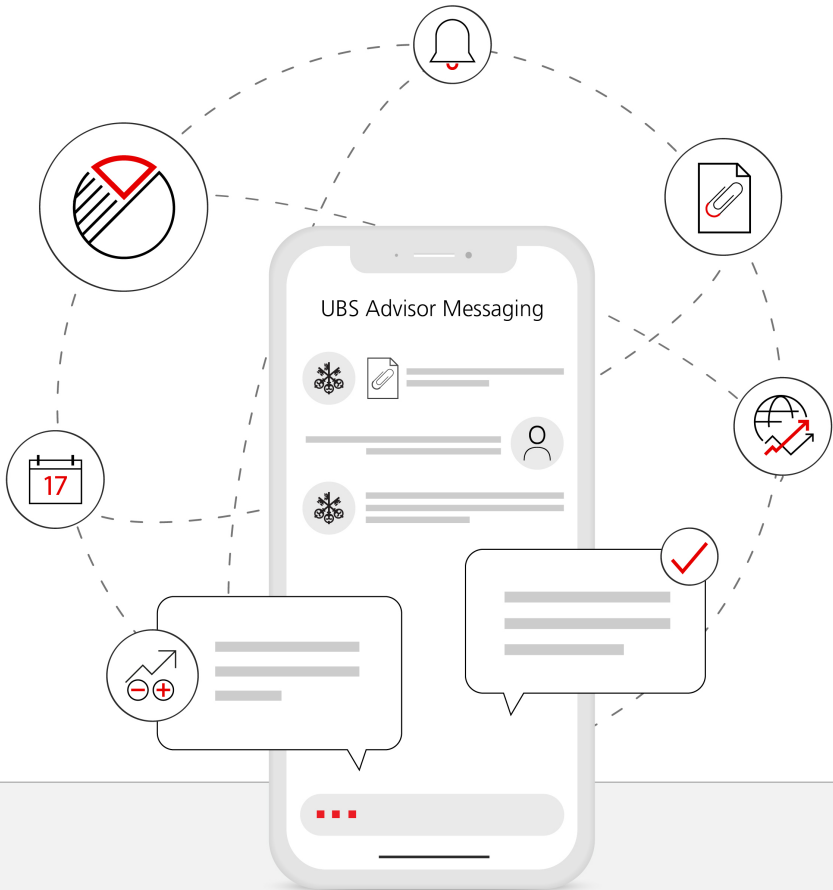




UBS Advisor Messaging

Connect the way you prefer.





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

Apart from chatting, you can share documents or place orders with your Client Advisor and authorized UBS staff on WeChat or WhatsApp.

When you activate UBS Advisor Messaging, you can:

Chat about

- the status and performance of your portfolio.
- CIO views, product information and market movements.
- the status of your instructions or trades.
- events or appointments with your Client Advisor.

Share

- photos or documents¹ with your Client Advisor.

Place

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

¹ For WhatsApp users only. File formats include *.pdf, *.xls, *.doc, and *.ppt.

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

How to activate UBS Advisor Messaging?

Inform your Client Advisor and confirm your agreement and preferences (e.g. WeChat or WhatsApp) via a physical form or a Digital Banking secure message. Your Client Advisor will arrange for your account to be set up.

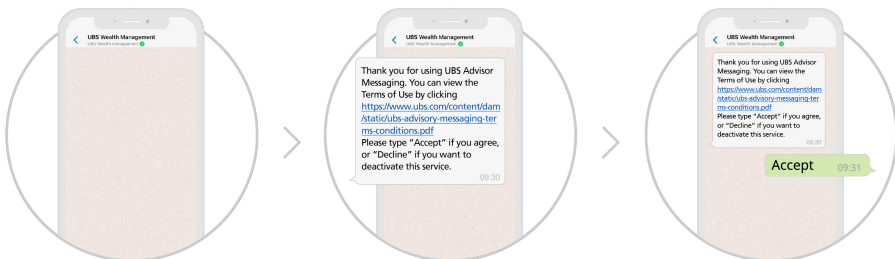
If you choose WeChat:

1. Tap on the search field on the "Chats" page and select "Official Accounts".
2. Type "瑞银顾问".
3. Tap on the account and click "Follow".
4. Key in the one-time code you receive from your Client Advisor.
5. Confirm that you have received a message from your Client Advisor.
6. Start chatting.



If you choose WhatsApp:

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

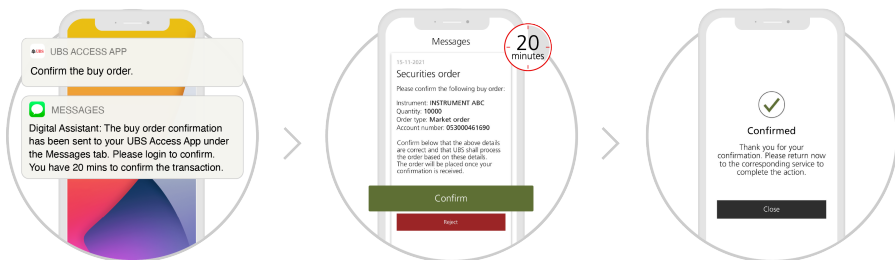


How to place an order on UBS Advisor Messaging?

After the activation, reach out to your Client Advisor on WeChat or WhatsApp and submit your request to place an order.

After submitting your request:

1. Your Client Advisor will process your request.
2. Once processed, you will receive a message from our Digital Assistant. After that, an alert on your UBS Access App will pop up for you to confirm the request.
3. After logging in to the UBS Access App, select "Messages" and the order confirmation message.
Please note that the order must be confirmed within **20 minutes**.
4. Enter your UBS Access App PIN to review your order. Select "Confirm" to proceed. Choose "Reject" if you wish to cancel your order.
5. You will receive a message for a successful order confirmation.
Your Client Advisor will proceed to place your order.



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 orders 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 orders via UBS Access App (please refer to no.3 below).
- 2. How do I place orders if I do not have UBS Advisor Messaging?**
 - You need to sign up for UBS Digital Banking and activate the UBS Access App. Upon completion, contact your Client Advisor and follow the steps stated in the “How to activate UBS Advisor Messaging?” section of this brochure. Your Client Advisor will assist you should you have queries.
- 3. I received a request on my chat to confirm an order. What should I do?**
 - Review and confirm the order on the UBS Access App within 20 minutes from the time of receipt. If you are unable to confirm the order within this timeframe, please ask your Client Advisor to re-send the confirmation request to you.
- 4. Why is my Client Advisor not permitted to disclose my personal information to me over chat?**
 - UBS is subject to various data confidentiality and protection laws, and this is to protect your privacy and mitigate potential security risks.
- 5. 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.
- 6. 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.
- 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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