A SEAMLESS CLIENT EXPERIENCE

BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world

WELCOME TO OUR E

ONBOARDING
04

BUILD ON TRUST
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VOICE OF CUSTOMER
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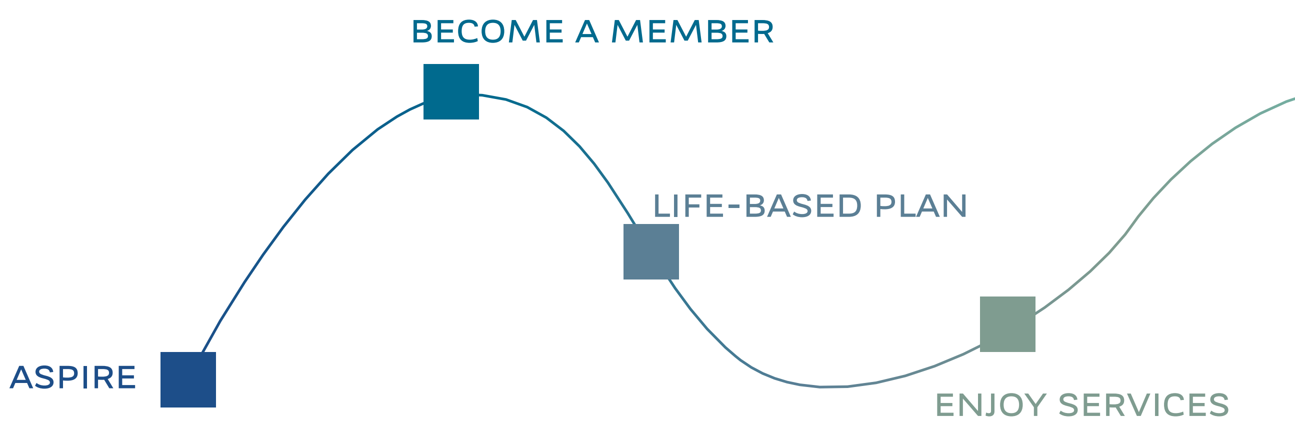


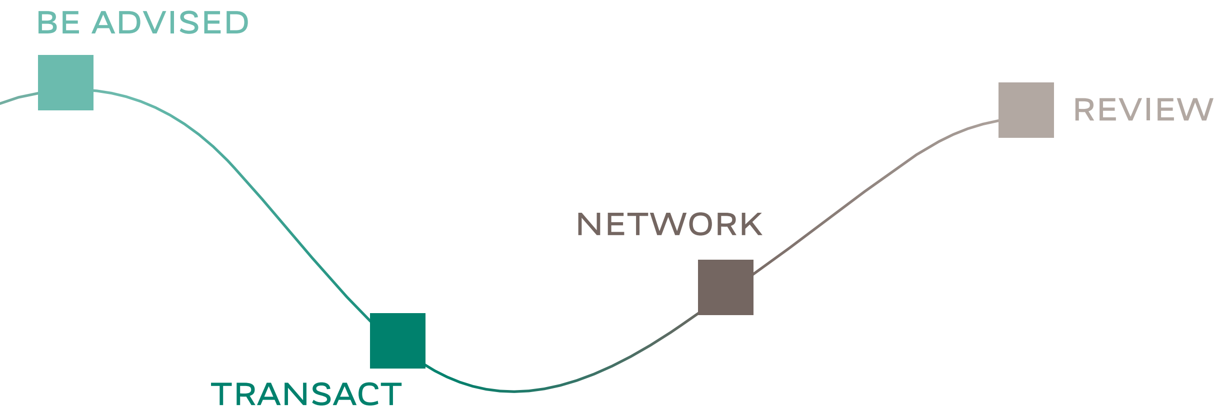
CLIENT XPERIENCE

THANK YOU FOR STOPPING BY!

We invite you to join us on our journey as we reveal the Client Experience Solutions by BNP Paribas Wealth Management.
Our ambition is to define the best use of technology to bring our clients to the next level of experience which they have helped us to define. Each of these new solutions is improving a part of our client journey, be it starting their relationship with us, seizing investment opportunities or ensuring the highest level of security.
Our clients are already experiencing the changes and there are even more to come.

WE HOPE YOU'LL ENJOY THE EXPERIENCE!

Vincent Lecomte Sofia Merlo
Co-CEOs BNP Paribas Wealth Management



Youmanist

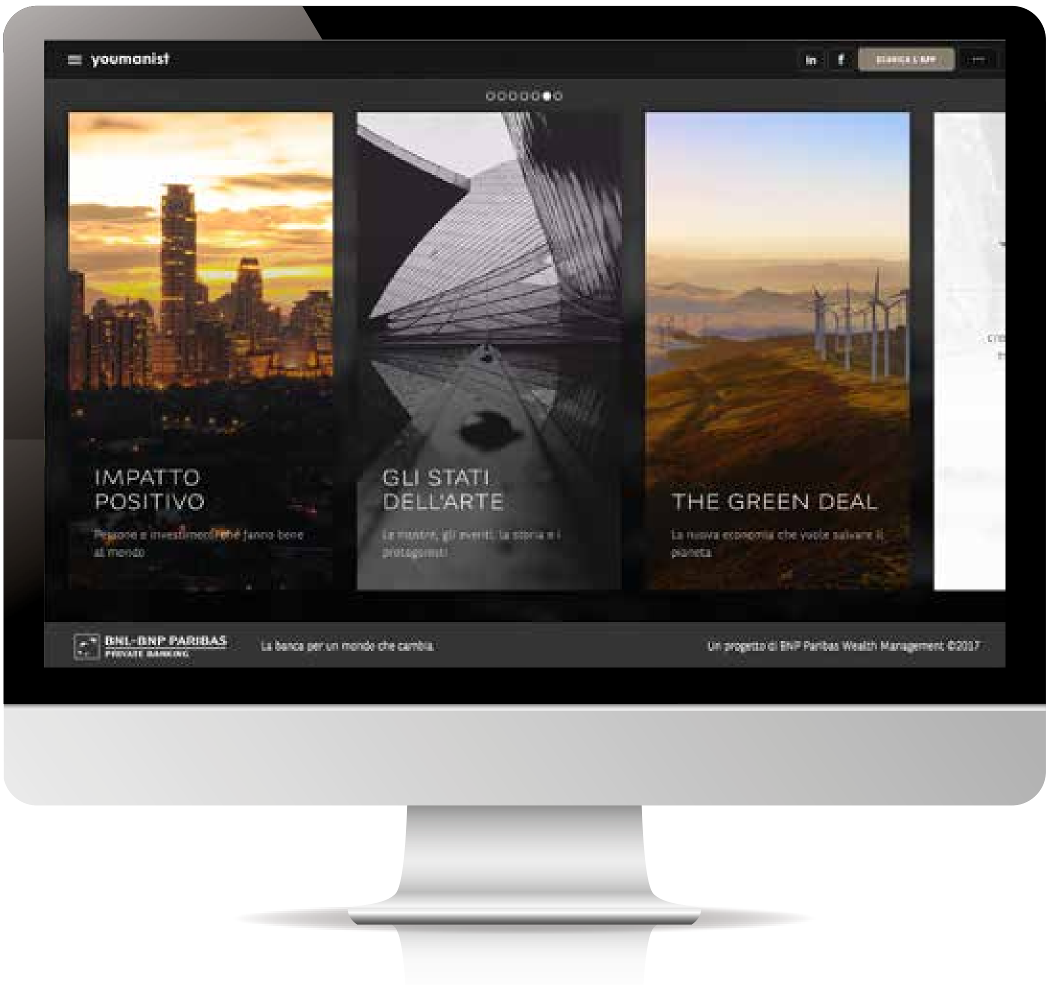
KNOW-HOW AND LIFESTYLE ASPIRATIONS UPGRADE IN DOWNTIME

Youmanist is the new way to invest available time in discovering new ideas, trends, and know-how that fit your lifestyle.

Get detailed information:
youmanist.it

AS A USER, I CAN...

- Access content designed and adapted to downtime slots in daily life: a train trip, a waiting room or just a coffee break
- Benefit from a rich variety of content and format (text, audio, video, photo)
- Discover 7 theme paths curated and certified by an influential author or selected from high reference international brands:
  - food & wine
  - travel & leisure
  - art & music
  - architecture & design
  - finance
  - business & innovation
  - green & social



Voice of Wealth

DECODING YOUR FINANCIAL UNIVERSE

Voice of Wealth provides all the news you need for smart investing: insights on the financial markets, the latest market trends, reports and research.

Get detailed information:
http://bit.ly/voice-of-wealth

AS A USER, I CAN...

- Access the latest financial news and follow market data
- Read the latest experts' analysis and insights on the markets
- Discover detailed reports and studies about entrepreneurs, philanthropy, commercial real estate, rural estates and vineyards
- Benefit from a more comprehensive approach to money management
- Reinforce my understanding of how markets and certain asset classes work

DECODING

Our investment strategists analyse the markets and provide insights by asset class and investment solutions.

EXPLORING

Access all our exclusive reports on entrepreneurs, philanthropy, rural lands, real estate and more...

UNDERSTANDING

Investment fundamentals at your finger tips.

Stay connected, follow & decode financial news
in English, French, Italian and Spanish

AS A PRIVATE BANKER, I CAN...

- Follow the latest experts' view on world markets
- Keep up with the financial news and market trends, and share relevant information with my clients
- Use the app as an opportunity to introduce our unique expertise in Entrepreneurs and Philanthropy

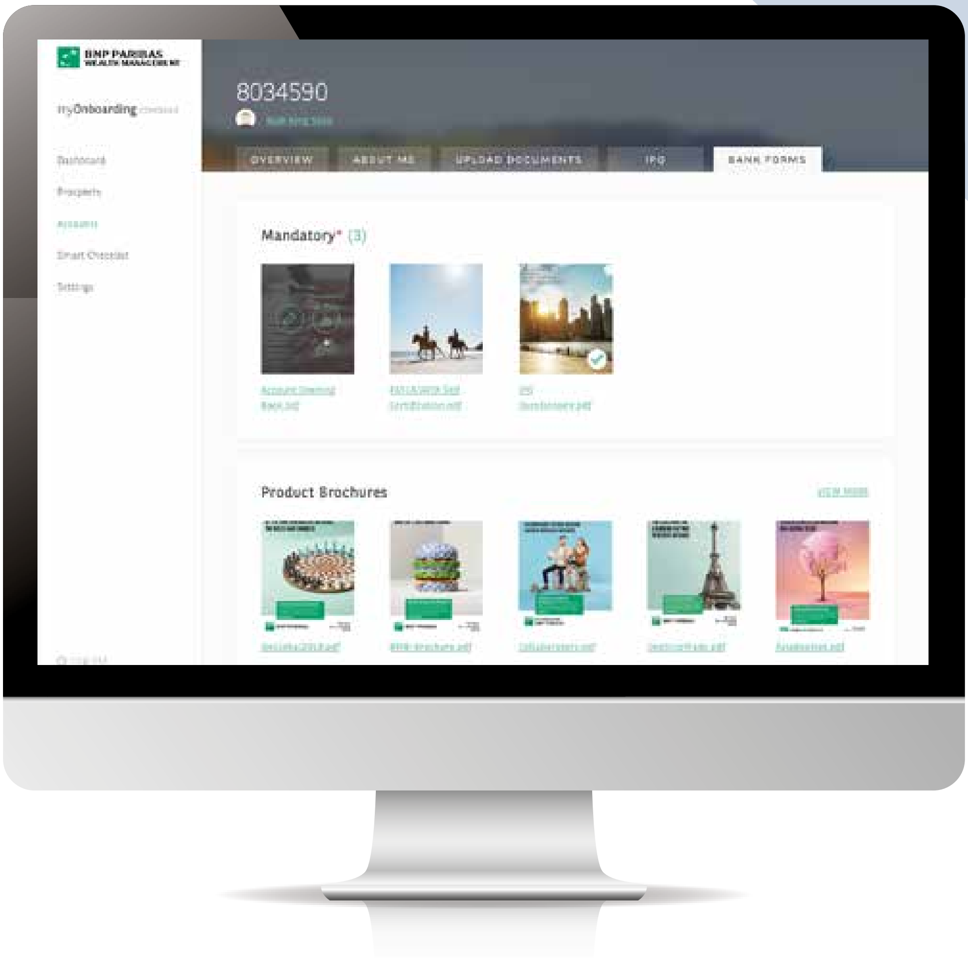
Onboarding

AN EASIER WAY TO BECOME A CLIENT

A simplified customer journey from the organisation of the first meeting with a private banker to the e-signature of the onboarding documents.

AS A CLIENT, I CAN...

- Have a clear view of the status of my Onboarding
- Upload my documents electronically
- Enter my details once and have them automatically input onto the forms
- Sign the application electronically



AS A PRIVATE BANKER, I CAN...

- Have a clear view of my prospects and their onboarding status
- Facilitate the onboarding digitally for my prospects
- Not be dependent on a courier for the exchange of documents
- Respect the environment and reduce paper

myConference

EASY ACCESS TO A PRIVATE BANKER

myConference is a video conferencing tool for clients to connect remotely with their Private Bankers, as well as to place investment orders, in a secured and convenient way.

Get detailed information:
http://bit.ly/myconference-cx

AS A CLIENT, I CAN...

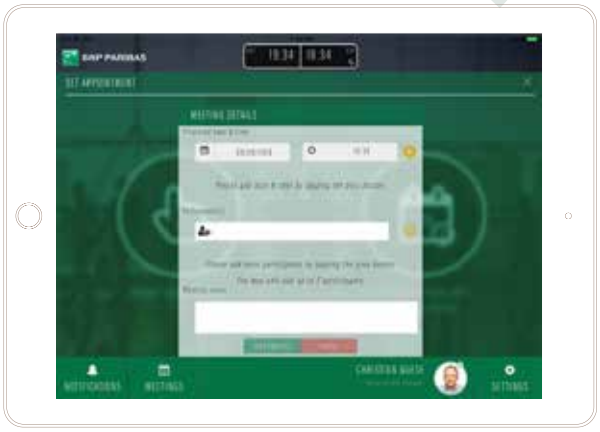
- Schedule a secure video conference with my Private Banker on my tablet
- Invite additional participants (e.g. my lawyers & family members) to join
- Synchronise my appointments with my device calendar
- Place orders to my Private Banker during a video conference

KEY FEATURES

Face to face meetings via video conference

Recording for order taking and advisory

Easy to use



Addition of multiple participants e.g. investment advisors, family members, lawyers, etc.

Place orders instantly

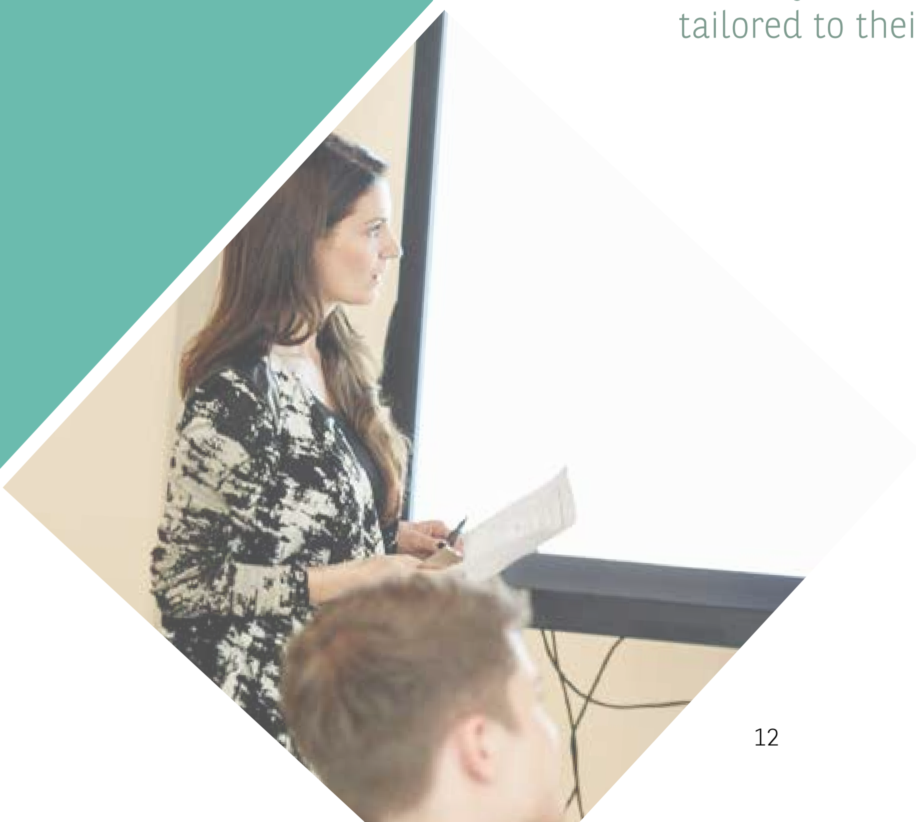
AS A PRIVATE BANKER, I CAN...

- Schedule a video conference with my client on my tablet
- Accept orders while on video conference
- Invite internal specialists or external attendees upon clients request (e.g. their lawyer, children)
- View my calls and notifications history

myMeeting

MEETING THE BANK WILL BE FULFILLING, INSPIRING... AND EVEN FUN!

With myMeeting, clients can co-design a meeting tailored to their needs and preferences.



Get detailed information:
bigfactorysuisse.com/initiatives/meetingexcellence

AS A CLIENT, I CAN...

- Specify my welcome preferences
- Enrich the agenda of the meeting
- Review the documents I must bring to the meeting
- Preview the working documents
- Be inspired by top events in town
- Benefit from exclusive partnerships

A digital meeting room:
during the meeting, discover exclusive welcome content
on the large screen (available in myMeetingRoom)

AS A PRIVATE BANKER, I CAN...

- Enhance my relationship with my client by sharing in advance the working documents and following up after the meeting
- Display on a large screen the working documents (available in the digital meeting room)

myVirtualAssistant

ARTIFICIAL INTELLIGENCE AT YOUR SERVICE

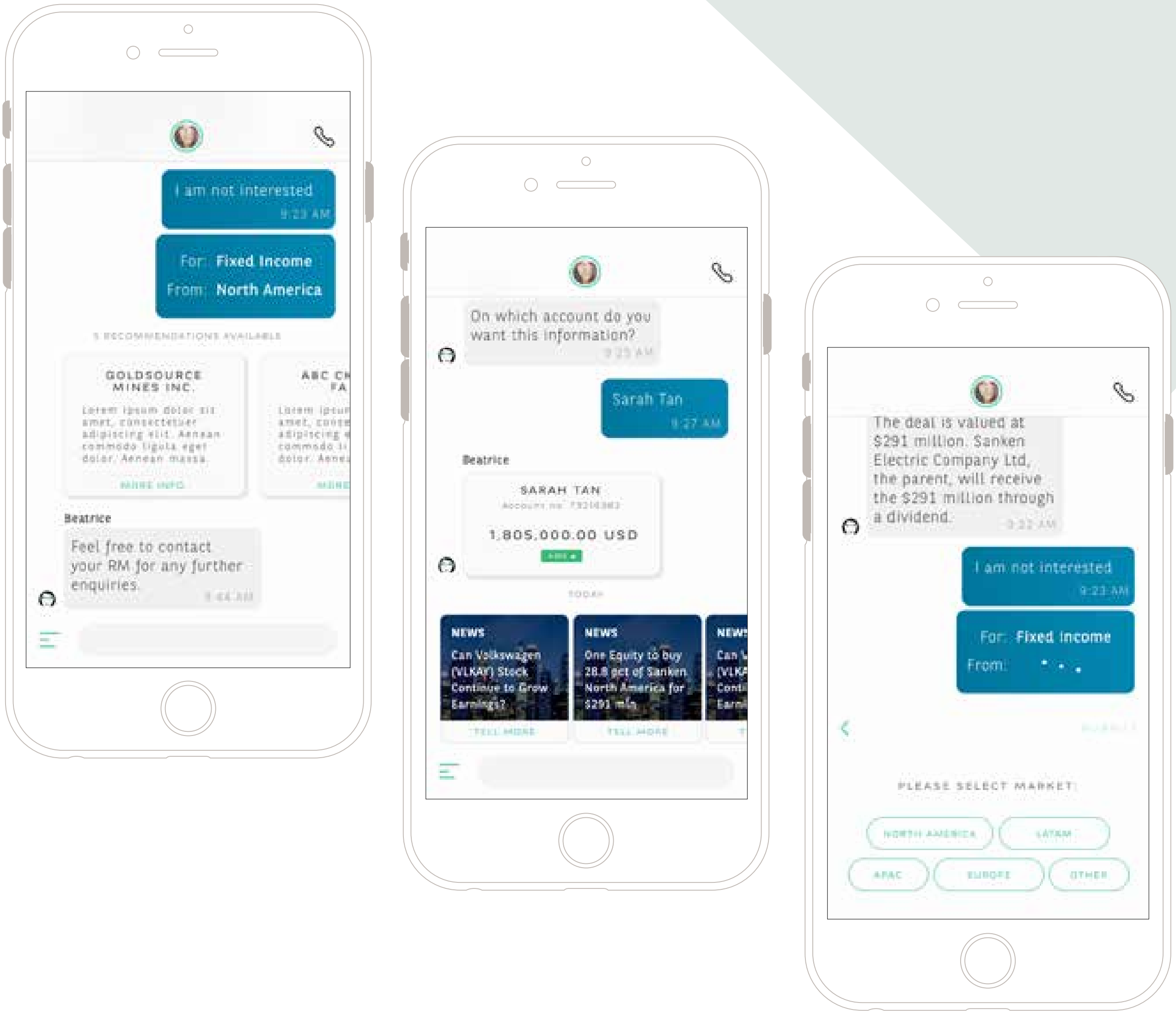
An AI-powered Virtual Assistant, delivered in the form of a light mobile app for clients.

Clients can ask common questions about their accounts, news & financial markets/products in a conversational way, via voice or instant-message, and receive instant answers.

Private Bankers are plugged into conversations and receive alerts in case there are business leads or escalation required.

AS A CLIENT, I CAN...

- Ask questions about my account holdings, portfolio details, and transactions
- Be informed about general market news and updates on my securities
- Enquire on investment ideas
- Enjoy a myriad of possibilities with new skills added regularly



AS A PRIVATE BANKER, I CAN...

- Delegate repetitive manual work to a virtual assistant to serve my clients faster and free up time
- Remain in control by monitoring all ongoing conversations
- Receive business leads from requests and interests indicated by clients in the app

myWealth

THE ONE-STOP DIGITAL BANKING PLATFORM

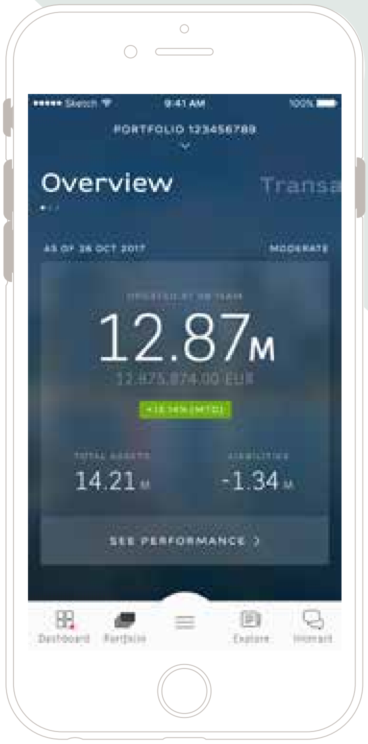
A seamless dashboard keeping clients informed of their overall portfolio valuation and all notifications related to their accounts (equity research, recommendations, etc).

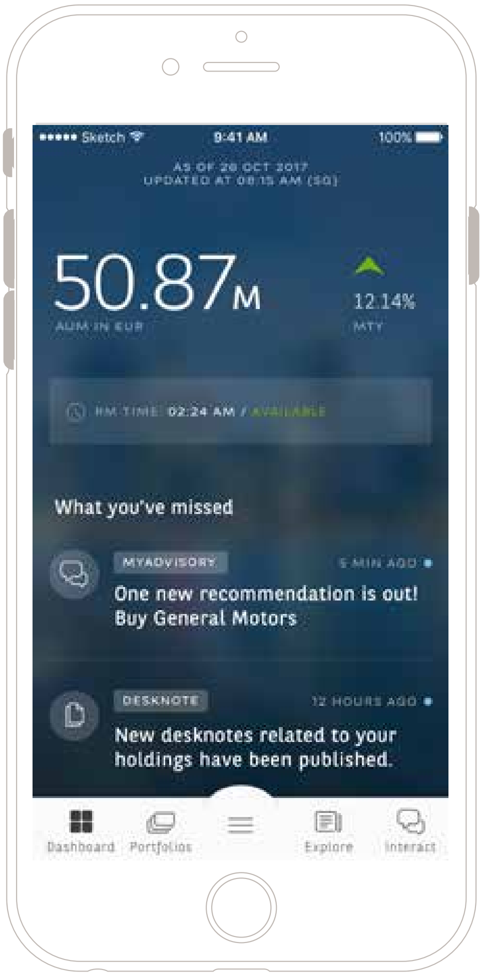
Housed within myWealth are features including myAdvisory, myChat&Trade and many others that empower clients with around-the-clock access to their accounts, market insights, trading tools and many more capabilities.

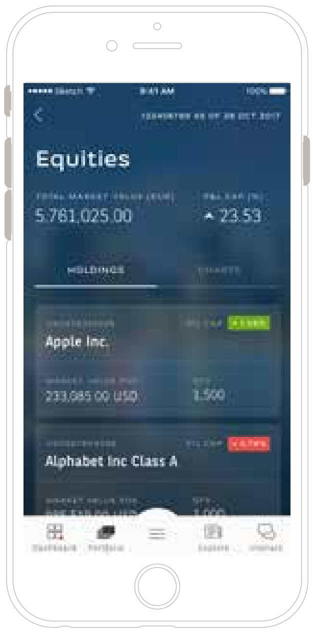
Get detailed information:
http://bit.ly/myWealth-cx

AS A CLIENT, I CAN...

- View my portfolios at a glance
- Understand my portfolio valuation through graphs
- Look at individual investments for deeper insight
- Access my pending and past transactions up to 3 months
- Access those additional features available in the following pages of this brochure







myBioPass

a feature of
myWealth

THE BIOMETRIC CLIENT ACCESS KEY TO WEALTH MANAGEMENT DIGITAL SOLUTIONS

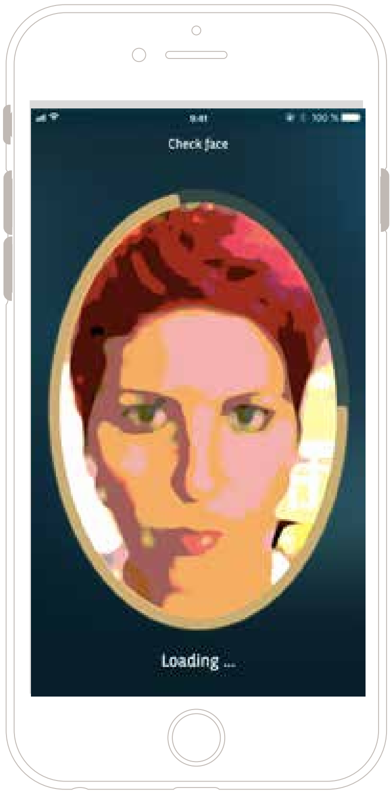
Your smartphone recognises you as your private banker would, and lets you access your bank accounts and validate transactions in the blink of an eye!

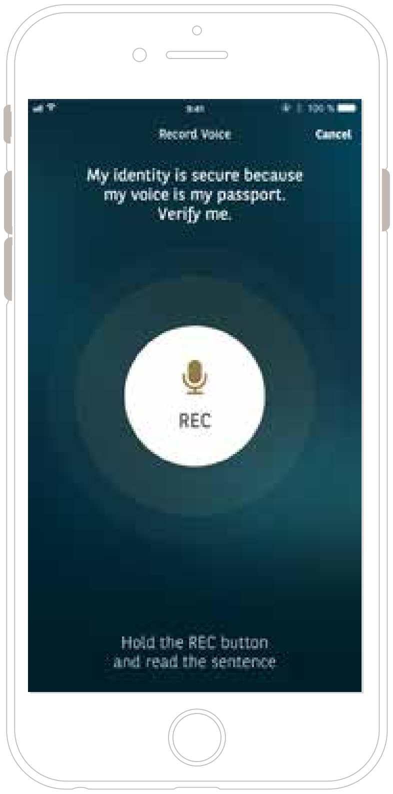
Get detailed information:
mybiopass.bnpparibas

AS A CLIENT, I CAN...

- Login to myWealth on my tablet using my biometrics (face recognition) with my smartphone as a key
- Validate transfers and trading orders using my biometrics (fingerprint + voice recognition)
- No longer worry if I have forgotten my banking credentials

HOW DOES IT WORK





Snap A Selfie to Log-in

Access your bank accounts in less than 3 seconds.

Make your voice your password **Touch to approve**

Validate your transfers and trading orders combining your touch ID and voice recognition.

AS A PRIVATE BANKER, I CAN...

- Activate myBioPass for my clients via my own app on my tablet, using my own biometrics
- Use myBioPass on my own account to act as an ambassador

mySafePlace

a feature of
myWealth

A HIGHLY SECURE E-VAULT FOR CLIENTS' PERSONAL AND BANKING USE

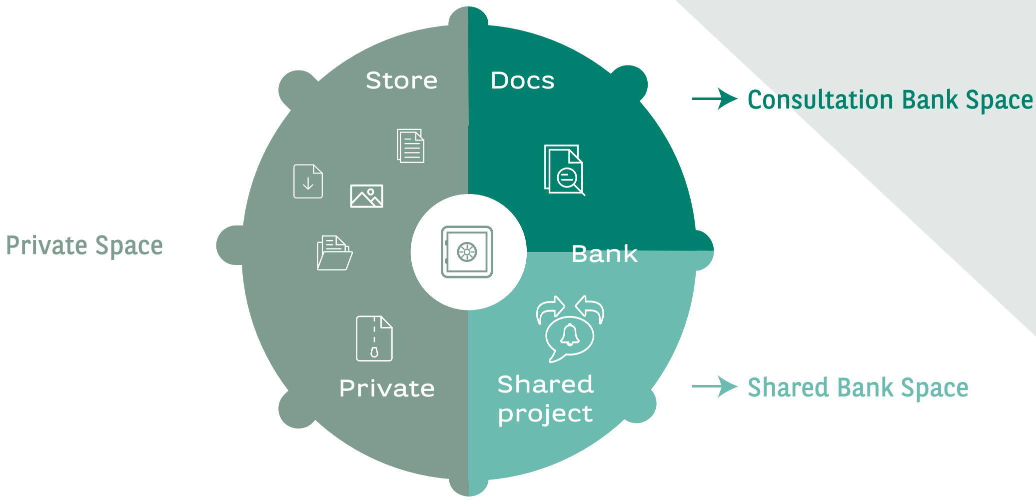
Security, confidentiality and simplicity.
Accessible anytime and anywhere.

Get detailed information:
mysafeplace.bnpparibas

AS A CLIENT, I CAN...

- Store personal documents in a secured private space
- Discuss and share with my Private Banker documents in a Shared Bank Space
- Access all my bank documents in a Consultation Bank Space

THE HIGHLY SECURE E-VAULT



Store

Protect your personal documents.

In your exclusively Private Space, you can store your personal and confidential documents (identity, certificates of value, real estate, property, succession...).

Consult and search

You need a portfolio report, a transaction notice or a tax document?

From your "Consultation Bank Space", you can easily find the documents from the bank thanks to our intelligent search engine.

Share and communicate

Discover a new way of communicating with your Private Banker.

Your "Shared Bank space" becomes your new central communications point for your banking or investment projects (deposit and exchange of documents, discussion forum, notifications...).

AS A PRIVATE BANKER, I CAN...

- Discuss investment projects directly with my client in a secured way,
- Stay informed when new messages and documents are available in my safe
- Access client bank documents more easily

WealthAggregator

a feature of
myWealth

THE WEALTH AGGREGATION SOLUTION FOR CLIENTS WITH MULTIPLE BANKS

Enables clients to have a global view of their wealth held with various banks.

AS A CLIENT, I CAN...

- Aggregate accounts held in various banks and countries
- Consolidate all my non-financial assets
- Have a clear and precise view of my total wealth

YOUR TOTAL WEALTH IN A ONE PICTURE

Retrieve your bank data

Select your banks (and countries), insert your credentials and start the aggregation of your accounts.

Add your non-financial assets

Non-financial assets are also part of your wealth: real estate, collections, piece of art, jewels, cars...
Integrate them with WealthAggregator.

Get a full view of your entire wealth

In a single snapshot, you have a full view of your wealth.

myAdvisory

a feature of
myWealth

AN INVESTMENT MANAGER AT YOUR FINGERTIPS

myAdvisory boosts investment management for clients and provides personalised financial advice directly via smartphone.

Get detailed information:
http://bit.ly/myAdvisory-cx

AS A CLIENT, I CAN...

- Receive recommendations aligned with my personal guidelines
- See and analyse my portfolio and relevant metrics
- Define my contact strategy to avoid over or under solicitation
- Place an order based on a recommendation provided by my bank from my smartphone
- Provide feedback to enhance my relationship
- Contact my investment manager to ask for more information or make an appointment

BE ADVISED

Receive tailor-made recommendations in a conversation format.

We send you messages, graphs, videos from our specialists and you can decide whether you're interested in reading more.

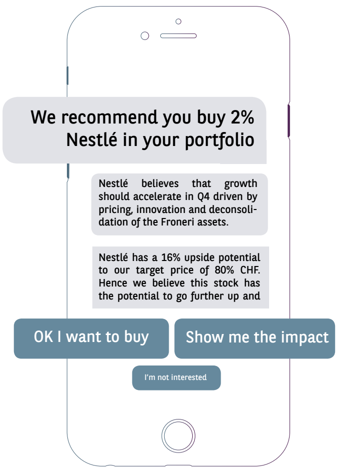
Recommendations are written by a dedicated advisory team, who knows exactly your needs and your guidelines to bring you personalised advice.

STEER & CONTROL

Not only recommendations. You can monitor your portfolio at any time.

Relevant notifications. You decide which recommendations to receive, and we won't buzz your phone unless it's really important.

A question about your portfolio? You can contact your Investment Manager anytime by message or phone and ask any question.



DECIDE & ACT

Thanks to **myAdvisory, our powerful in-house data engine, you can see the impact of a recommendation on your portfolio.** We bring you a simulation of your current situation and a forecast based on our advice.

You can give the instruction directly from the app.

Each session lasts just a **few minutes**, so it's perfect for the elevator, in taxi or whenever you have a spare moment.

AS A PRIVATE BANKER, I CAN...

- Reach clients that are not available during the day
- Receive messages from my clients from the app
- Save my clients' time by providing recommendations digitally

myNewsFeed

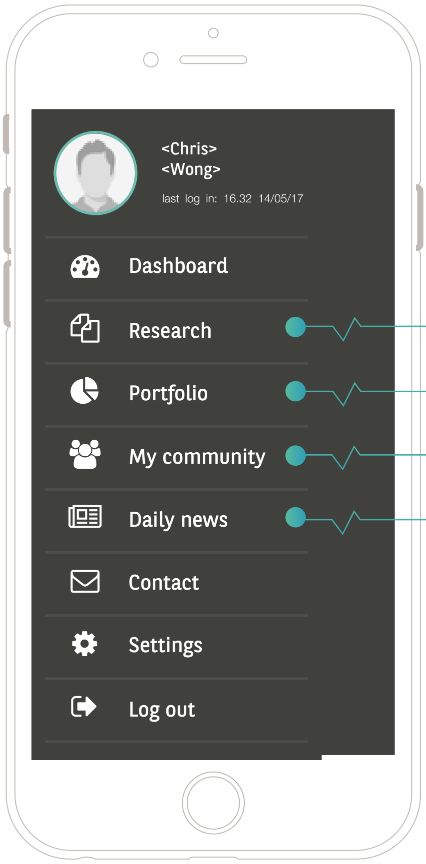
a feature of
myWealth

THE CUSTOMISED INFORMATION PROVIDER

An online tool providing clients personalised alerts linked to their portfolio, notifications of new investment ideas, trends from the online social investment community and more.

AS A CLIENT, I CAN…

- Receive the latest personalised news feeds, from external news sources, tailored to my portfolio
- Read equity desknotes linked to my portfolio and access the entire desknote library
- Benefit from exclusive in-house research including macro-economic strategy from our Chief Investment Officers
- Obtain top picks lists on equities and bonds lists by country/ regions, recommended by the bank
- Create my own watchlist on specific equities and receive the latest news feeds and access to desknotes on the equities in my watchlist
- See Top Buy/Top Sell securities by BNP Paribas Wealth Management clients



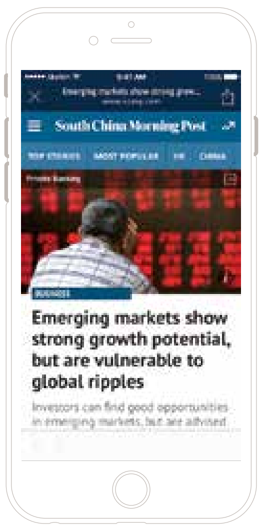
BNP Paribas Wealth Management research

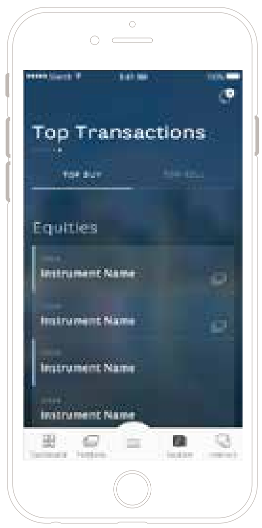
Real time portfolio access

Online social investment community

Real-time market news & data

One-stop
interactive approach





myChat&Trade

a feature of
myWealth

A FASTER AND SIMPLER WAY TO TRADE

myChat&Trade defines a new norm for trading: a chat-based trading platform, enabling clients to trade on all products and markets, at any time, anywhere.

The platform is convivial, flexible, and highly secured – revolutionising the trading experience!

AS A CLIENT, I CAN...

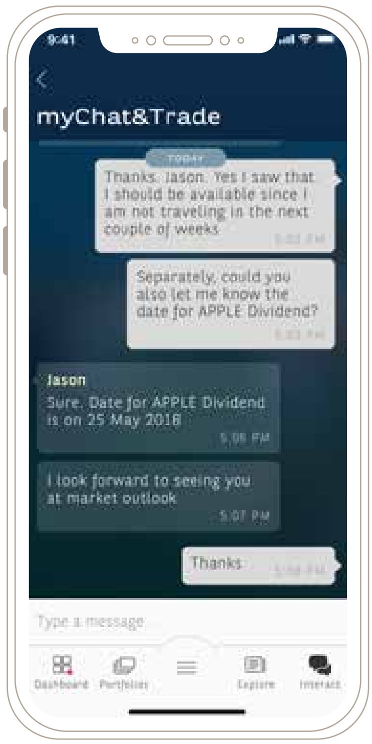
- Chat with my Private Banker, Marketing Assistant and Investment Counselor in a secured environment on my smartphone
- Provide instructions to my Private Banker for trading in any asset class, securely
- See chat room participants and their status (online, away, offline)
- See my chat history

KEY FEATURES

Place orders via a chat-based trading platform.

Secure and audit trailed

Receive online trade notifications



AS A PRIVATE BANKER, I CAN...

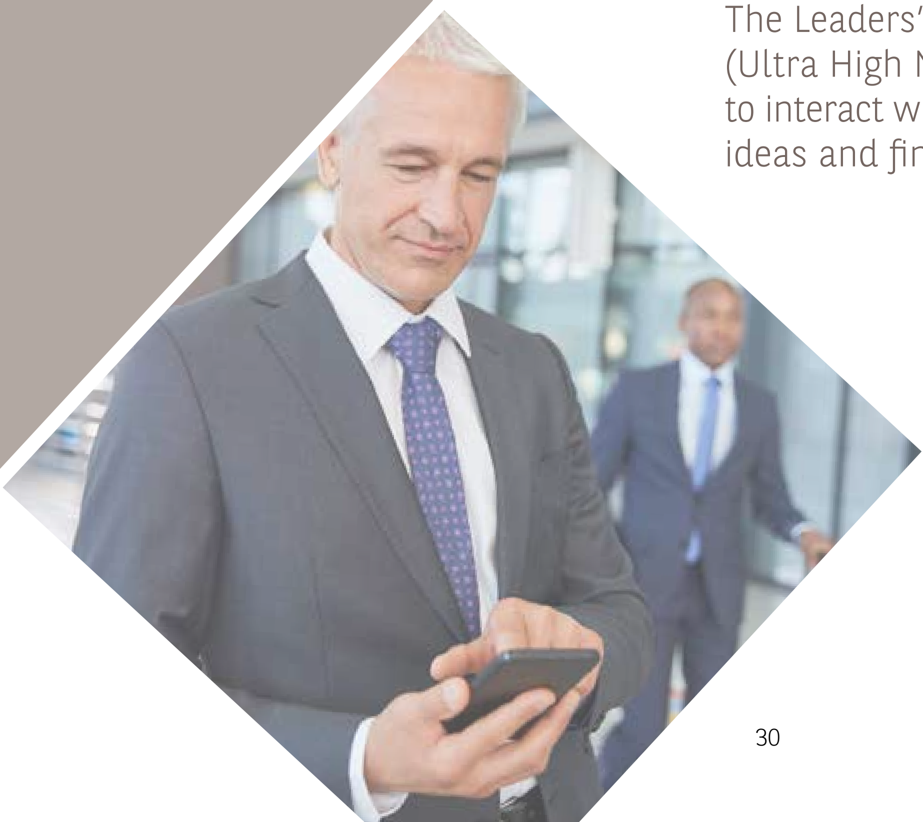
- Chat with my clients on the go (App, web browser)
- Send the authentication request before taking an order
- Add/remove participants to the chat room from a defined list of Marketing Assistants & Investment Counselors
- Change my status to offline or away when I am busy
- See my chat history

The Leaders' Connection

SHARE AND ENGAGE WITH PEERS

The Leaders' Connection is a private networking application for sophisticated private investors located across the globe who are interested in direct investment opportunities.

The Leaders' Connection enables our UHNWI (Ultra High Net Worth Individual) members to interact with their peers to share investment ideas and find co-investors in a secure way.

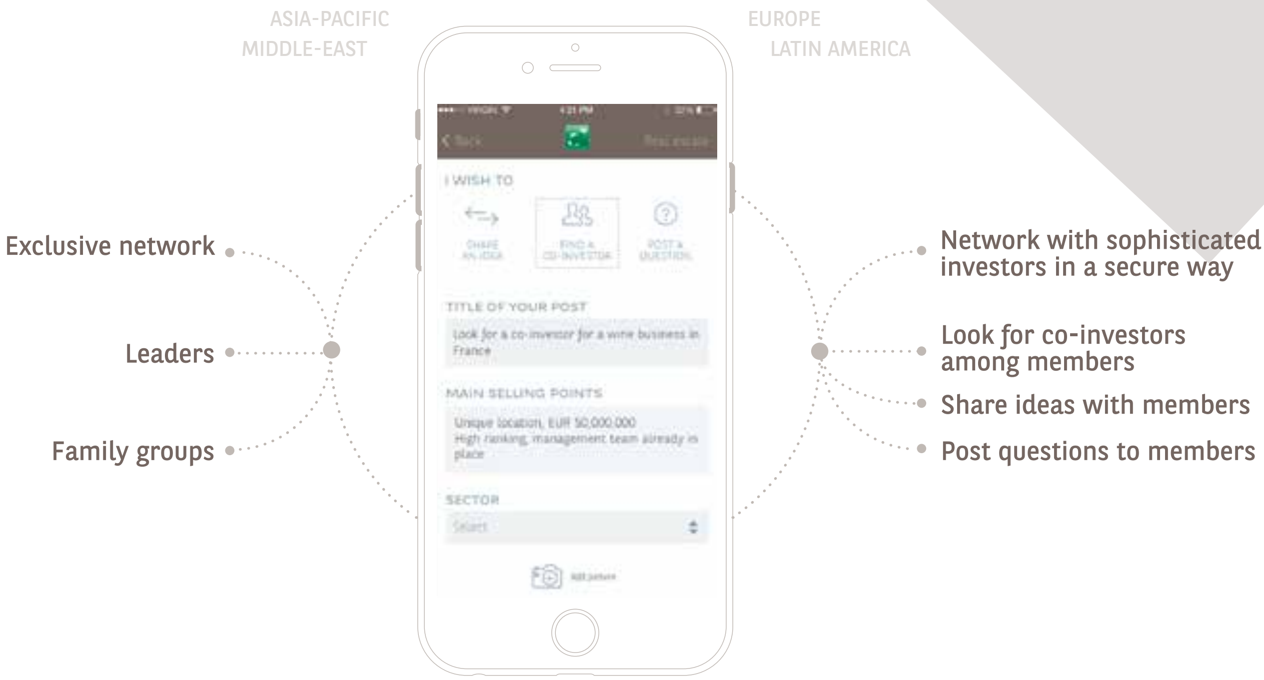


Get detailed information:
http://bit.ly/leaders-connection-cx

AS A CLIENT, I CAN...

- Have a direct access to UHNWI peers. I can build a trusted circle along the way and enlarge my international network
- Look for co-investors among my peers to collaborate, raise questions and share ideas in a secure environment
- Receive notifications when a co-investment opportunity is published or when a member sends me an email
- Connect privately with a peer in a secured way
- View private opportunities published by BNP Paribas and contact the bank

KEY FEATURES



HOW IT WORKS

Easy sign-in process

Access all the functionalities from your smartphone or tablet

Browse investment opportunities posted by either your peers or BNP Paribas and register your interest

Take the discussions offline for privacy

SECURITY USE-DATA

Data are stored on BNP Paribas servers, and are secured in the same way as proprietary bank data and other client data.

Private Bankers have a read access to your public messages on the platform.

AS A PRIVATE BANKER, I CAN...

- Have a read access to public posts published by my clients
- View the no-name version of the history of all co-investment opportunities and questions/posts from the community
- Follow my client's activity on the platform
- Inform my client when a post published by another member is of interest

WealthQuest

A FINANCIAL LITERACY APP FOR THE NEXT GENERATION

Education through gamification, making learning about finance an enjoyable experience.

AS A CLIENT, I CAN...

- Learn more about financial concepts
- Impart knowledge to the next generation while getting them interested in finance
- Test myself to affirm my understanding of financial instruments

LEARNING THROUGH ADVENTURE

LEARN

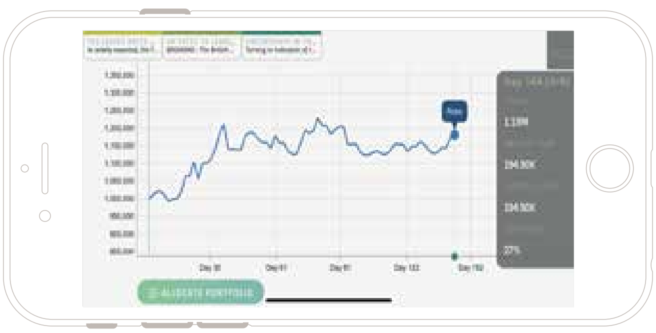
Watch our tutorial videos & answer quizzes on general financial concepts including Equities, Behavioural Finance & more.

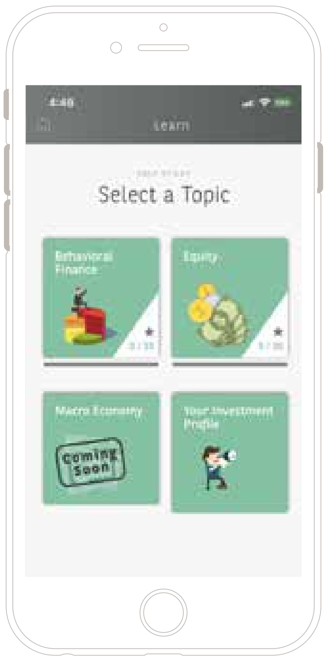
PLAY

Put your skills to the test by making investment choices in historical scenarios that changed the World of Finance.

CHALLENGE

Challenge your family and friends! Play against them in historical scenarios and see who survives unscathed.





my Feedback

a feature of
myWealth

A NEW AND EASY WAY TO PROVIDE YOUR OPINION

With myFeedback you have the opportunity to express your opinion in order to co-design your bank of tomorrow.

Get detailed information:
myfeedback.bnpparibas

AS A CLIENT, I CAN...

- Express my opinions and my needs in a dedicated space
- Help us to offer a higher quality of private banking services
- Receive a Personalised answer to my insights

GIVING YOUR FEEDBACK

At anytime with the app

After a key moment (new credit, mandate...) we will solicit your feedback

Once a year to evaluate our relationship we will solicit your feedback

Personalised emailing

Cross-platform website

Dedicated application

YOUR DEDICATED TEAM

Your feedback is essential, share it with our **Voice of Client** team.

AS A PRIVATE BANKER, I CAN...

- Collect easily my clients' opinions and needs
- Obtain the Wealth Management «Net Promoter Score»
- Evaluate precisely my clients' satisfaction on our private banking services

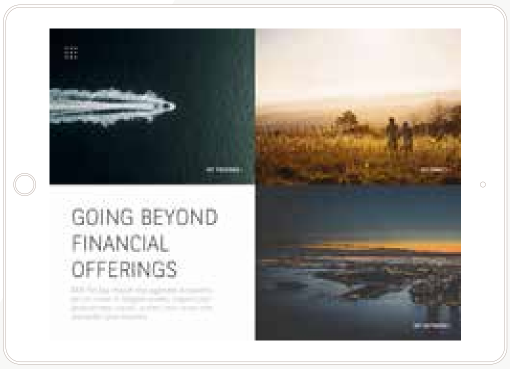
EQUIPPING OUR PRIVATE BANKERS WITH DIGITAL TOOLS

Innovation in our Design Factories in Asia, Luxembourg and Switzerland goes beyond improving the client experience. We've developed digital tools for our Private Bankers to take this approach one step further by leveraging mobile tablets as sales tools and digitised applications.

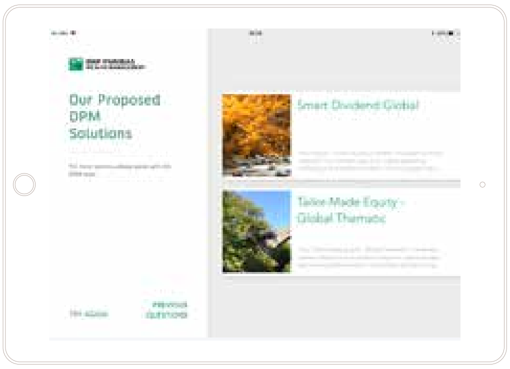
From ideation to prototyping, these tools are co-created with our Private Bankers and product specialists, and are designed around their day-to-day activities within the bank and in interactions with clients and prospects. These tools are already in use by our Private Bankers, and as long as there are new ideas, we will meet those challenges to help our Private Bankers be better equipped for the future.

Pitch Book

The Pitch Book is a digital presentation tool for Private Bankers to use in meetings with prospective clients. Designed to be interactive and customisable, it enables the Private Bankers to select and highlight information that may be of specific interest to the prospect they are meeting.



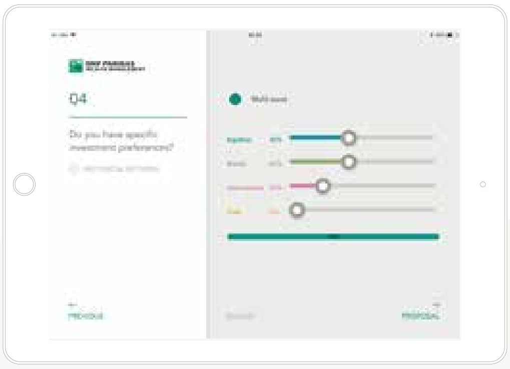
Discretionary Portfolio Management



The Discretionary Portfolio Management tool allows Private Bankers to recommend a tailored DPM solution based on client's preferences. It takes into consideration the client's investment objectives, risk appetite, currency, amount of capital, asset class, geographic preference for equity allocation, and willingness to invest in alternative investments.

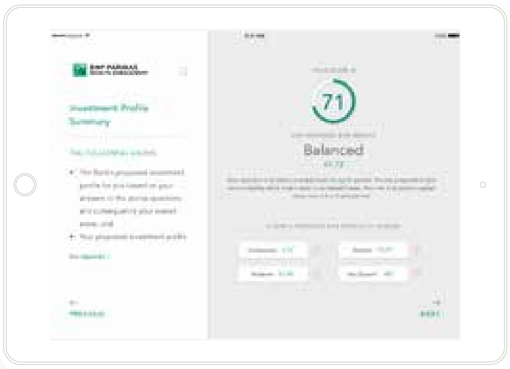
Advisory

The Advisory tool gives our Private Bankers the ability to assess a client's suitability for myAdvisory, a personalised advisory service which offers active asset allocation, investment recommendations, regular portfolio reviews, performance analysis, and risk monitoring. With this tool, clients are able to create a sample customised portfolio by incorporating their personal investment preferences which can be compared with our model portfolio.



Investment Profile Questionnaire

The Investment Profile Questionnaire tool is designed for Private Bankers to help our clients determine their knowledge of financial instruments and their investment profile. The information is used to assess our clients' investment suitability on various products offered by the bank. With the IPQ tool on the tablet, digital signatures are accepted and will eliminate the need for paper use.



WHO'S EATING PIZZA?

**Thanks to agile pizza teams,
more than 250 motivated and creative staff members are bringing ideas, looking at new opportunities and helping to make a difference to the Wealth Management client experience.**

FACTORY POSITIONS

THE PRODUCT OWNER

Has the vision of the target product and is in charge of the product conception.

THE TECH LEAD

Brings technical expertise to the team to ensure the feasibility of the product.

THE DESIGNERS (UI/UX)

Are responsible for defining the user experience, how the product feels.

THE SWISS-KNIFE

Will seek the answers to any questions that the team faces.

THE SCRUM MASTER

Facilitates the communication within the team. Seeks to improve the productivity and the know-how of the team.

THE DEVELOPER

Gets everything in shape, front-end to back-end, architecture of the app and the development of the different features.

THE GROWTH HACKER

Ensures product growth using creative communication and marketing techniques to turn visitors into happy clients.

They share their experience

ROBYN LEE
Growth Hacker

This opportunity has given me a chance at entrepreneurship. The pizza team concept of working allows me to adapt and shift our focus in response to changing needs of the project as it progresses. We test at each stage of development and not just with the clients playing to the strengths and talents of each individual from diverse backgrounds in order to deliver the final product to the client.

SEBASTIEN NICOLET
Swiss-knife

Being part of the factory as a Swiss Knife was a privilege of working with extremely bright and motivated people in a different way: focus on client!
It was a pleasure to maintain the link between the pizza team and the rest of the bank for projects with a short timeframe.

LUCAS TISSERANT
Product Owner

You can imagine a product owner as a co-founder of a start-up. You defend the value proposition of your product, define the strategic view and orientation of the project and present it to clients for feedback and sponsors for validation. You are here to change the bank and mindset of people you work with by focusing on what really matters: Client Experience

JOEY TAN
Tech Lead

Being part of the Pizza team is a new and exciting experience. Productivity and collaboration level increase tremendously as everyone becomes more integrated within the team; with each of us playing a specific role but collaborating in a more seamless way. Everyone from developer to product owner can interact daily and be fully transparent to deliver a common goal objective.