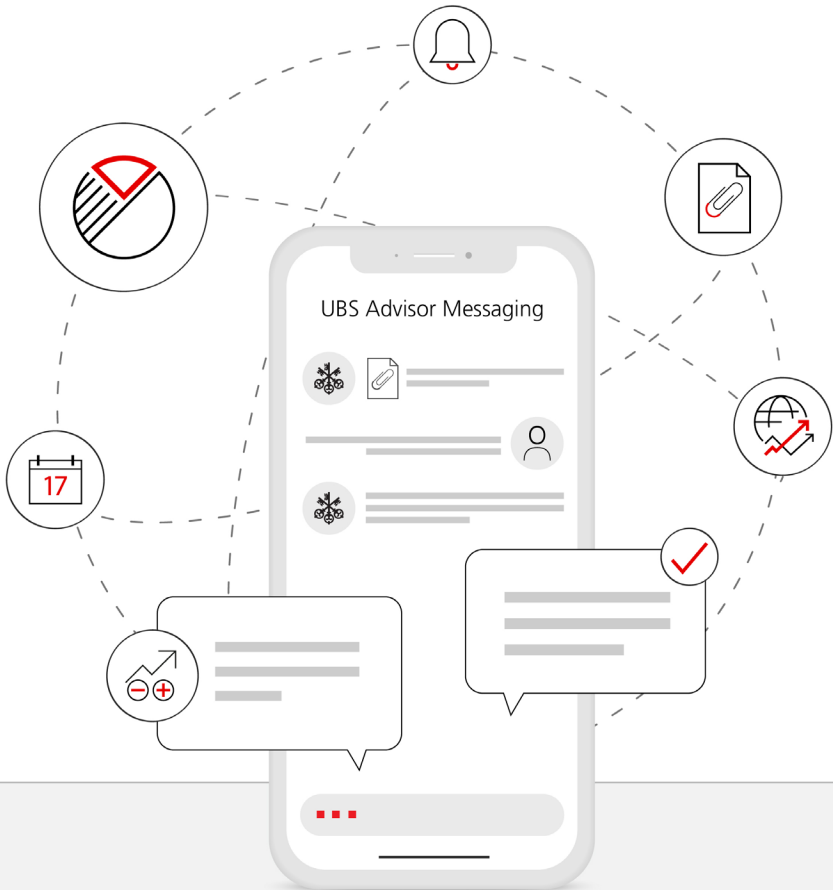




UBS Advisor Messaging

Connect the way you prefer.





UBS Advisor Messaging now allows you to do **more**.

You can now chat directly with your Client Advisor, join group chats, share documents, and place orders with your Client Advisor and authorized UBS staff.

When you activate UBS Advisor Messaging, you can:

Chat about

- Your portfolio performance and status
- CIO views, product information and market movements
- Status of your instructions or trades
- Events and appointments

Share

- Photos or documents¹ with your Client Advisor

Place

- A buy and sell order² when a trading opportunity interests you

Collaborate

- Group chat³ is now available! Collaborate more effectively by adding your authorized representative to a group chat with UBS staff. To get started, please contact your Client Advisor.

¹ For WeChat, your Client Advisor can't send any documents, however, you can share images in the chat.

² Subject to our internal pre-trade checks and limited to eligible orders for equities, funds and loans (with no standing instructions in place) only. Please consult your Client Advisor for further information.

³ You can only choose either individual chat or group chat with joint account holders, only one chat at a time. This service is currently available on WhatsApp only.

How to activate UBS Advisor Messaging?

Inform your Client Advisor and confirm your agreements and preferences (e.g., WeChat or WhatsApp). The consent can be provided via physical form or via digital banking. Your Client Advisor will arrange for your account to be set up.

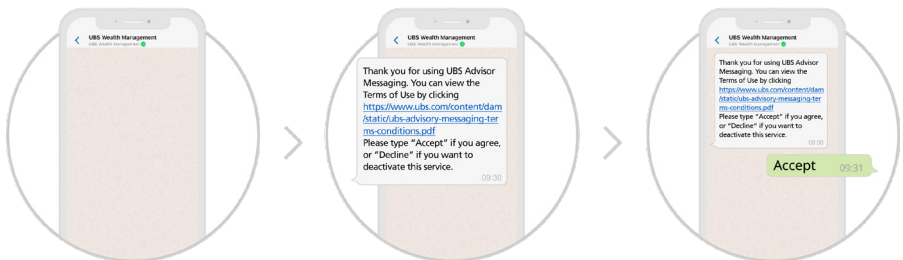
If you choose WeChat:

1. Tap on the search field on the "Chats" page and select "Official Accounts".
2. Search the account or scan below QR code to follow "瑞银顾问".
3. Key in the one-time code you receive from your Client Advisor.
4. Confirm that you have received a message from your Client Advisor and start chatting.



If you choose WhatsApp:

1. Reply "Accept" to the Terms and Conditions linked in our welcome message (where applicable).
2. Start chatting.



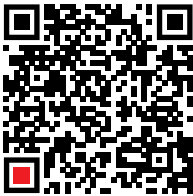
Points to note:

As WeChat and WhatsApp are third-party services:

1. Failure to comply with their terms and conditions may result in the loss or compromise of your content, data, or other information.
 2. We encourage you to use a passcode or biometric authentication to unlock your mobile device and update it to the latest operating system (OS) to help fix bugs and secure your device and information stored.
 3. Inform your Client Advisor if you lose your mobile device, change your mobile number or WeChat ID.
 4. If you notice any suspicious activity in your account, contact your Client Advisor immediately.
- UBS may also record and retain any content, data and information sent using these third-party services.

Frequently Asked Questions (FAQs)

1. **What kind of products can I trade on UBS Advisor Messaging, and can I place orders/instructions via chat?**
 - You may place order in equities, funds, and loans (except for loans where you have a standing instruction in place) on UBS Advisor Messaging. The placement of these orders is subject to our internal pre-trade checks and your confirmation of the order via chat. Please note that UBS may add or remove products that can be placed via this channel. For more information, please speak to your Client Advisor.
2. **I received a request on my chat to confirm an order. What should I do?**
 - Review the pre-trade disclosure documents (if applicable) and/or the trades details and provide consent.
3. **What do I need to be aware of when using UBS Advisor Messaging to contact UBS?**
 - As WhatsApp and WeChat are 3rd party services, please ensure you fully understand all potential security risks, such as phishing, malware, account theft, impersonation, and operational risks when using them.
4. **Who can I contact with UBS Advisor Messaging?**
 - Your Client Advisor will remain your primary contact. Other authorized UBS staff may be added to provide further support if required.
5. **Can I do an individual chat (1:1) with my Client Advisor when I am in a group chat?**
 - No, you can only choose either an individual chat (1:1) or group chat with other authorized individuals at any point of time. When you need a 1:1 chat, let your Client Advisor know.
6. **On WeChat, why my Client Advisor cannot freely chat if I have not responded to my Client Advisor?**
 - UBS must follow WeChat's anti-spam policy. This policy limits Client Advisors to sending messages of no more than 20 characters if the client hasn't responded after 5 messages from UBS.
7. **How do I terminate UBS Advisor Messaging?**
 - To terminate your UBS Advisor Messaging account, please contact your Client Advisor.
8. **Where can I get help?**
 - Please contact your Client Advisor for any assistance.



> Connect the way you prefer.
Activate UBS Advisor Messaging or scan the
QR code for more information.

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