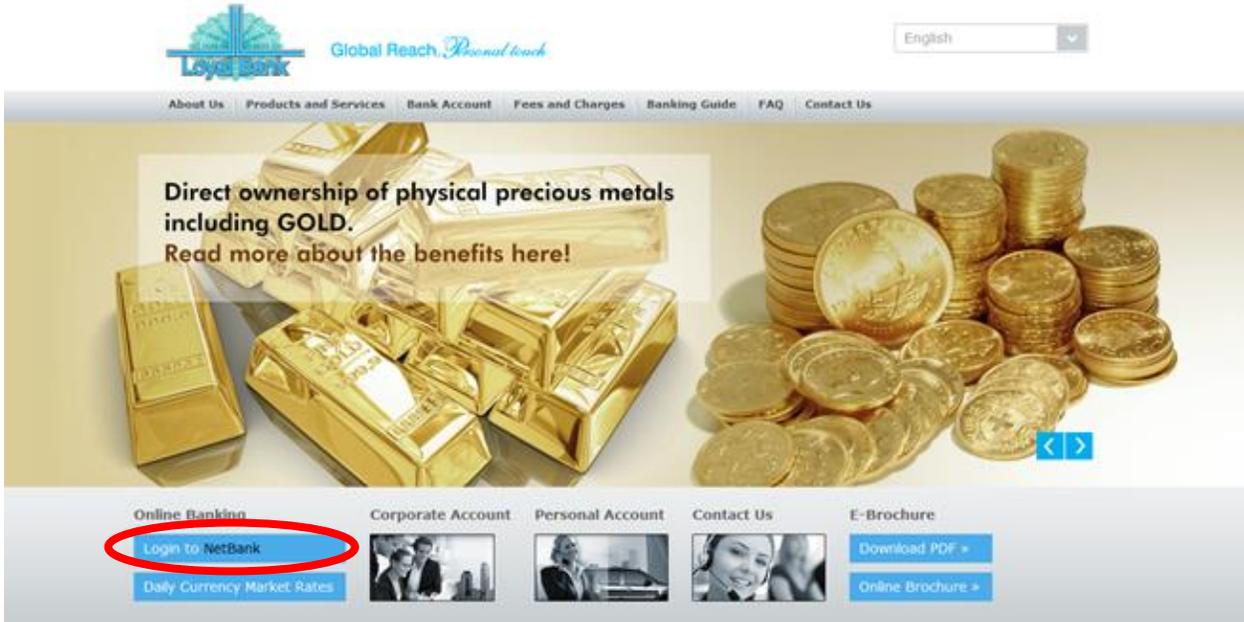


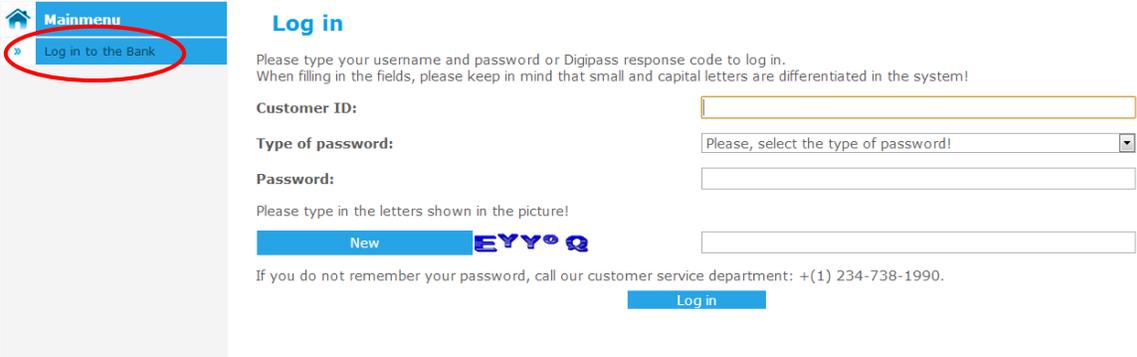
Netbank User Guide

1. Logging in

Users should go to the banks homepage (<https://www.loyalbank.com/eng/index>) and click on the Login to NetBank link.

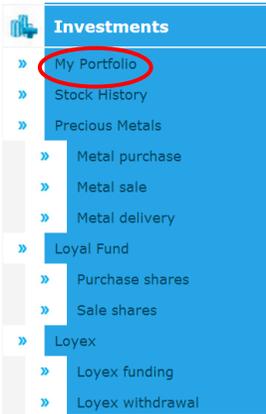


After clicking on the login to NetBank link, a new window appears on which users need to click to Login to Netbank again, and after doing so, the following window will appear in which customer ID, type of password and the password need to be typed in. In case of any problems with any step of the procedure please contact Customer Service (numbers are provided on the main website under Contact Us link, <https://www.loyalbank.com/eng/contact>).



2. Investment on NetBank

In case you do not have an investment account open, you can contact us at loyexaccounts@loyalbank.com to open a Loyex account, or myloyalgold@loyalbank.com to open a precious metal investment account. The account will be open within one working day of the bank. In case you do have an investment account, please proceed as described below.



After logging in click on the Investment icon on NetBank. After clicking on the Investment icon, the drop-down menu appears. The drop-down menu is divided into five main parts; My Portfolio, Stock History, Precious Metals, Loyal Fund and Loyex. Each of these parts contains information about certain parts of the investment portfolio that can be held in Loyal Bank.

2.1. My Portfolio

My portfolio has all the information on different investment accounts and different investment portfolio that are held with Loyal Bank. It consists of the Account number, Account type, Quantity, Purchase value and Market value. After market value there is an Operations part that allows clients to buy, sell or go to the account that the particular investment is connected to.



My portfolio (31.01.2013. 11: 53: 55)

Account number	Account type	Quantity	Purchase value	Market value	Operations
10400	Loyex dedicated account		0.00 CHF	0.00 CHF	 
⇒ 10400		21,772.3800 g	26,914.00 USD	22,410.50 USD	  
1 ozt Silver Canadian Maple Leaf		9,331.0200 g	13,122.00 USD	9,604.50 USD	  
1 ozt Silver Canadian Maple Leaf		12,441.3600 g	13,792.00 USD	12,806.00 USD	  
⇒ 10400		1,866.2040 g	100,326.36 USD	101,553.00 USD	  
1 ozt Gold Canadian Maple Leaf		311.0340 g	15,995.00 USD	16,925.50 USD	  
1 ozt Gold Austrian Philharmonica		311.0340 g	15,513.00 USD	16,925.50 USD	  
1 ozt Gold Canadian Maple Leaf		311.0340 g	15,632.30 USD	16,925.50 USD	  
1 ozt Gold Canadian Maple Leaf		311.0340 g	18,998.10 USD	16,925.50 USD	  
1 ozt Gold Canadian Maple Leaf		311.0340 g	16,992.40 USD	16,925.50 USD	  
1 ozt Gold Austrian Philharmonica		311.0340 g	17,195.56 USD	16,925.50 USD	  



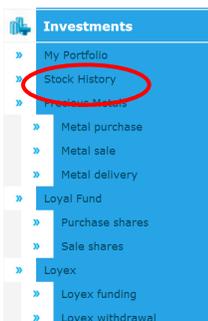
After clicking on the purchase icon, purchase form opens. This form allows investors to immediately purchase additional units of the particular investment.



After clicking on the sale icon, sale form opens and allows investors to sell parts of their investment.



When clicking on the delivery icon for precious metals the delivery form appears. The description on how to fill these forms is further in this document.



2.2. Stock History

Stock history section allows the investor to access previous transactions that had happened through their investment account. It opens up a statement on metal transactions for a particular period of time. The system allows you to choose for which account and period of time you want the statement. The statement shows account type and name, the opening and closing amounts of

the period, transactions that were made and all other relevant information for a particular account.

Query of transaction

Transaction history on account

Account holder:

Please choose an account:

Start of period:



End of period:



OK

The particular account can be chosen by clicking on the arrow next to the name of the account, and the time period for which the required statement can be checked is attainable by clicking on the calendar icon, choosing a date in the calendar that appears and doing the same for the end of the period and clicking OK. In case the report does not appear, please contact our Customer Service. The Query of transaction should look like the one shown below.

Query of transaction

Viewed turnover date:

Selected account:

Account type:

Metal investment stock account

Account name:

Opening balance of the period:

0.00 EUR

Total credits:

67,939.46 EUR

Total debits:

0.00 EUR

Closing balance of the period:

67,939.46 EUR

The booked items in the selected period:

Date	Amount	Name of the transaction	Notes	Partner
30.03.2012.	67,939.46 EUR	Raise precious metals stock		

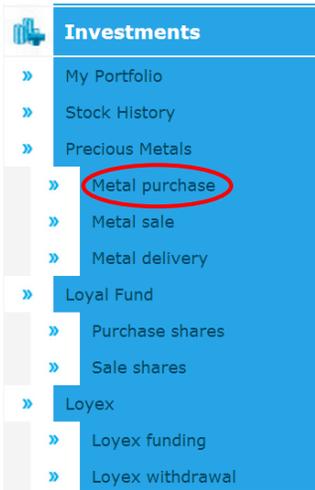
Not booked items in the moment of the query:

Due date	Amount	Name of the transaction	Notes	Partner
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2.3. Precious Metals

The precious metal part of the website holds metal purchase, metal sale and metal delivery forms which are to be filled and submitted in cases of metal purchase, sale or delivery.

PRICES OF METALS AND COST OF DELIVERY: The prices contained in the metal purchase, sale and delivery form are only approximate, the actual prices will be determined when the actual purchase is being made. All precious metals are distributed at prices we get from third parties, and we can therefore not have fixed prices for our investors. The price of delivery is set by a third party, and we are going to notify you when we get the price for the



delivery, and the delivery will be processed and made only after we get your consent for the suggested price of delivery.

Metal purchase form holds information on the particular products that the client wants to purchase. It is important to be careful to put all the quantities in properly and tick the box by which the client accepts the general terms and conditions of every transaction because the transaction cannot be completed without ticking that box. Typing in the password confirms the transaction.

Metal purchase

The precious metal prices are subject of change and may vary. For detailed info please contact us at myloyalgold@loyalbank.com

Current account: - USD/Current account for corporate clients

Type of metal: Gold (dropdown menu with Gold, Palladium, Platinum, Silver options)

	Weight	Minimum	
1 oz Gold Canadian Maple Leaf	31.1034 g	1	
1 Gram Gold	1 g	1	
1 oz Gold Austrian Philharmonica	31.1034 g	1	
100 Gram Gold Bar	100 g	1	
500 Gram Gold Bar	500 g	1	
1 oz Gold South African Kruegerrand	31.1034 g	1	
250 Gram Gold Bar	250 g	1	
1 Kg Gold Bar	1000 g	1	
1 oz Gold American Eagle	31.1034 g	1	
1 oz Gold Australian Kangaroo	31.1034 g	1	
Total	g		

Delivery

Addressee name: [text input]

Delivery address: AALAND ISLANDS (dropdown menu)

I accept and understand the general terms and conditions of every precious metal transaction (buying/selling/storing/delivering) I conclude with Loyal Bank. [General terms and conditions for precious metal transactions](#)

To sign the request(s) please type in your DigiPass Response Code!

[text input]

Sign and submit request(s)

In case of delivery the client needs to tick the box before delivery and fill in all the required information according to the guidelines set under metal delivery part of this handbook. Accounts and type of metal are chosen by clicking on the arrow and choosing from a drop down menu.

There is a choice between investing in platinum, palladium, gold or silver by choosing a different metal under the type of metal and for all four metals the same type of form appears. The products are listed and only the amount

of products that are going to be purchased needs to be specified and whether the products are to be delivered. In all four types of metals it is important to tick the box that says that you agree with the terms and conditions for the purchase because the transaction cannot happen without doing that. By typing in the password, the investor finalizes the purchase. If the purchase request was successful, a request confirmation screen appears (the one shown below). In case the transaction cannot be made, a message will be sent to your NetBank inbox.

Request confirmation

Your request has been submitted. In case it gets rejected you will receive a notification to your netbank inbox.

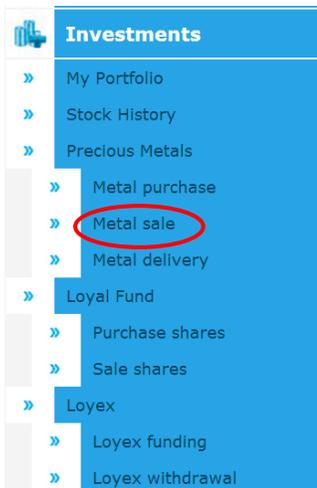
Otherwise it will be processes immediately. Thank you for your understanding.



To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.



Metal sale form allows you to choose which current account you want the money from the sale of the precious metals to go to, and which investment account you want to sell the metals from. It also allows the choice of quantity of particular type of product that is being sold. The price of the sale is given by Loyal Bank according to the terms of use. Typing in the password confirms the transaction. Choosing accounts and type of metal is done by clicking on the arrow next to the name of account.



The sale order allows you to choose a current account you want the money to go to and to choose an investment account you want the money sold from. After choosing the investment account the metals need to be sold from, the type of metal is automatically filled and metal holdings in that particular account get listed immediately, so that you need to choose only the quantity of metals you wants sold.

Metal sale

Current account:

Investment account:

Type of metal:

	Weight	Purchase value	Quantity	Sale
DEMATSILVER	84,808.0000 g	67,958.86	848080000	<input type="text"/>
total	g			

Notes

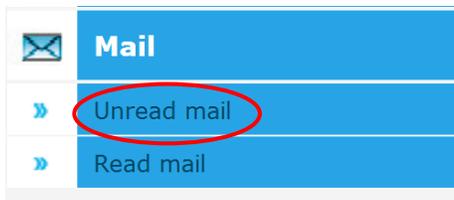
To sign the request(s) please type in your Digipass Response Code!

[Sign and submit request\(s\)](#)

If the request was successful, you will see the same window as when the purchase request was successful. In case the transaction cannot be made, a notification will be sent to your NetBank inbox. In order to finalize the transaction you need to type in the password and click on the sign and submit request.

Request confirmation

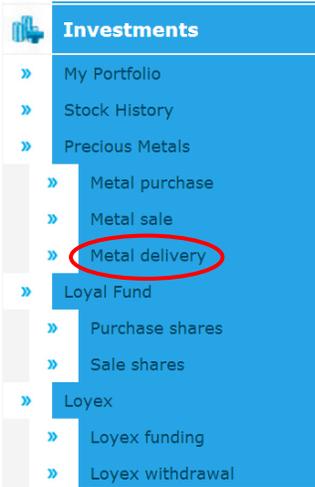
Your request has been submitted. In case it gets rejected you will receive a notification to your netbank inbox. Otherwise it will be processed immediately. Thank you for your understanding.



To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.



Metal delivery form allows the investor to deliver some or all of their stock of precious metals to a certain address. The metal delivery form is shown below and it requires all the necessary information for the order to be done



correctly. It is very important to fill in all the fields correctly because you are responsible for any mistakes that might happen while filling out this form.

In this form, the crucial information to be filled in correctly is the address and the details of the person to whom the delivery is made. The system is again set up in a way that you choose only the investment account and the current account from which the costs of delivery are to be deducted and NetBank automatically lists the products and quantities that are available under this account.

In case you want to purchase additional metals for delivery, that can be done through the metals purchase part of NetBank by ticking the delivery box and filling in the details of the delivery. The address fields are set up in a way that the first information to be given is the state or country, then city and the street details at the end. The cost of delivery will be given within the next 2-3 working days, and the delivery will be executed only after you accept the cost of delivery.

Metal delivery

Current account:

Investment account:

Type of metal:

	Weight	Purchase value	Quantity	Sale
DEMATSILVER	84,808.0000 g	67,958.86	848080000	<input type="text"/>
total	g			

Addressee name Notes

Delivery address

To sign the request(s) please type in your Digipass Response Code!

The fields that need to be filled out in the metal delivery are current account from which the cost of delivery will be deducted, the investment account and type of metal that is being delivered and the investment account from which the metals should be delivered (according to currency and type of metal). The available quantity to be delivered becomes immediately visible and the investor can choose the amount of precious metals they want

delivered. The address part of the form has to be filled in correctly in order for the delivery to be completed successfully. In case the transaction cannot be made, a message will be sent to your NetBank inbox.

Request confirmation

Your request has been submitted. In case it gets rejected you will receive a notification to your netbank inbox. Otherwise it will be processed immediately. Thank you for your understanding.

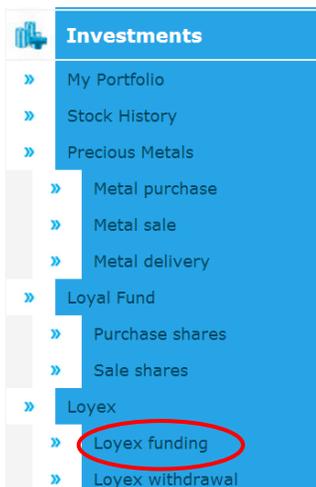


To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.



2.4. Loyex transactions

The possible transactions with a Loyex account are Loyex funding and Loyex withdrawal. In order to sign a Loyex investment account transaction you only need your password.



Loyex funding is a very simple transaction. You only need to choose the Loyex account you want the money transferred to, type in the amount of money you want transferred to that account, and type in your password as a signature. After the transaction has been successfully signed, there will be a request confirmation. In case the transaction cannot be completed you will get a message into the NetBank inbox.

Loyex funding

Investment account

Account number: 

Amount: Currency: USD

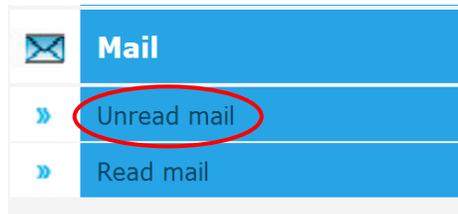
Notes:

To sign and submit the request(s) please type in your password!

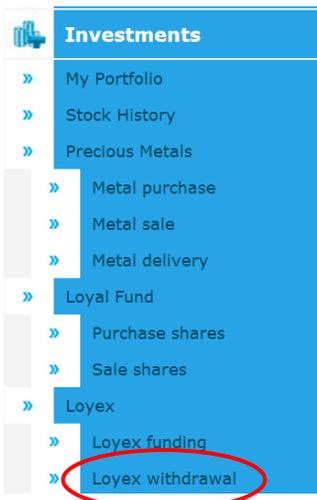
[Sign and submit request\(s\)](#)

Request confirmation

Your request has been submitted. In case it gets rejected you will receive a
Otherwise it will be processes immediately. Thank you for your understanding.



To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.



In order to withdraw funds from the Loyex account and transfer them back to the current account, you need to fill out the **Loyex withdrawal**. In this case the account number and the amount need to be filled, and upon successfully signing the request, you will see a request confirmation. If the transaction cannot be done, you will get a notification to your NetBank inbox.

Loyex withdrawal

Investment account

Account number:

Amount:

Currency:

USD

Notes:

To sign and submit the request(s) please type in your password!

Request confirmation

Your request has been submitted. In case it gets rejected you will receive a notification to your netbank inbox. Otherwise it will be processed immediately. Thank you for your understanding.



To access the NetBank inbox, you need to go to Mail-Unread mail, and your inbox will appear after clicking on that icon. In the inbox, there will be messages on any problems that might have happened with the transactions. You will know that you got a message in the inbox because there will be a message in the header of your NetBank saying that you have new messages, such as the one shown below.

