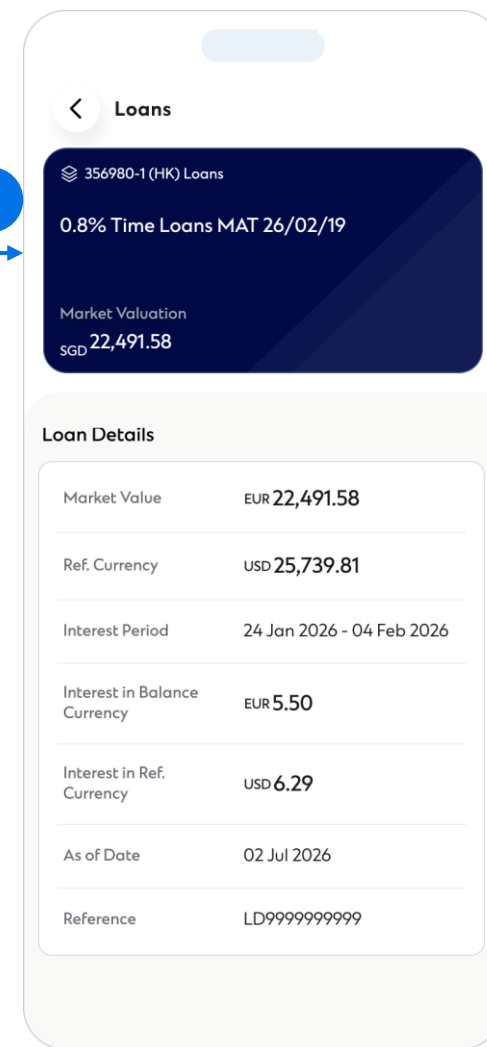
Stay informed on your **Liabilities** across Loans, Mortgages, Letters of Credit & Guarantees to get a clear overview of your borrowing arrangements.



- ① Under **Liabilities**, view your borrowing facilities by each category - Loans, Mortgages, Letters of Credit & Guarantees



- ② Tap on any category to view individual facilities and key information, (e.g., Loans as shown above)

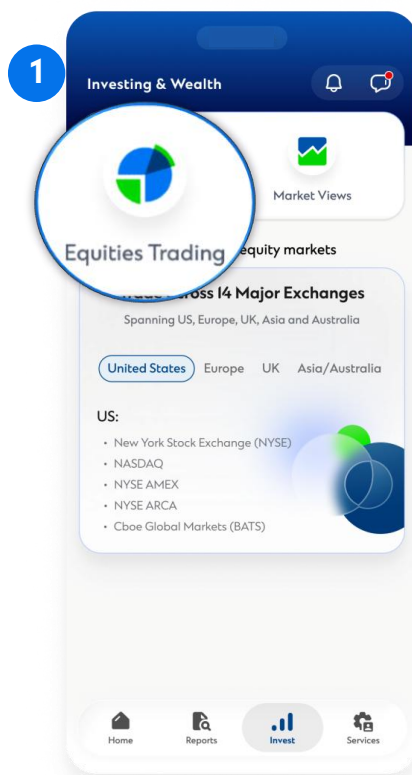


- ③ View detailed information on tapping the individual facility.

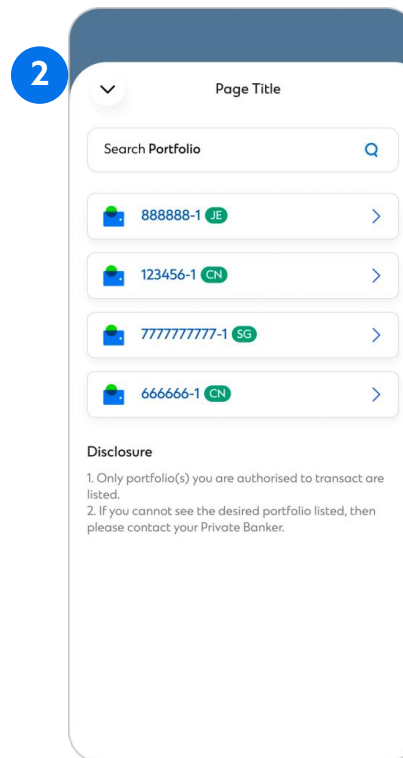
Investing & Market Insights

Equity Trading - Trade in leading stock exchanges globally

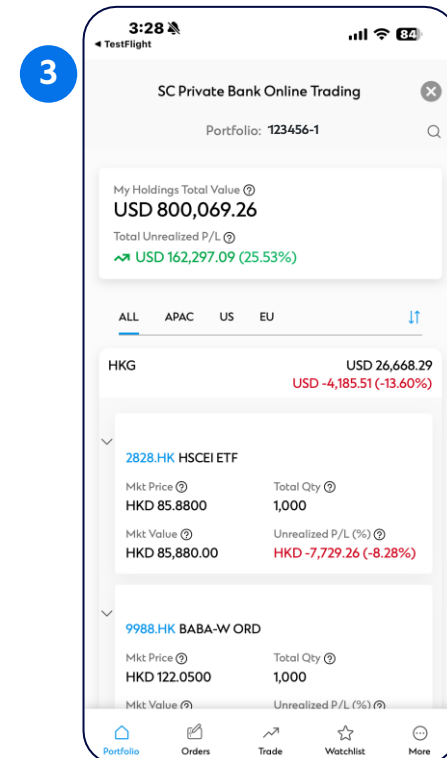
Navigating to the **Equities Trading** platform.



1 Go to **Invest** and then tap **Equities Trading**.



2 Select the desired portfolio and proceed.
Only Portfolio(s) you are registered for and authorised to trade will be listed



3 You are now on the Equities trading platform.



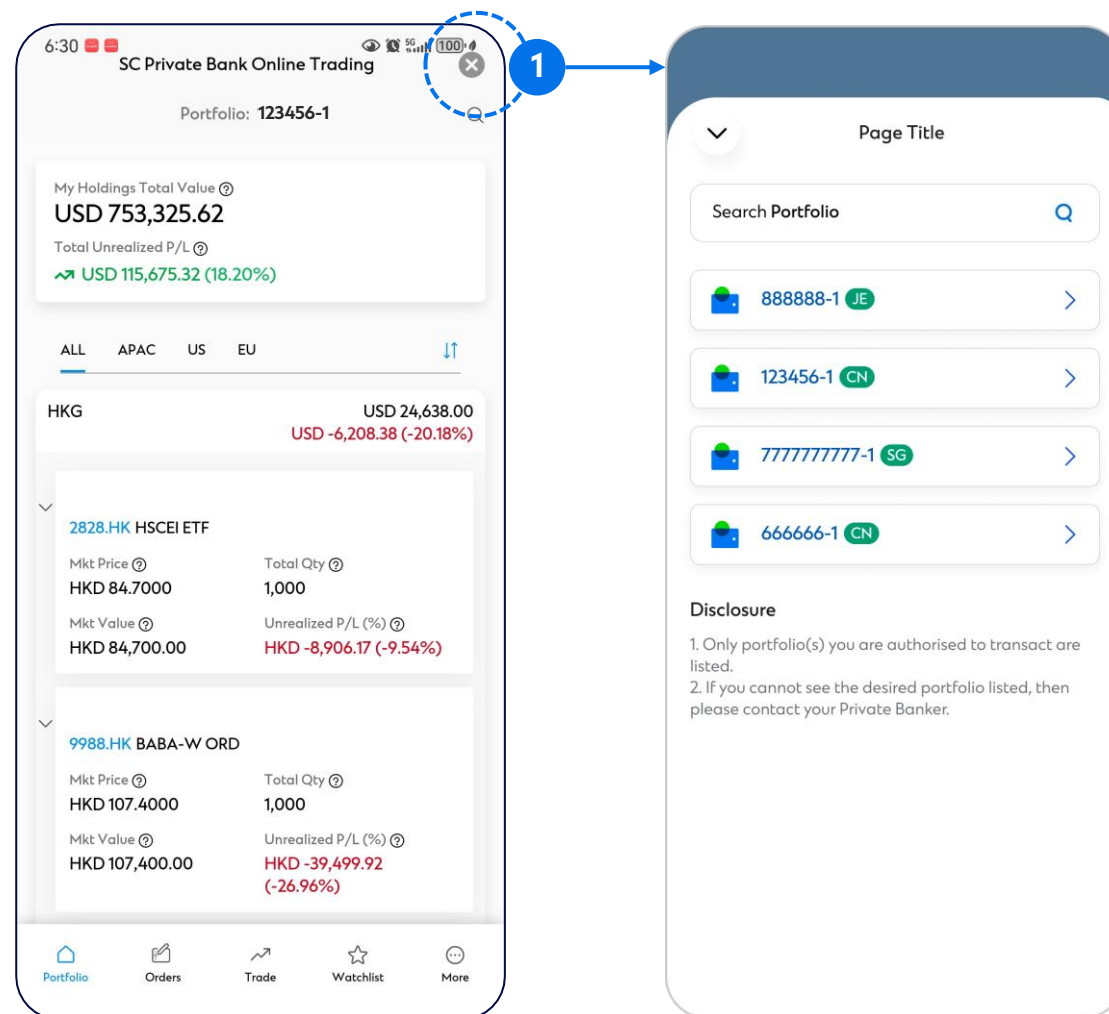
In cases where **Equity Trading** is not yet enabled, a message will be shown for you to contact your Private Banker for assistance on Step 1.

Equity Trading - Trade in leading stock exchanges globally

Navigating back to SC Mobile - Global Private Bank app from Equity Trading platform.

1 Tap the **X** icon at the top right of the screen.

You will be able to navigate back to the SC Mobile - Global Private Bank app and choose a different portfolio for equity trading.

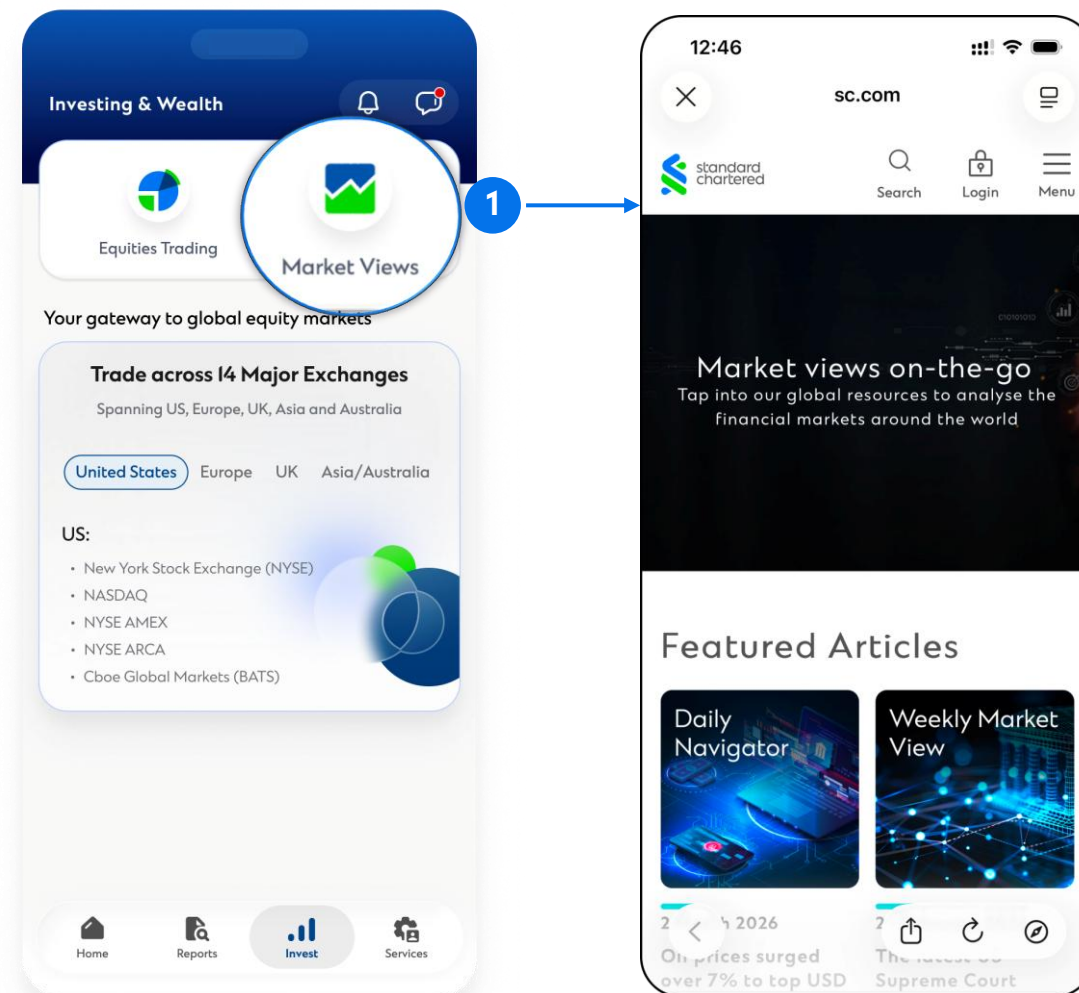


Market Views - Stay updated with market insights

To view **Market Views** on-the-go.

1 Tap **Market Views** via **Invest** main menu.

Access **Market Views** on-the-go to stay updated with insights from our Chief Investment Office.

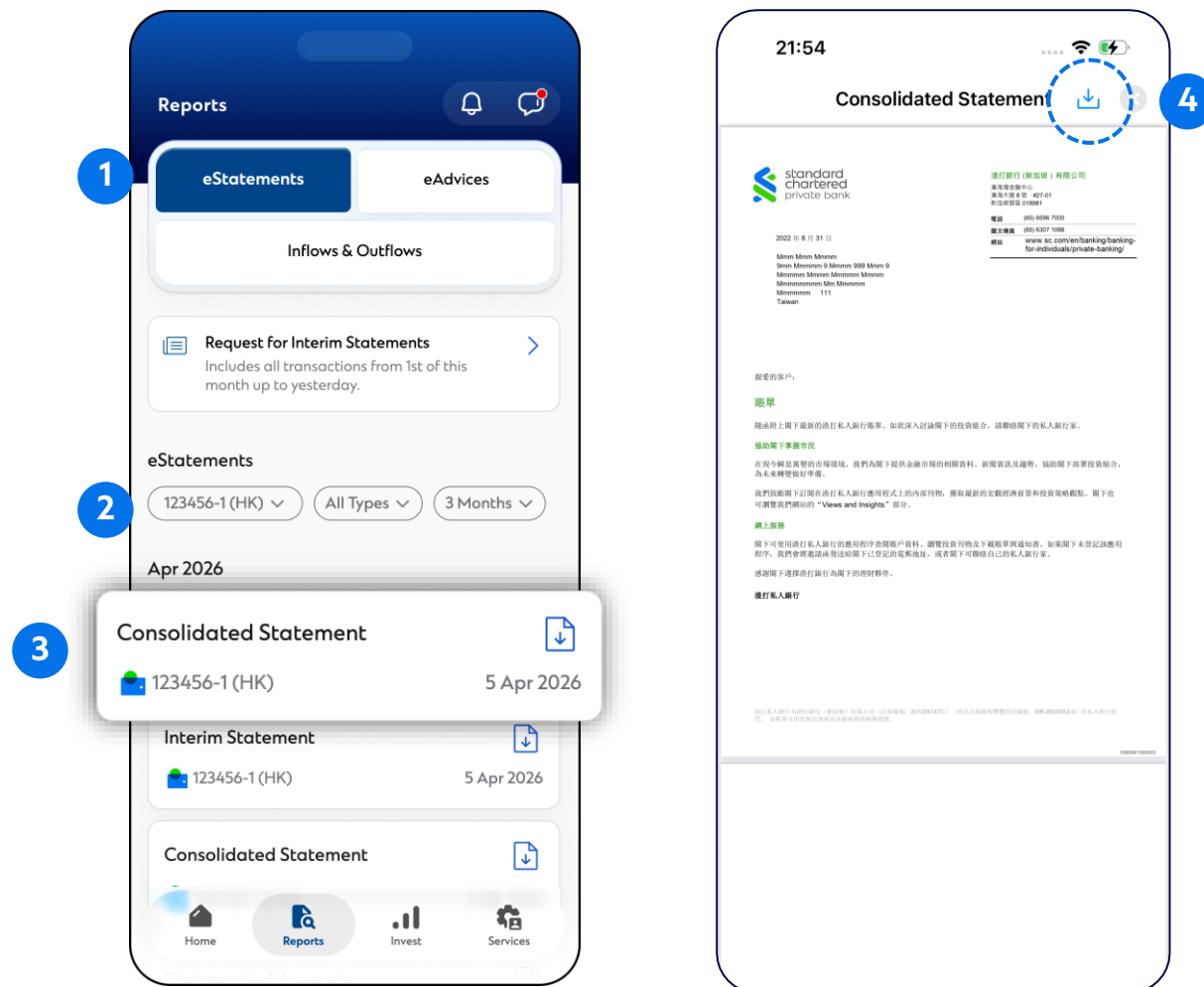


Reports

Access eStatements

Easily access, review and download your statements from the past 36 months through the app.

- 1 Select **eStatements** under **Reports**.
- 2 Select **Portfolio** and **Type of Statement and Date Range**.
You may select **Consolidated Statement**, **Collateralised Trading Account Statement**, **Discretionary Portfolio Statement** or **Interim Statement**.
- 3 Select the statement you wish to view from the eStatements listing.
- 4 Tap **Download** icon  on the statement if you wish to save it to your device.

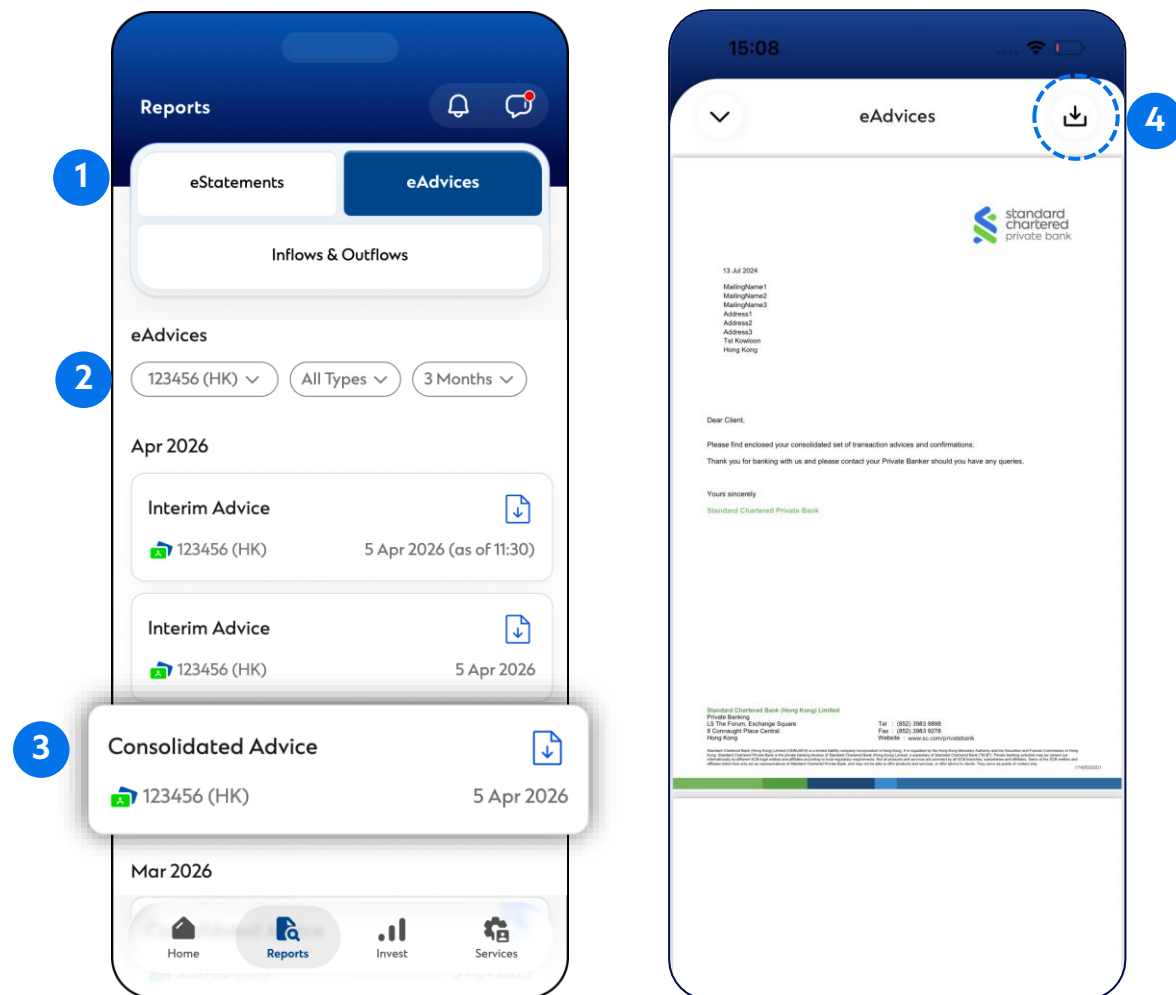


You will receive an email notification once your latest eStatement is available for viewing.

Access eAdvices

Access your Consolidated Advices for the past 36 months.

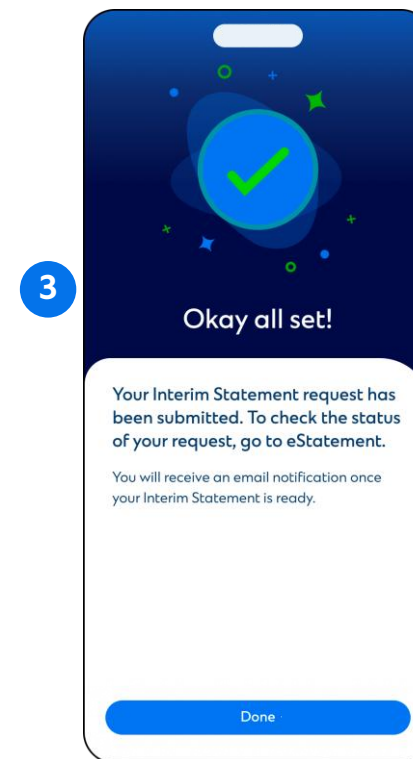
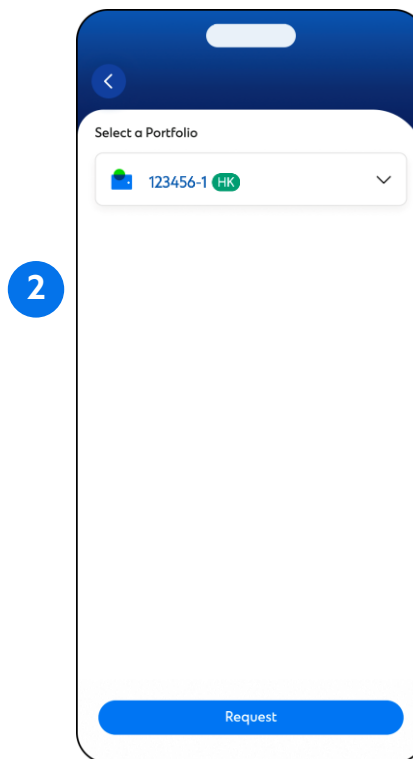
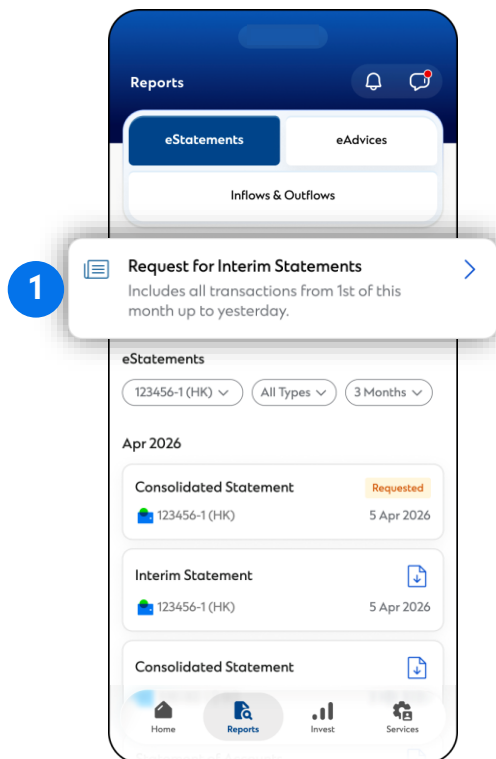
- 1 Select **eAdvices** under **Reports**.
- 2 Select **Portfolio**, **Type of Advice** and **Date Range**.
You may select **Consolidated Advice** or **Interim Advice**.
- 3 Select the advice you wish to view from the eAdvices listing
- 4 Tap **Download** icon  on the advice if you wish to save it to your device.



You will receive an email notification once your latest eAdvice is available for viewing.

Request Interim Statements

Interim (Same Day) Statement Generation - Interim Statement covers the period from the first day of the current month to the previous business day before your request.



① This feature can be found within the menu **eStatements** under **Reports**.

② Select CIF and portfolio that you wish to request interim statements for and tap **Request**.

③ Your request will be submitted. You will receive an email notification when it is available for download within the next 15 minutes.



You will receive an email notification once your latest interim Statement is available for viewing.

Access Inflows & Outflows

Inflows and Outflows.

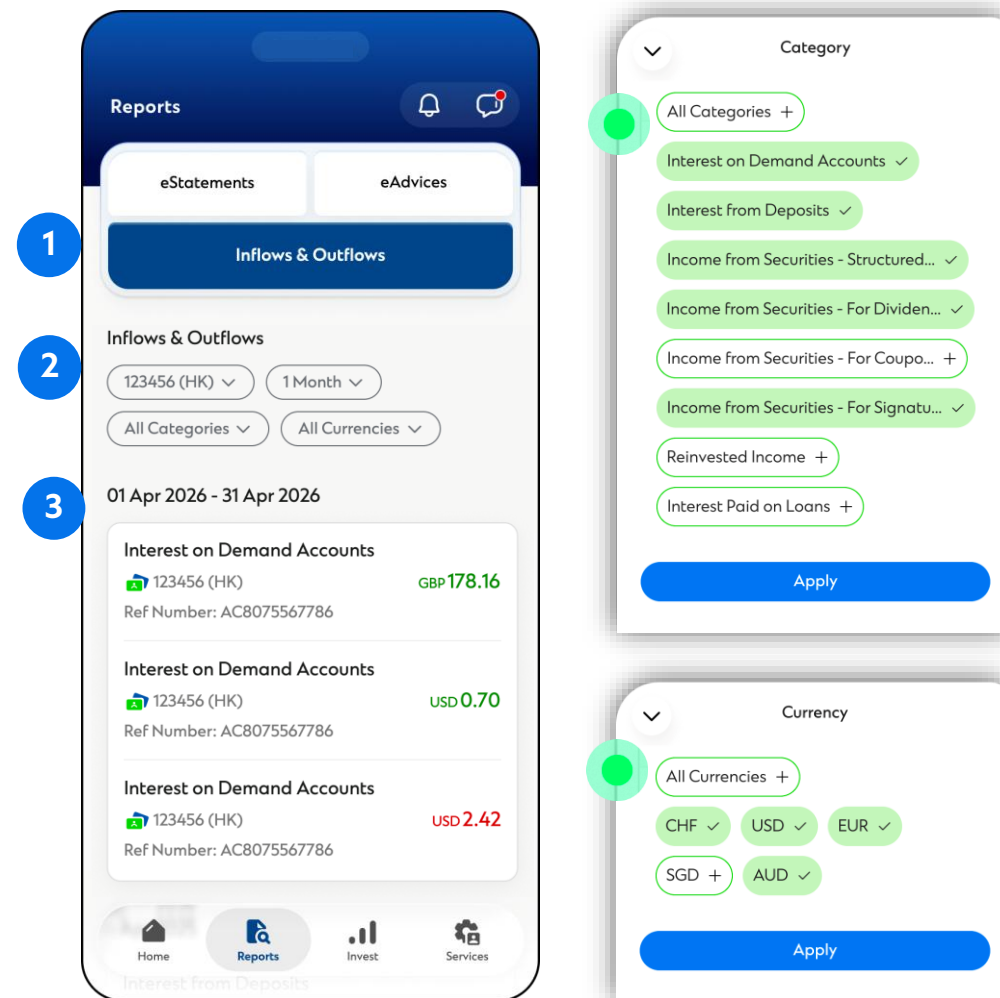
View your inflows and outflows across SG and HK portfolios.

1 Select **Inflows & Outflows** under **Reports**.

2 Select **Portfolio**, **Date Range**, **Category** and **Currency**.

You may select **Interest on Demand Accounts**, **Interest from Deposits**, **Income from Securities – Structured Notes / For Dividend Distribution / For Coupon Distribution / For Signature Coupon Distribution**, **Reinvested Income** or **Interest Paid on Loans**.

3 Inflows & Outflows are displayed based on date range.

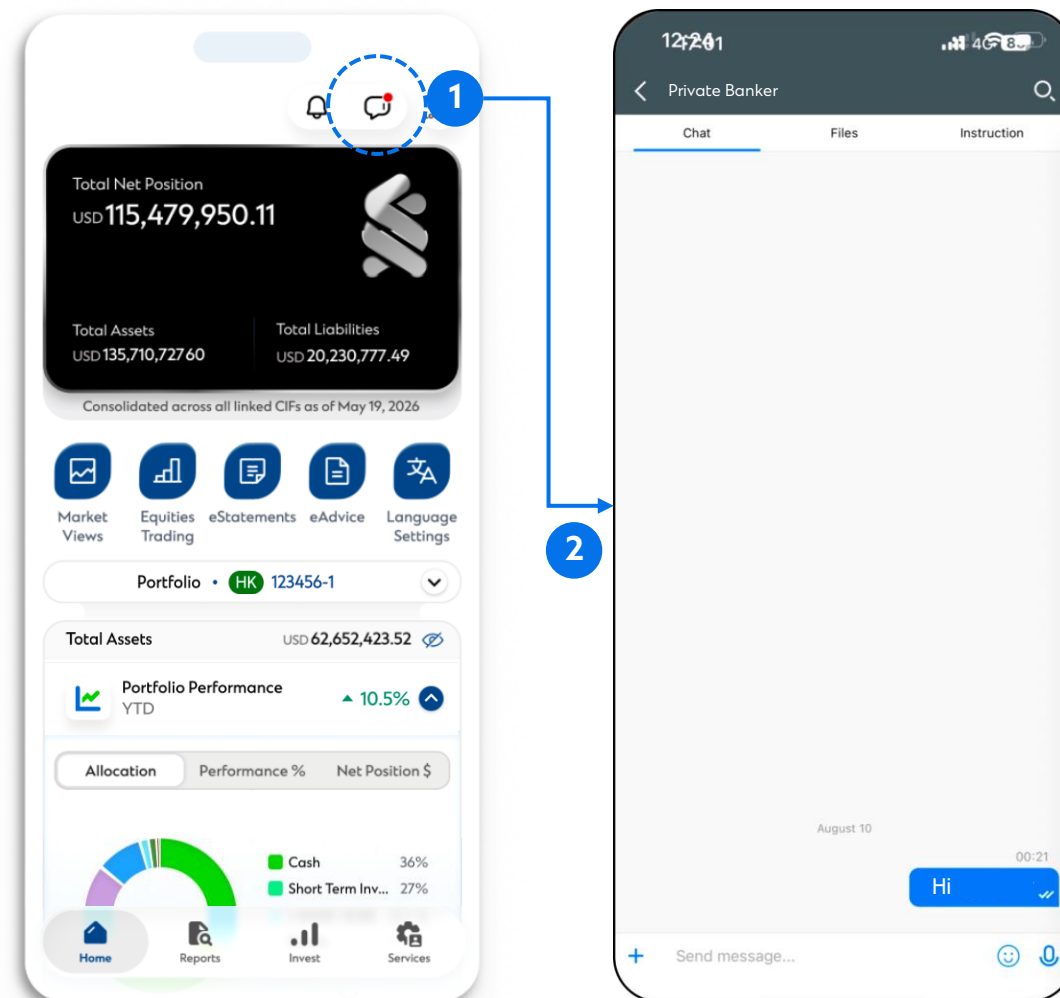


Collaboration

Instant Messaging

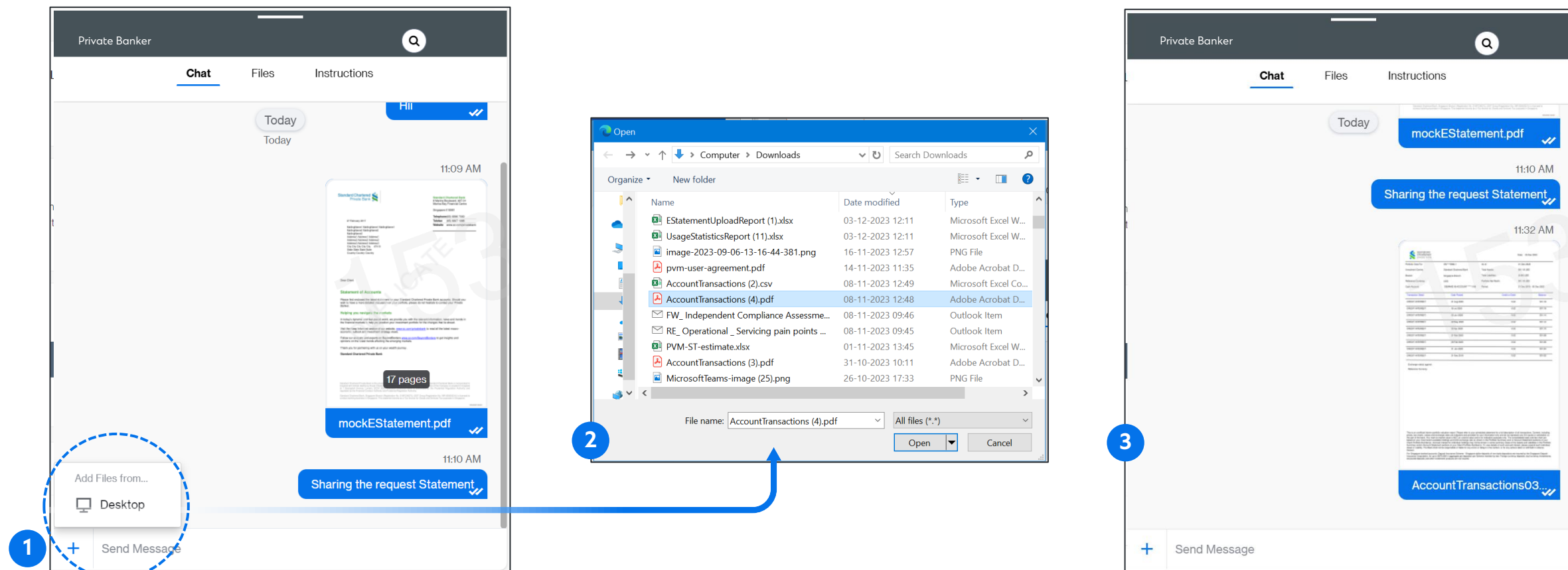
The myRM feature allows you to reach out to your Private Banker directly through SC Mobile - Global Private Bank app in a secure and intuitive manner.

- 1 Tap the **Chat** icon  at any point within the SC Mobile - Global Private Bank app.
- 2 Send messages, discuss trade ideas and share documents with your Private Banker.



Document Sharing

You can share and receive file from your Private Banker directly through SC Mobile - Global Private Bank app.



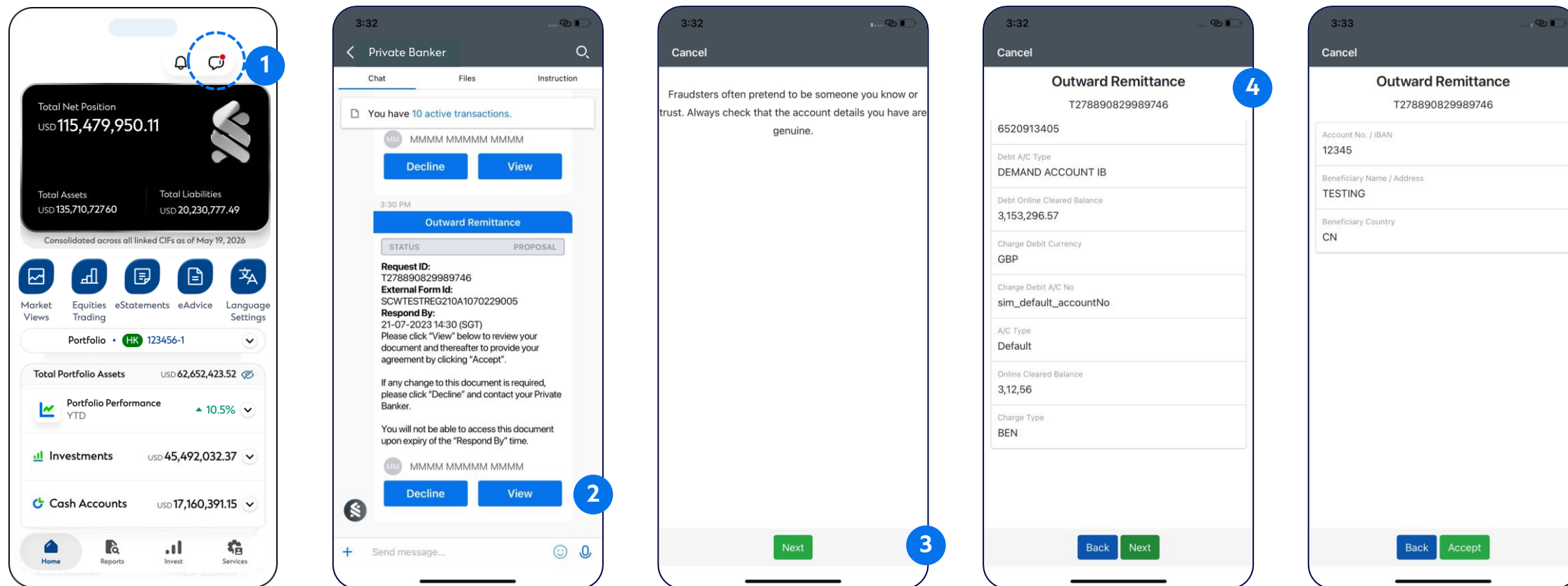
1 Tap the **Chat** icon  and then tap the **+** icon to upload a document from your device.

2 Select the desired document file (ppt, doc, pdf, jpeg or png) and tap **Open**.

3 File will be securely shared with your Private Banker.

Payment Instructions - Review

Upon payment instructions being provided to your Private Banker.



1 Tap the **Chat** icon to access payment instructions.*

2 Tap **View** for payment instruction details.

3 Tap **Next** to acknowledge the Fraud notification pop up prompt.

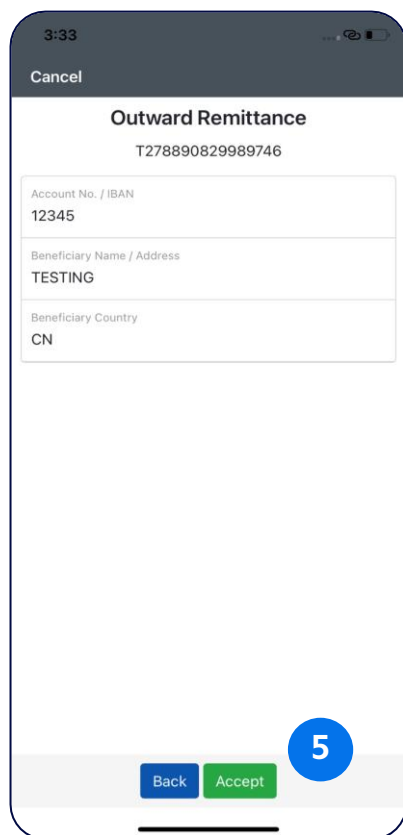
4 Review the details of the payment instruction.



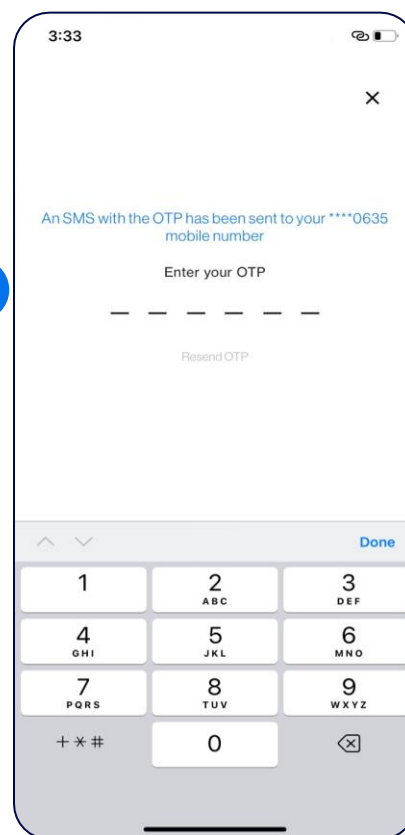
* Excluding UK Advisory Center clients.

Payment Instructions - Approval

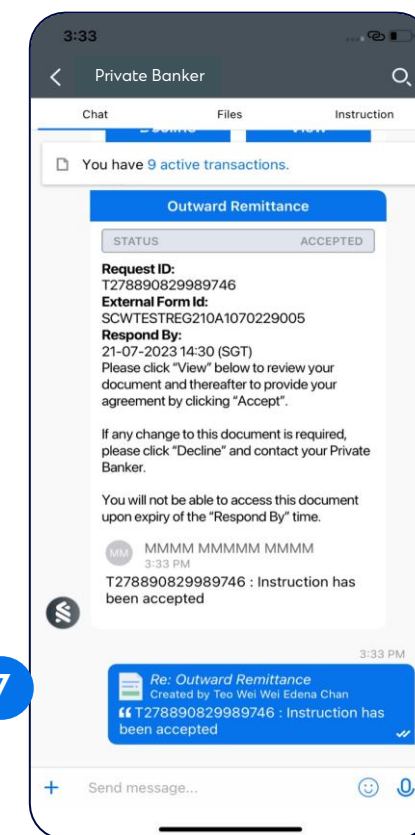
Once you have reviewed the payment instruction details you can provide your approval for the payment to be processed.



5 Tap **Accept** to proceed with the Payment transaction post review.



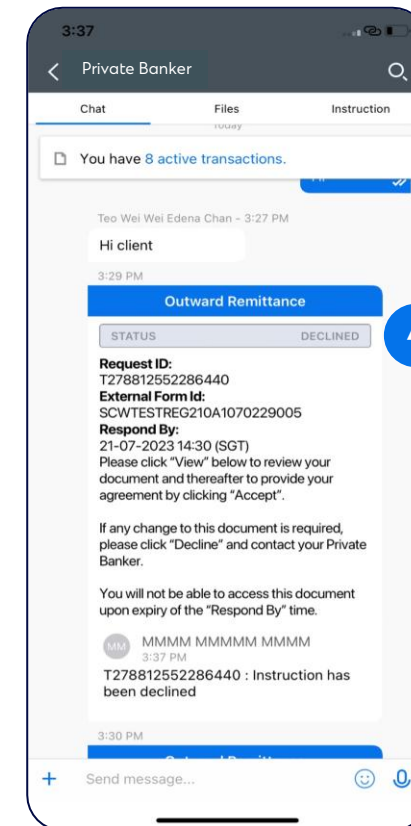
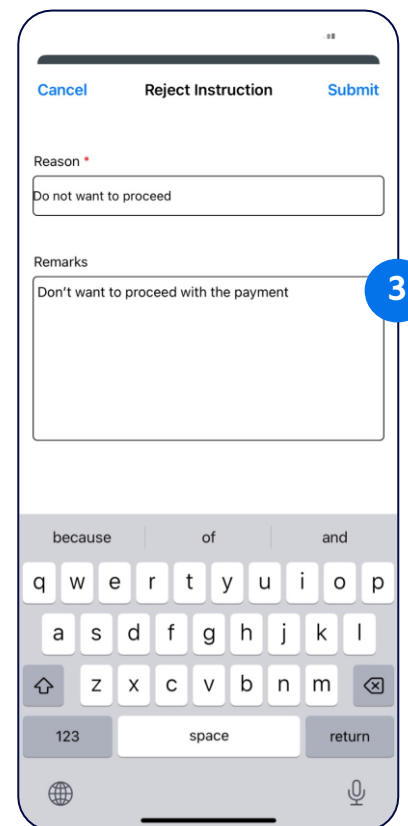
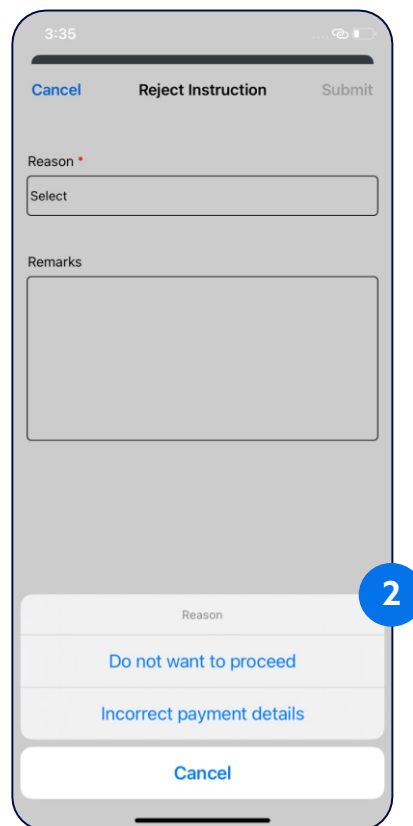
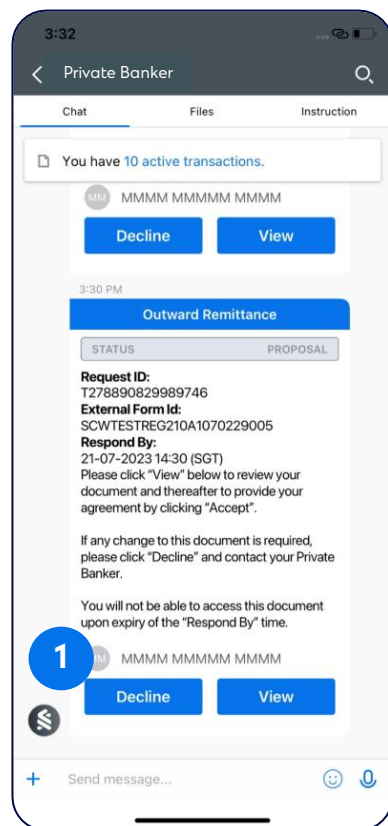
6 Key in the OTP sent to your registered mobile number and email address.



7 Payment instruction status will be updated to '**Accepted**' in the chat.

Payment Instructions - Decline

Once you have reviewed all the Payment instruction details, you can decline the Payment instruction if you do not wish to proceed.



1 Tap **Decline** and reject instruction prompt will appear.

2 Select the Reason.

3 Enter the Remarks and tap **Submit**.

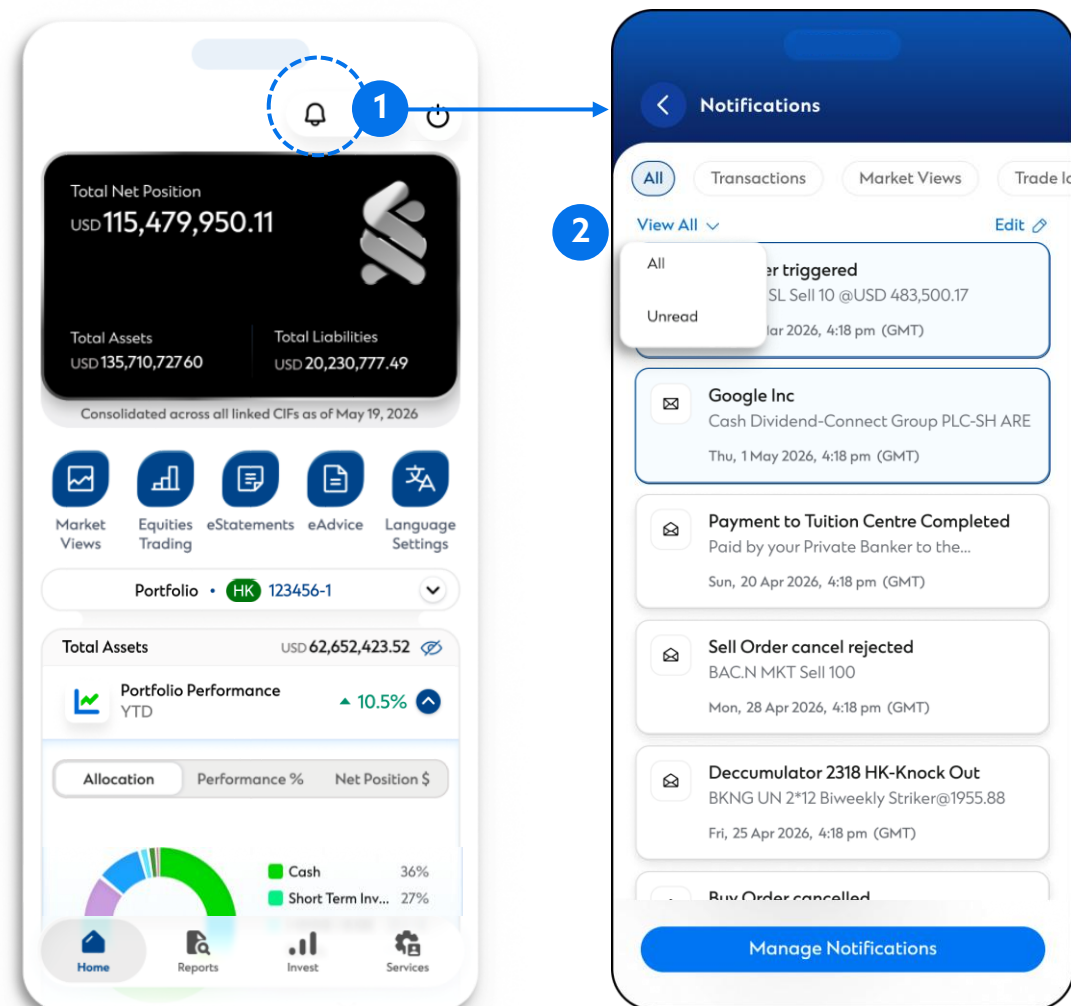
4 Payment instruction status will be updated to '**Declined**' in the chat.

Notifications

Communication Hub – Stay informed with key notifications.

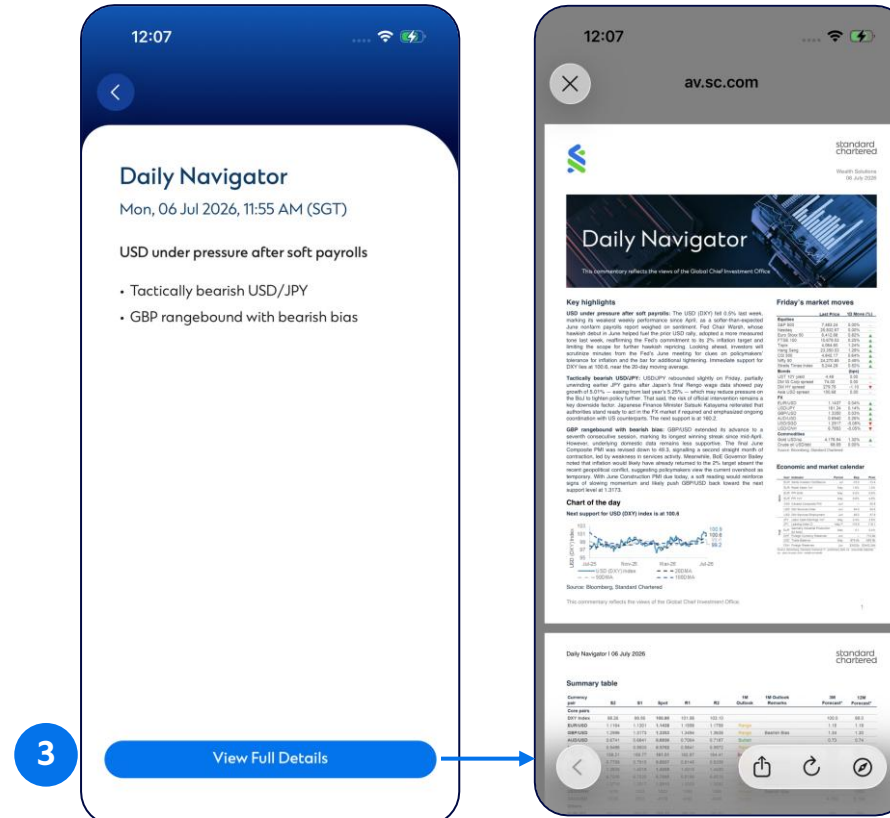
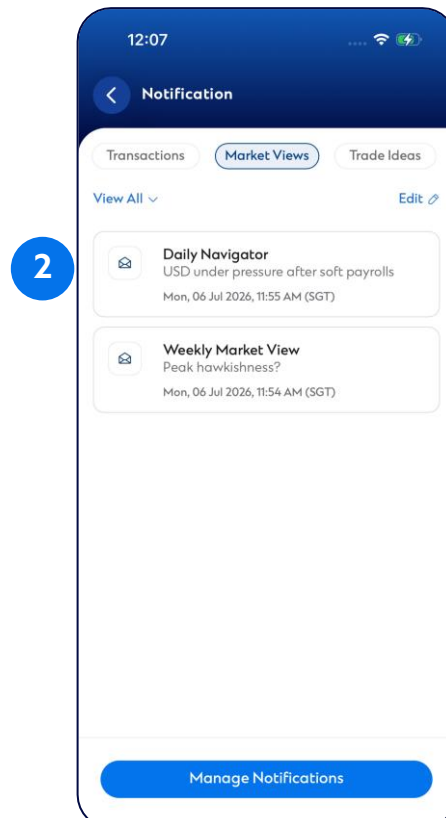
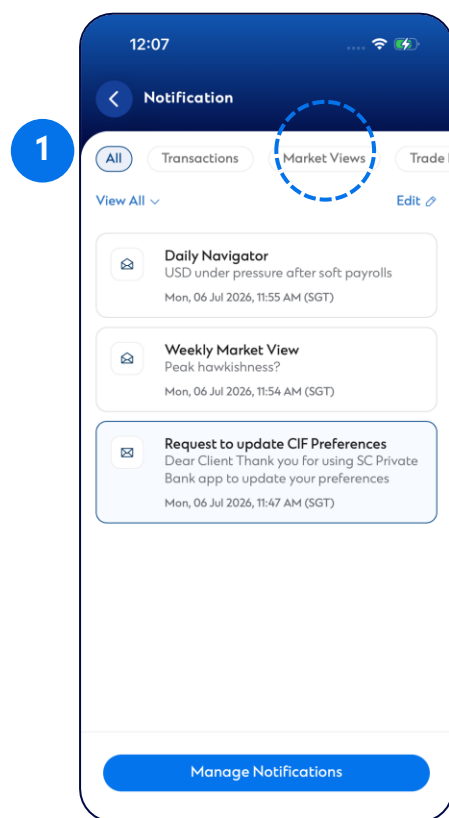
The SC Mobile - Global Private Bank app provides a simple and intuitive user interface for you to access all the notifications in a single place.

- 1 Tap the **bell** icon  on the top right of the home screen to access the Communication Hub.
- 2 By default, all notifications are displayed. To view details, select the notification from the listing. To filter and view unread notifications, tap **View All**.



Communication Hub – Market Views

To view market insights.



1 Notifications are grouped by categories. For example, tap the **Market Views** tab to view notifications related to market insights.

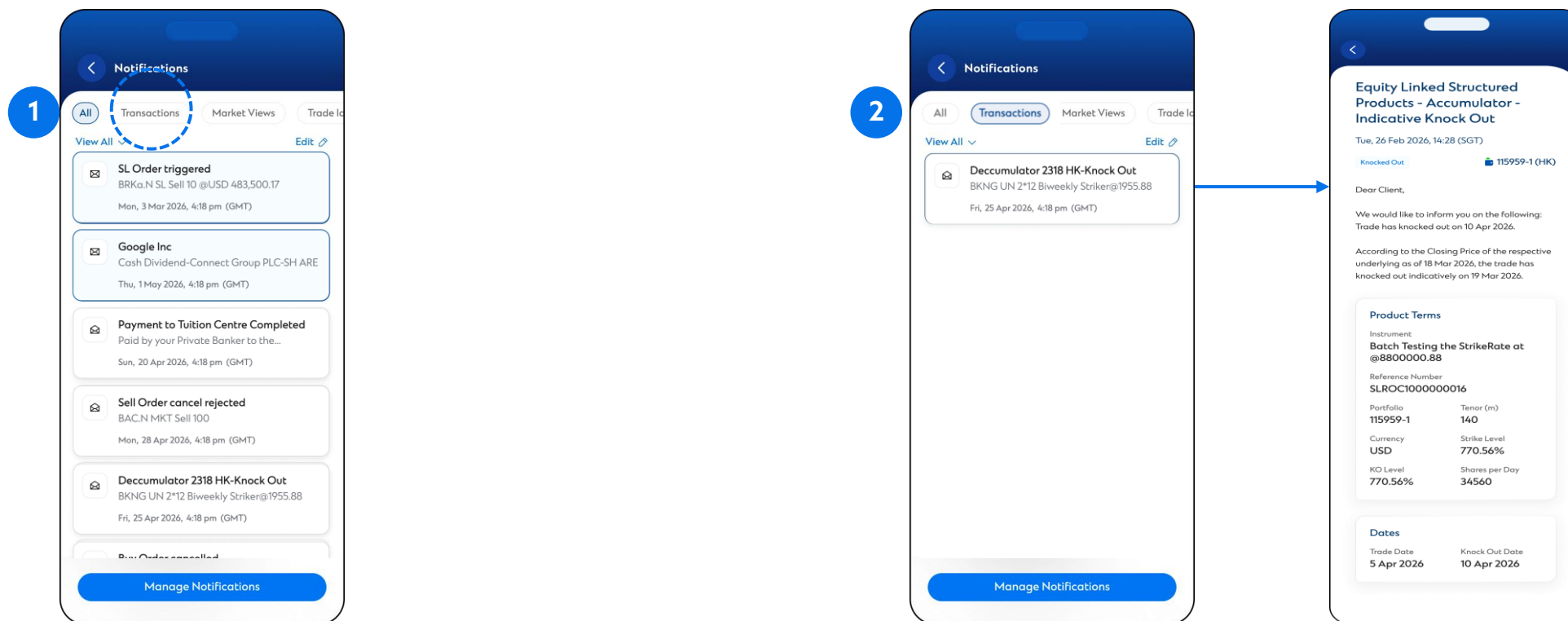
2 Tap a notification to read its summary.

3 For a detailed view, tap **View Full Details**.



Communication Hub – Transaction notifications

To view Equity Linked Structured Products and Equity trading transaction notifications.



1 Tap the **Transactions** option. All the notifications related to Equity Trading and Equity Linked Structured Products will be listed here.

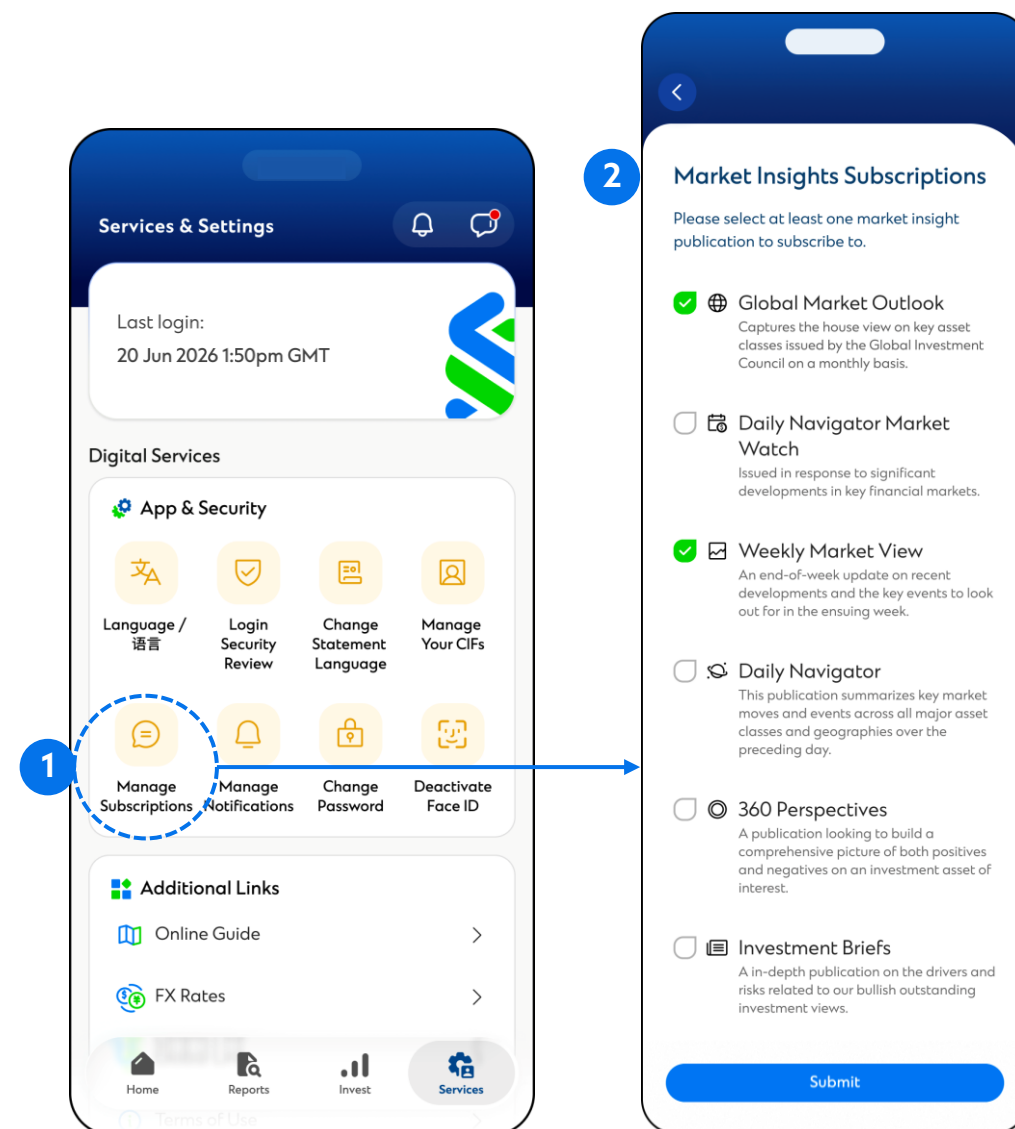
2 To read the summary, tap individual notification and detailed screen will open.

Manage Your Preferences

Subscriptions

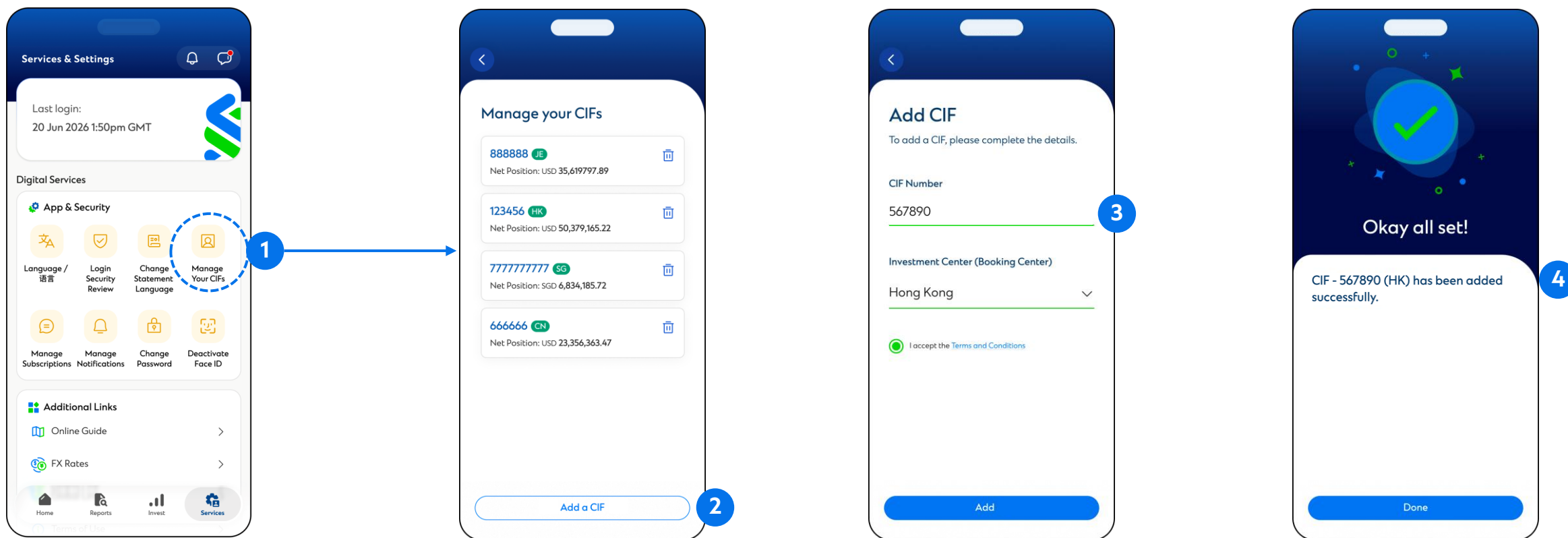
Our Market Insights provides you updates on the market and house views by asset classes.

- 1 Tap **Manage Subscriptions** via the **Services** main menu to customize alerts for 'Market Views'.
- 2 Select the preferred publications and tap **Submit** button at the bottom of the screen to subscribe.



Manage CIF – Add a CIF

This feature allows you to add a CIF to your login profile in the SC Private Bank application.



1 Tap **Manage Your CIFs** via the **Services** main menu.

2 Tap **Add CIF**. A prompt will appear.

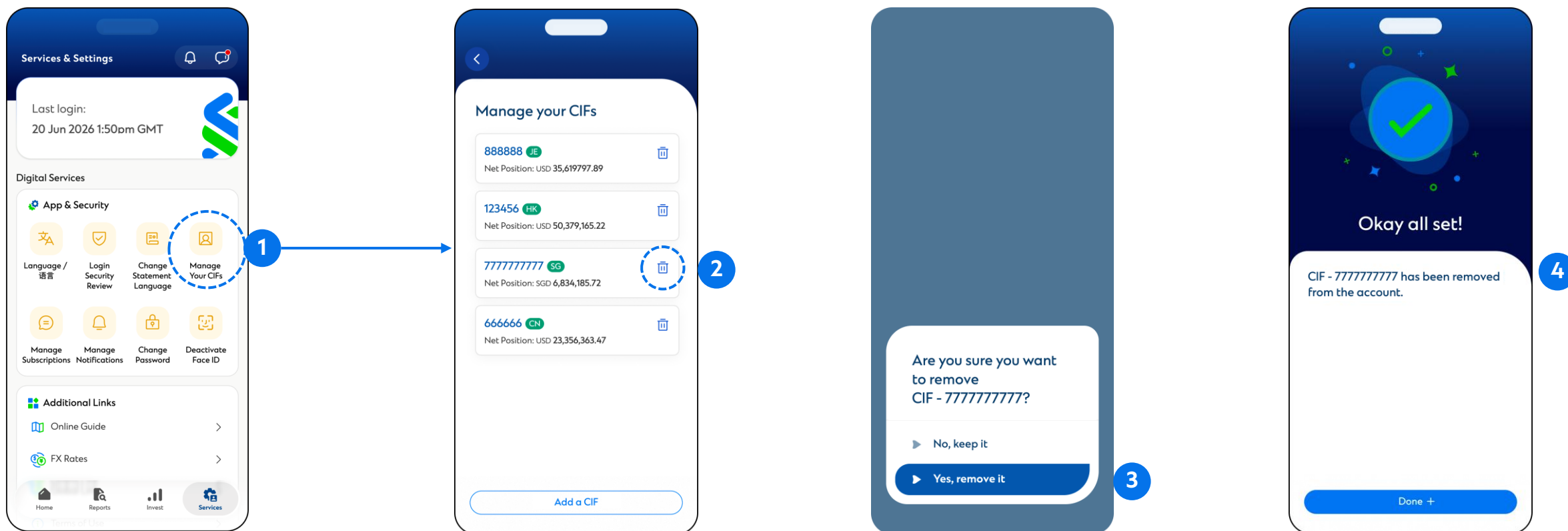
3 Enter the CIF details. Accept the Terms and Conditions and then tap **Add**.

4 The relevant CIF is added to your login profile.



Manage CIF – Remove a CIF

This feature allows you to remove a CIF from your login profile in the SC Private Bank application.



1 Tap **Manage Your CIFs** via the **Services** main menu.

2 Tap  icon next to the CIF which needs to be removed from your login profile.

3 Tap **Yes, remove it** on the prompt to confirm your action.

4 The relevant CIF is removed from your login profile.



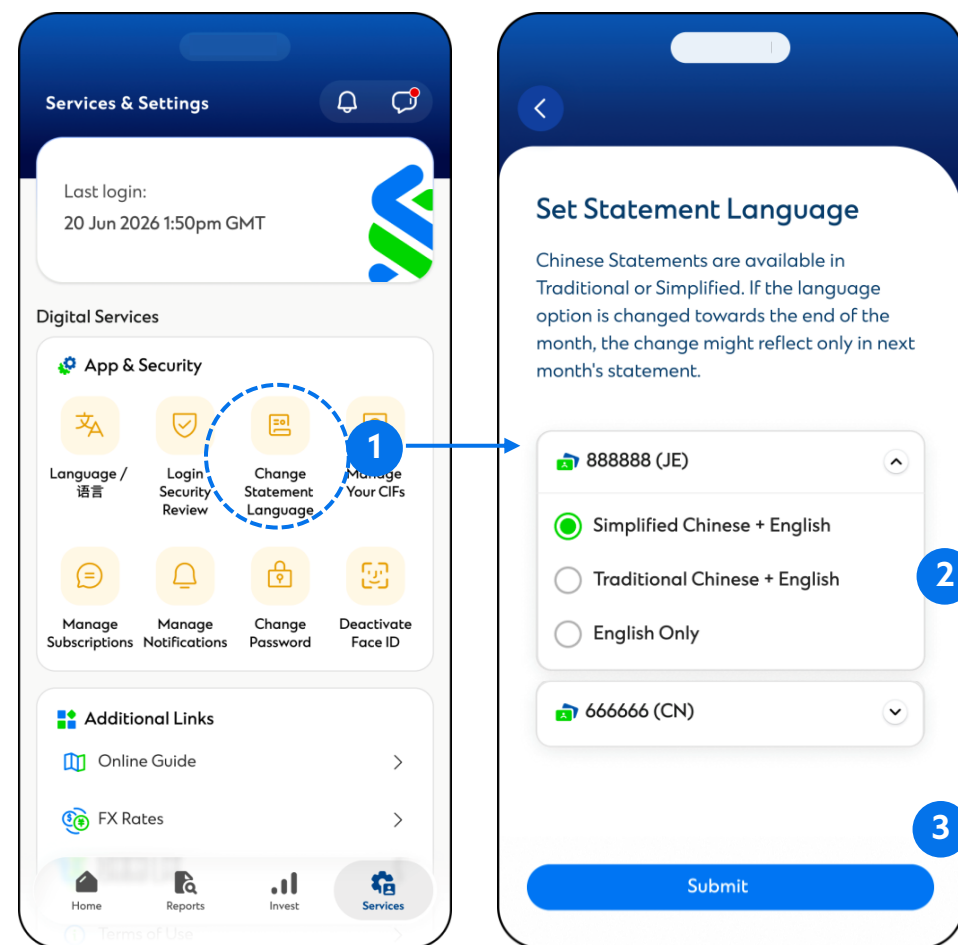
If you delete the only CIF in your login profile, your account will be disabled and you would be required to re-register in the app.

Statements Language

This feature allows you to view your month end statements language to English, Traditional Chinese or Simplified Chinese.

- 1 Tap **Change Statement Language** via the **Services** main menu.
- 2 Select the preferred statement language for the CIF.
- 3 Tap **Submit** at the bottom of the screen. You will be prompted to perform OTP verification.

! Available only to authorized roles. For unauthorized roles, a disabled state with an access message will be displayed.

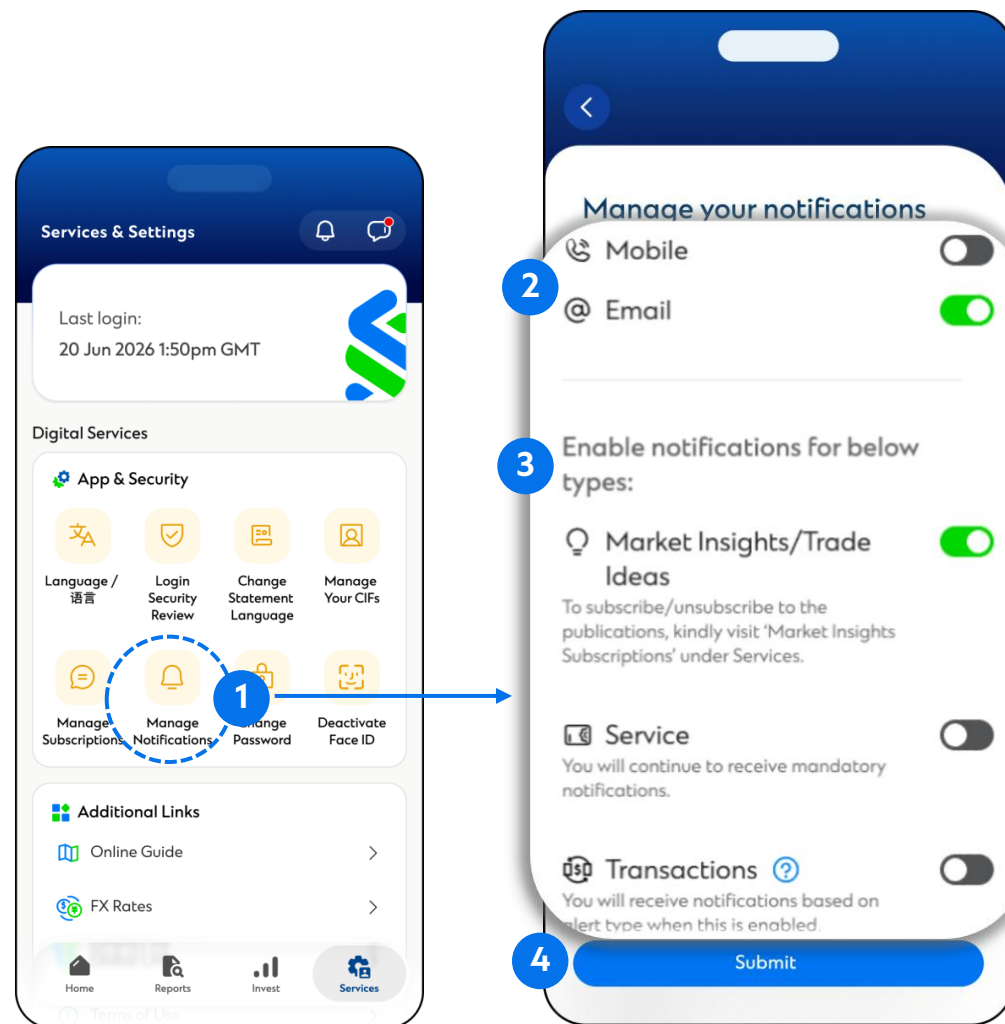


! Paper print client : You will receive the paper printed statements in your preferred language commencing from the following month.

Manage Notifications

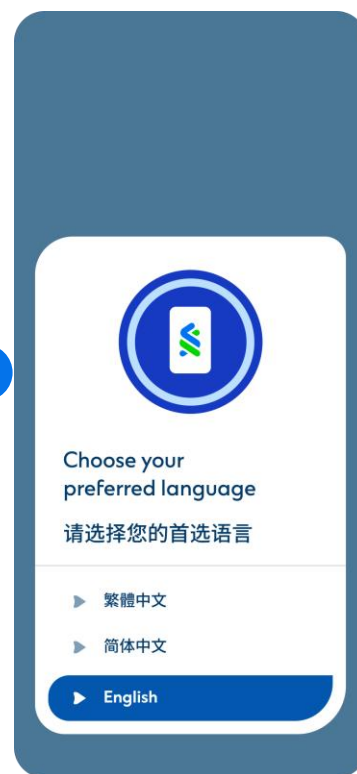
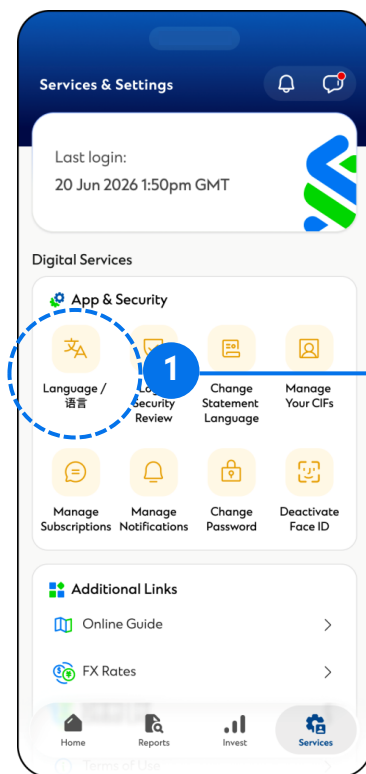
This feature allows you to customize your notification preferences.

- 1 Tap **Manage Notifications** via the **Services** main menu to customize alerts for 'Market Insights'.
- 2 **Notifications Mode** : you may opt in/out for the email and mobile push notifications (mobile app only) for the various notification types.
- 3 **Notifications Types** : Slide the toggle ☐ button to the left if you no longer wish to receive the particular notification.
 - **Market Insights/ Trade Ideas** : In house publication notifications
 - **Service** : Preference update confirmation notification
 - **Transactions** : Equity Linked Structured Products and Equity Trading Order alert notifications
- 4 Tap **Submit** at the bottom of the screen for confirming the changes.



Change the preferred language

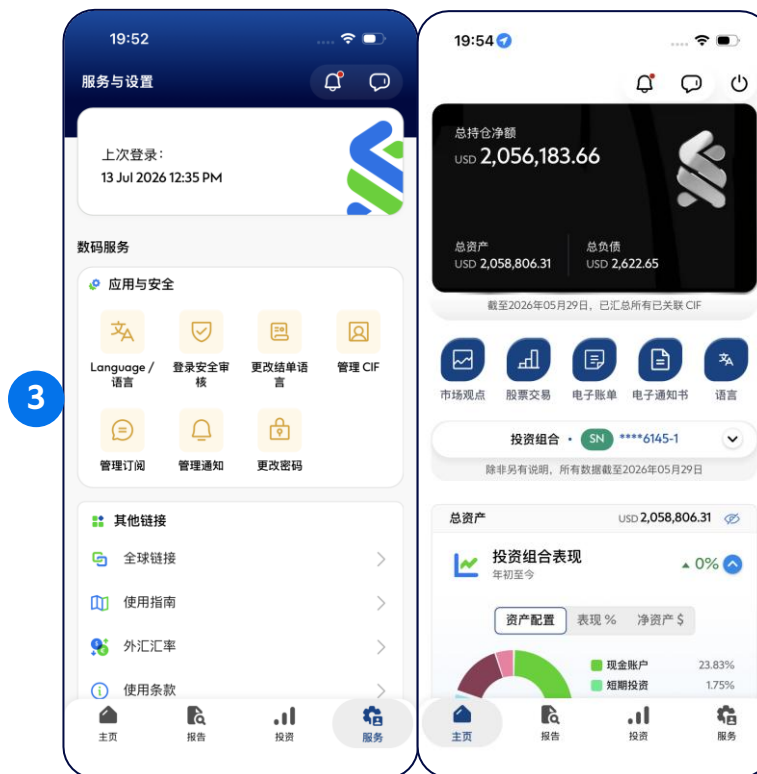
This feature allows you to change your language preferences on the app.



1 Tap **Language / 语言** via the **Services** main menu.

2 Choose your preferred language,

- 繁體中文 (Traditional Chinese)
- 简体中文 (Simplified Chinese)
- English



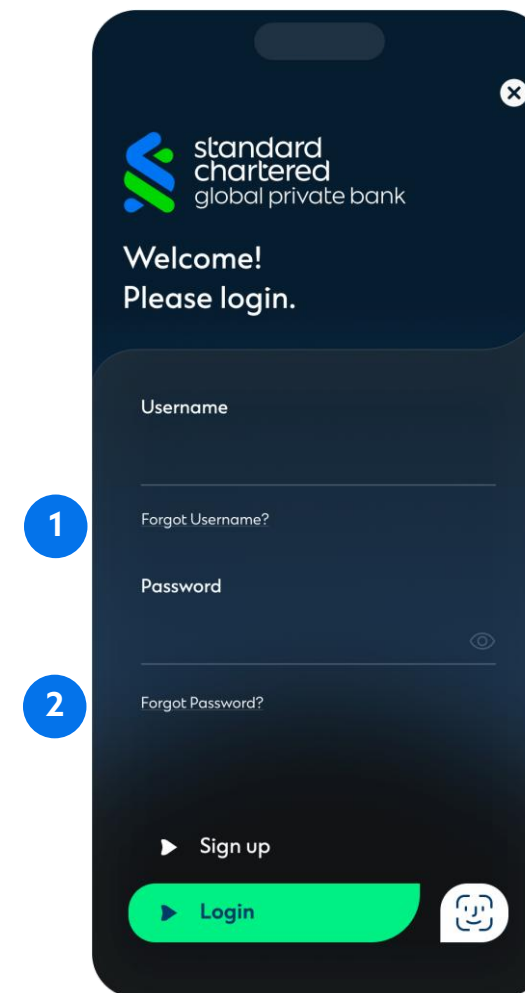
3 Once a language (Traditional Chinese or Simplified Chinese) is selected, all pages, including Home, will display content in that language.

User Access Management

Reset Credentials

You may reset your Credentials from the login screen.

- 1 If you have forgotten your username, select [Forgot Username](#) to reset your login credentials. The process is similar to Registration/Sign up.
- 2 If you have forgotten your password, select [Forgot Password](#) and follow the steps as indicated.



Your account will be disabled after 3 consecutive unsuccessful login attempts. You can re-enable the account by updating your password using Forgot Password feature.

Forgot Username

Tap **Forgot Username** from the login screen and follow these steps.

1

Forgot Username?
To reset your username, please help us verify your identity.

Investment Center (Booking Center)
Hong Kong

CIF Number
123456

Document ID ⓘ
123456

Last Name
Dough

Date of Birth
26 Jul 1994

Country of Birth
Hong Kong

Contact us today to find out how to become a Standard Chartered Private Bank Client.

☒ I accept the [Terms and Conditions](#).

Continue

2

Verification
Please enter the One-Time Password (OTP) sent to:
Mobile number **** 5432
Email address AR*****A@sc.com

● ● ● ● ● ●

Resend OTP

From Messages
241356

1	2 abc	3 def
4 ghi	5 jkl	6 mno
7 pqrs	8 tuv	9 wxyz
0		ⓧ

3

Create New Username
This is the username and password you will use to login to our mobile and online banking.

Username ⓘ
JohnDough90

Password
Choose a password that you don't use elsewhere and does not contain information that others might easily find or guess.

● ● ● ● ● ● ● ●

- One lower character
- One upper character
- One numeric character
- Special character(s) only in (!@#\$%^&*+), / - \ _ { } ~ ? < >
- 12-20 characters
- No white space or common passwords (ie. 'password')
- Password should not contain consecutive characters

Submit

4

Okay all set!

You've successfully set up a new username!

Login

1 Key in Investment Centre (Booking Centre), CIF, Document ID, Last Name, Date of Birth, Country of Birth and tap **Continue**.

2 Enter the OTP sent to your registered mobile number and email address.

3 Create your new Username and Password. Tap **Submit**.

4 You may now log in to the app using the new Username and Password.



If you do not receive an OTP, tap 'Resend OTP' or contact your Private Banker.

Forgot Password

Tap **Forgot Password** from the login screen and follow these steps.

The image shows four sequential mobile app screens for password reset:

- Forgot Password?** A form with fields for Username (JohnDough90), CIF Number (123456), and Investment Center (Hong Kong). A 'Continue' button is at the bottom.
- Verification** A screen showing the OTP sent to the user's mobile number (**** 5432) and email address (AR*****A@sc.com). There are six dots for the OTP and a 'Resend OTP' button. A numeric keypad is shown at the bottom.
- Create New Password** A screen with a password field (represented by dots) and a list of password requirements: One lower character, One upper character, One numeric character, Special character(s) only in (!@#\$%^&*+),./!~\:"'<>), 12-20 characters, No white space or common passwords (ie, 'password'), and Password should not contain consecutive characters. A 'Submit' button is at the bottom.
- Okay all set!** A confirmation screen with a large green checkmark and the text 'Your have successfully changed your password! Please login using new password.' A 'Login' button is at the bottom.

1 Key in your current Username, CIF, Investment Centre (Booking Centre) and tap **Continue**.

2 Enter the OTP sent to your registered mobile number and email address.

3 Create your new password and tap **Submit**.

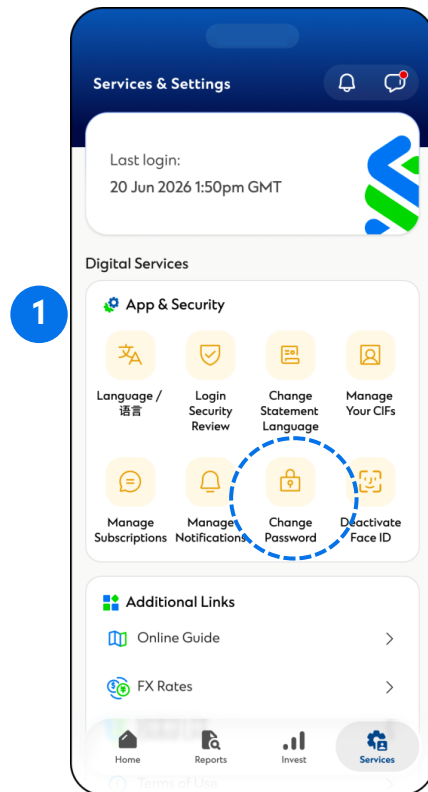
4 You may now log in to the app using the new password.



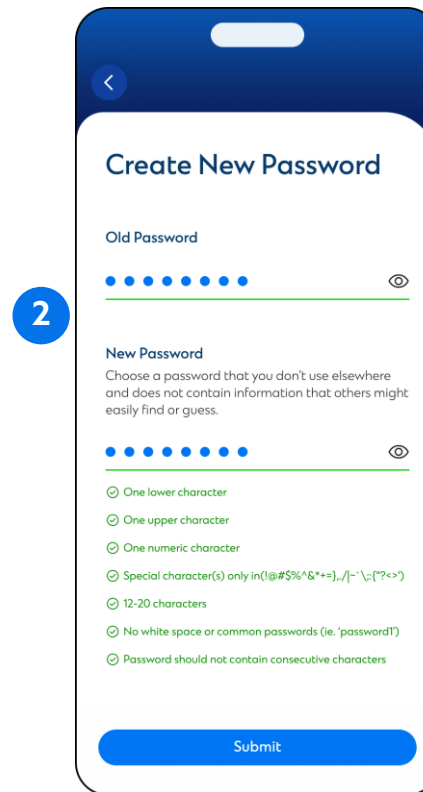
Your new password should not be the same as previous passwords used in SC Private Bank application.

Change Password

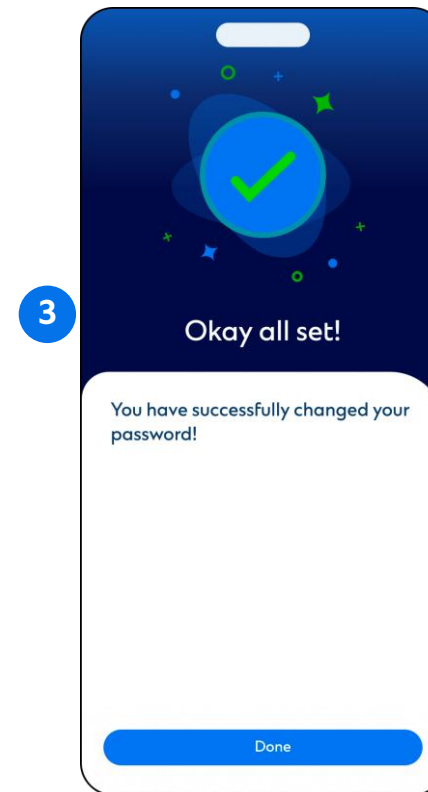
You are required to change your password once a year. SC Mobile - Global Private Bank app will remind you to change the password seven days prior to the password expiry date.



1 Tap **Change Password** within **Services**.



2 Key in your current password and new password. Once you have completed your update, tap **Submit**.



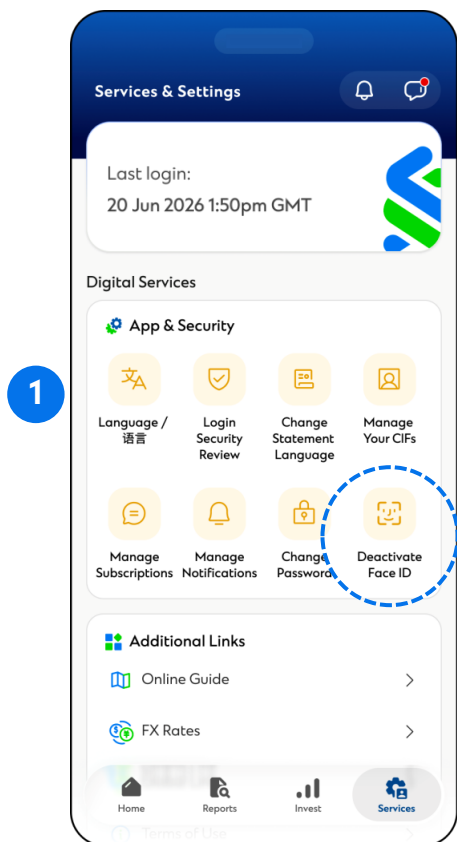
3 The system will acknowledge the successful change of your password..



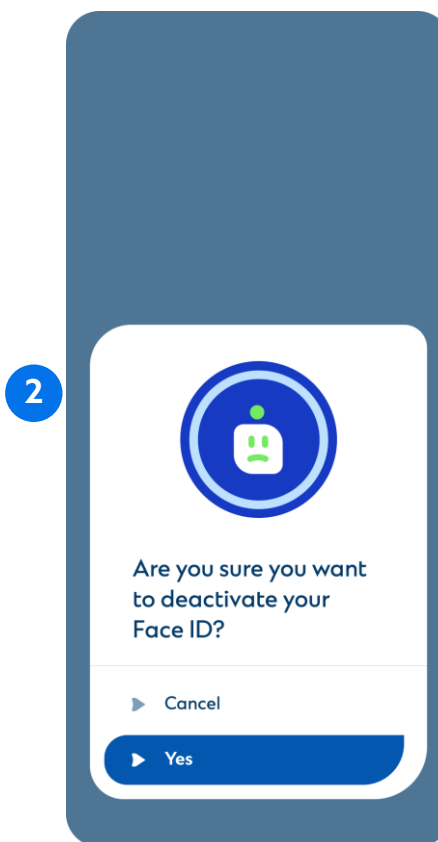
Your new password should not be the same as previous passwords used in SC Private Bank application.

Deactivate Face ID

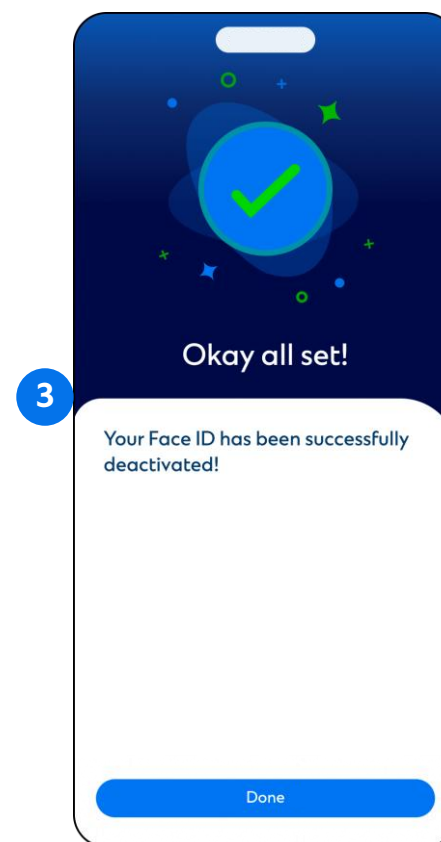
Deactivate Face ID login on SC Mobile - Global Private Bank app.



1 Go to **Services** and select **De-activate Face ID**.



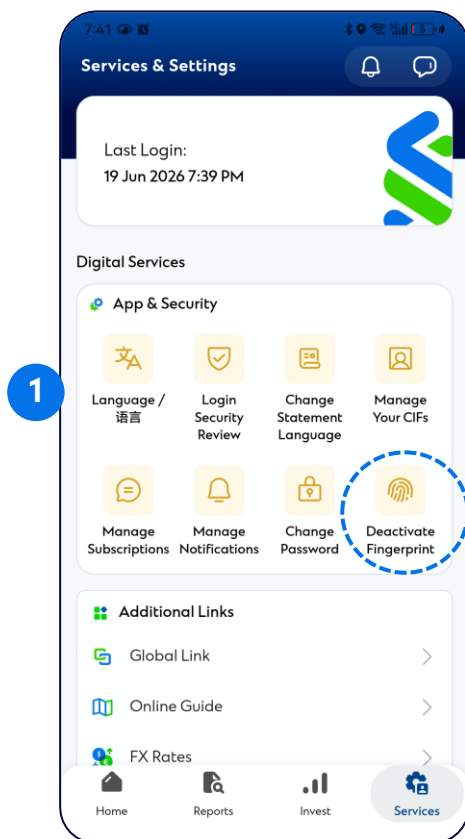
2 Tap **Yes** to confirm the de-activation.



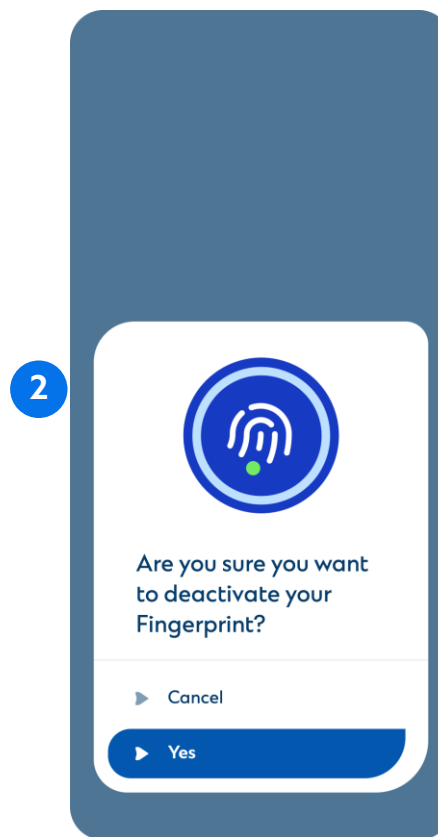
3 Upon successful de-activation, an email notification will be sent to your registered email address.

Deactivate Fingerprint

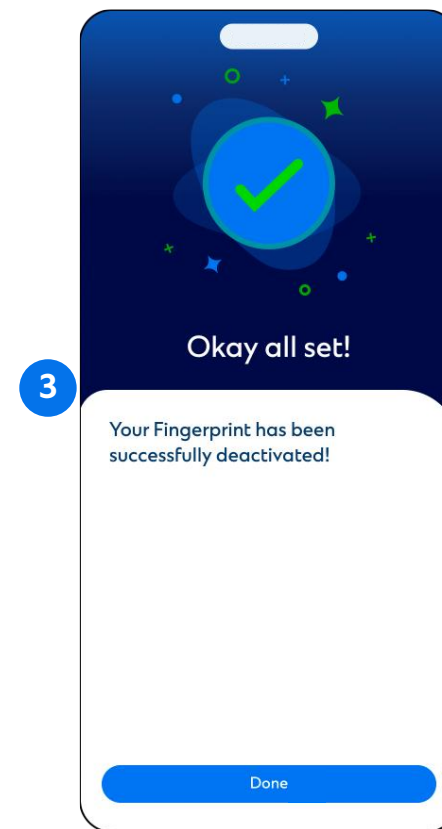
Deactivate Fingerprint login on SC Mobile - Global Private Bank app.



1 Go to **Services** and select **Deactivate Fingerprint**.



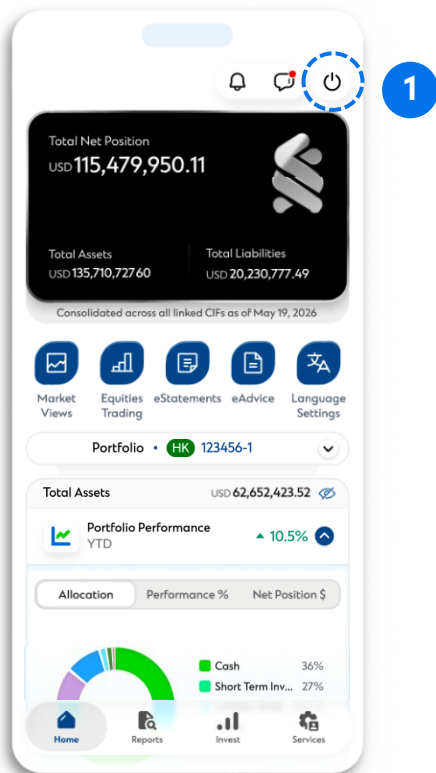
2 Tap **Yes** to confirm the de-activation.



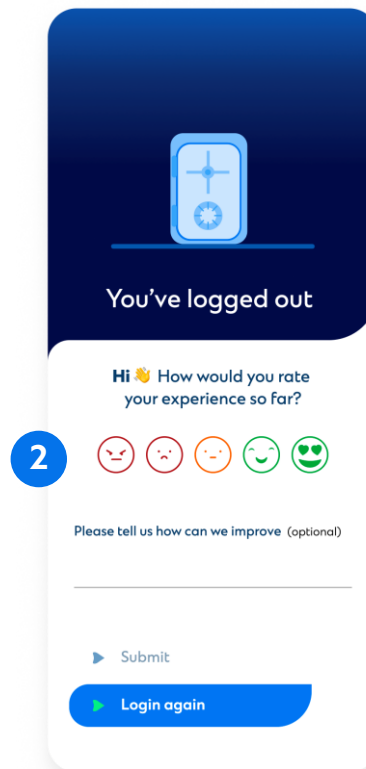
3 Upon successful de-activation, an email notification will be sent to your registered email address.

Logout

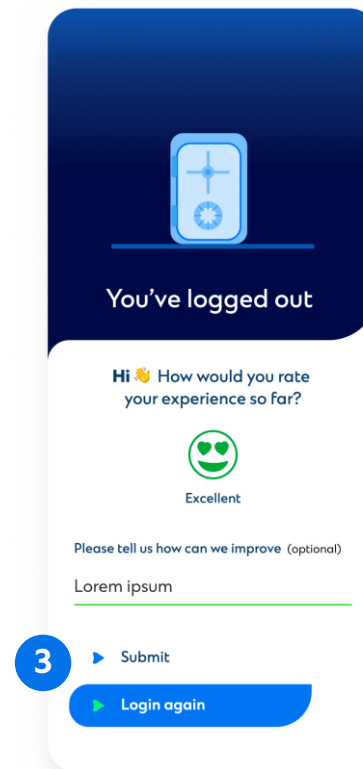
Log out of the session.



1 Tap **Logout** icon  to signoff the session..



2 Rate your experience. You could provide additional comments if any.



3 Tap **Submit**.

SC Mobile - Global Private Bank app

USER GUIDE