The new Stanbic IBTC Mobile App is a true all-rounder. With #APPyness 2.0, you enjoy the following new features:

- Bank as quick as you speak with **Voice Banking.**
- Enjoy peace of mind in your pocket with the new **Insurance** module.
- Trade like a legend with the new **Stocks** module.
- Make Investments with a few taps on the **Mutual Funds** module.
- Enjoy Easy Banking with the electronic wallet - **@ease**.
- Rescue tomorrow with the **Pensions** module

Here are a few Frequently Asked Questions (FAQs) about the new Stanbic IBTC Mobile App to guide you when you use the App

Q.   **How can I upgrade to the new Stanbic IBTC Mobile App - #APPyness 2.0?**
A.   Existing Users:
      If you already have #APPyness 1.0 installed on your device and you have
      have the 'auto update' feature activated on your device, it will be automatically updated to
      the new Stanbic IBTC Mobile App -#APPyness 2.0. If you do not have the 'auto update'
      feature activated on your device, you will need to visit the android or iOS App store to update
      to the new Stanbic IBTC Mobile App -#APPyness 2.0

      New User:
      Visit the android or iOS App store to download the new Stanbic IBTC Mobile App –
      #APPyness 2.0

Q.   Can I use the new Stanbic IBTC Mobile App on multiple devices?
A   Yes, you can use the App on a maximum of two mobile devices.

Q.   **How can I log-in to the 'My Bank' module of #APPyness 2.0?**
A.   Stanbic IBTC Bank Customers:
      You can log-in with any of the following:
              - Internet Banking log-in details
              - Active debit card details
              - Account number (for view only access)
      Already a customer and forgot your password? Not to worry! The new and easy 'Forgot
      password' feature will get you going in no time

      Non Stanbic IBTC customers:
      You do not have to be a customer of Stanbic IBTC to access and experience the new mobile
      App, you can open an instant account or an @ease wallet with the mobile App in minutes!

Q.   **What are some of the activities I can carry out with the new Stanbic IBTC Mobile App?**
A   With the new Stanbic IBTC Mobile App- #APPyness 2.0, you can:
              - Carry out Voice Banking
              - Buy mutual funds with Stanbic IBTC Asset Management
              - Manage your retirement savings account with Stanbic IBTC Pension Managers
              - Open an @ease wallet account
              - Report a claim with Stanbic IBTC Insurance Brokers

- Trade independently in the Nigerian Stock Exchange market

Q. **How do I link my the new Stanbic IBTC Mobile App to my device?**

A. A system generated one-time password (OTP) will be sent to your registered mobile number or email address. You will be required to enter this OTP to bind your mobile device to the new App the first time you upgrade to the new App.

Q **If my phone or mobile device gets stolen, are my accounts with Stanbic IBTC still secure?**

A. Yes! Your account is secure and can only be accessed by your secret password. We however advise that you call us to deactivate or suspend your mobile banking access until you get a new phone.

Q **How secure is the new Stanbic IBTC Mobile App?**

A. Industry standard security features have been enabled to make your sessions on the App completely secure.

Q. **What are the new features on the 'My Bank' Module?**

A. Here are some of the new features on the 'My Bank' module:
- Facial and finger print biometric log-in capability
- Account balance is hidden when you open the App. You can tap on the masked details to reveal your balance
- Apply for instant cash advance directly from the App
- Enjoy voice banking using the microphone icon on the top left corner of the App screen.
- Reset your password
- Unfreeze your accounts
- Pay multiple beneficiaries
- Load prepaid cards
- Make ATM cardless withdrawal using the Paycode feature on the App

Q. **On the 'My Bank' module, can I reset my password using the App?**

A. Yes, you can! Just click the 'Forgot Password' button on the App. You can unlock your account by calling the Stanbic IBTC Bank contact centre on 0700 909 909 909, if you are locked out of your account.

Q. **Are my internet banking log-in details the same as my log-in details for the 'My Bank' module on the new Stanbic IBTC Mobile App?**

A. Yes. If you change your internet banking password, you will be asked to re-authenticate your identity within the mobile banking App and vice versa.

Q. **How do I log-in to the 'Mutual Funds' module on the new Stanbic IBTC Mobile App?**

A <u>New Customer</u>
Once you open a new mutual fund account, you will be sent your default log in password via email within two working days.

You log into your account using your email address, phone number and default password sent to you. Once you log into your account, you will be prompted to change to a new password (only digits and at least seven digits)

Existing customer (New-to-App)
You can access your mutual funds Account on the App, but you will need to be profiled by Stanbic IBTC Asset Management. Send an email to: mutualfunds@stanbicibtc.com or call: +234 1 280 5595 for guidance.

You will be required to enter your email address, last four digits of your registered phone number and your password to login to the Mutual Fund module of the App.

Q. **How do I reset my password on the 'Mutual Funds' module?**
A   You can reset your password on the App by navigating to the mutual fund module on the App. Once you get to the login page, select 'Forgot password' which is under the login button. The new password will be sent to you via email and text message. Once you log in with the new password sent to you, you will be prompted to change to your seven-digit password.

Q **How do I change my password on the 'Mutual Funds' module?**
A   Log-in to the Mutual Funds module on the new Stanbic IBTC App, select the 'Account' option at the bottom right corner f the screen.

Tap the 'Change password' option, input your old password first, then input a new password that is at least seven digits; then confirm the new password.

A password change confirmation email and text message will be sent to you.

Q **What is the procedure for increasing your online redemption limit on the 'Mutual Funds' module?**
A   Log into the Mutual Funds module of the Stanbic IBTC Mobile App, select the mutual fund account for which you would like to increase the limit.

Once you have the account displayed, select 'Set redemption limit' which is the first service request available under the 'Manage account' function. Input the new limit (a maximum of N2,500,000.00 and minimum of N1,000,000.00) and the limit will be updated accordingly.

Q **How do I create a new mutual fund account using the 'Mutual Funds' module?**
A   Select the mutual fund module on the App. At the bottom of the screen, click on create an instant account. You will be directed to an investment advisory page that will guide you on which product to choose. Once you confirm your risk appetite, you will be directed to a page where you can create your new mutual fund account with your debit card.

Q **How do I buy additional mutual fund using the new Stanbic IBTC Mobile App?**
A   Log-in to the 'Mutual funds' module, select the 'Buy new' option at the bottom of the screen

Navigate to the specific mutual fund account that you want to top-up and select that fund (please note that you cannot buy a mutual fund you are already invested in; you can only top it up).

Select the mutual fund account you would like your details to be taken from (email address, phone number, bank account details, residential address).

Once this has been confirmed, you will be asked to input the amount you want to start the investment with (this is capped at a maximum of N200,000.00) and you complete the transaction on the payment gateway using your debit card details.

Q **How do I move funds around (online switching) on the 'Mutual Funds' module?**
A   To complete a switch online (moving funds across your various mutual funds or to a new mutual fund), log-in your mutual fund account on the Stanbic IBTC mobile app, select the particular mutual fund account you would like to move the funds from.

Once you get to that account, select the 'Redeem option', input your secret answer and then choose 'To existing account' option to redeem into one of your other investments or choose 'To new fund' option to move funds from your existing mutual fund account into a new fund (please note that you cannot buy a mutual fund you are already invested in).

Once you confirm the details of the transaction (destination fund or account to be funded and amount to be transferred), the transaction will be completed and treated within two working days.

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Q **How do I generate an account statement on the 'Mutual Funds' module?**
A   Log-in to your mutual fund account online, you select the 'Account' option at the bottom right-hand corner of the landing page. Select the 'Request statement' option, which is the second option on the first row in the middle.

You will be prompted to select which mutual fund account you would like your statement of account for and once you confirm this, the statement will be generated and sent to your registered email address.

Q **How can I access my Pension Account on the new Stanbic IBTC Mobile App?**
A   You will be required to enter your Retirement Savings Account (RSA) PIN, or email or mobile and your passcode to login to the pension account on the App. You will need to be a registered client of Stanbic IBTC Pension Managers.

Q **I forgot my password for the 'Pension' module, what do I do?**
A   You can do a self-passcode reset on the App by clicking on the 'Forgot passcode?' link on the App and entering the required details'. You can also call our multilingual Contact Centre on +234 1 271 600 or email PensionSolution@stanbicibtc.com when your account is locked.

Q   **How do I request for benefit checklists and forms on the 'Pension' module of the new Stanbic IBTC Mobile App?**

A To retrieve your desired checklist and form from a comprehensive list:
- Login to the 'Pension' module.
- Select 'Request' on the tab.
- Select 'Benefit Application Checklists and Forms'.
- Pick your desired checklist and form from a comprehensive list.
- Click on 'confirm' to receive a checklist and form in your registered email.

Q **How do I update my personal details on the 'Pension' module?**
A To update your personal details:
- Login to the Pension module on the App.
- Select 'More' on the tab.
- Select 'Client Profile'.
- Update the personal detail of your choice.

Note: Name, date of birth, phone number and National Identity Number (NIN) cannot be updated through the Pension module, as they require supporting documents to finalise the change.

Q **How do I monitor my pension investments, contributions and withdrawals on the new Stanbic IBTC Mobile App?**
A Login to the Pension module on the App.
- View the individual components of your Total Pension Value on the 'Home' tab.
- Select 'Enquiry' and then 'Fund Price' to view historical fund prices.
- Select 'History' to view your transaction history and request for your Retirement Savings Account (RSA) statement.

Q **How can I get more information on Pension?**
A To get more information:
- Login to the pension module of the new Stanbic IBTC Mobile App.
- Select 'Enquiry' on the tab.
- Select 'FAQs'.

Q **What can I do with an @ease wallet on the new Stanbic IBTC Mobile App?**
A You can do the following
- Open a wallet for self
- Send and receive money
- Withdraw cash from any of our partner agent locations or any ATM
- Get an instant debit card from any of our partner agent locations and link it to your wallet
- Withdraw cash without a debit card from an ATM or at an Agent location (cardless withdrawal)
- Airtime purchase
- Bill payment
- Open a wallet for friend and family
- Get on the Stanbic IBTC @ease wallet today and enjoy banking with ease!

Learn more about @ease wallet, visit https://www.stanbicibtcbank.com/nigeriabank/personal/ways-to-bank/@ease-wallet

Q   **What insurance services can be accessed on the 'Insurance' module of the new Stanbic IBTC Mobile App?**

A   Here are some of the things you can do on the Insurance module
- Self-Service option like forgot password and change password
- View policy
- Renew policy
- Report a claim
- See transaction history

Q   **How can I access my Insurance Account on the App?**

A   **For registered users:** Simply enter your email address and password to log in.
For new users: Please send an email to insurancesolution@stanbicibtc.com or call 01 277 0394 to register. Once registration is complete, you can log in with your email address and password.

Q   **Can I do a password reset for the 'Insurance' module of the Stanbic IBTC Mobile App?**

A   Yes you can. Here are the steps:
- Go to 'Forgot password' and initiate a password reset.
- You will need to initiate a password reset using your registered email address to get the password immediately
- Enter your registered email address and the new password sent to you
- Change to a preferred password and login

Q   **How can I change my password for the 'Insurance' module?**

A   On your profile, go to 'Profile' and click on change passcode.
You will be required to input the old passcode and new passcode twice.

Q   **How can I get my insurance certificate?**

A   Send an email to insurancesolution@stanbicibtc.com or call 01-2770394

Q   **Can i terminate my insurance policy?**

A   Yes, you can. Send an email to insurancesolution@stanbicibtc.com or call 01 277 0394 with reasons for termination.

Q   **How can I make a claim on the 'Insurance' module?**

A   Go to the affected policy, select the 'Make a claim' option. You will be required to supply details of the claim and pictures of the incident.

Q   **Why am I unable to see all my policies on the Insurance module?**

A   You may have another email address on our records. Please contact us so we can update your information.

Q   **How can I buy a new insurance policy?**

A   To buy a new insurance policy, please send an email to insurancesolution@stanbicibtc.com or call 01 277 0394.

Q   How long will it take to get my certificate after renewal?
The certificate will be sent to you within 48 hours after confirmation of your payment.

Q   How can I see the last payment made for a policy on the 'Insurance' module?
Click on the history icon to view the last premium paid on the policy.

Q   **If I have more than one policy, can I still view it on the app?**
A   Yes, you can. Click on the 'View all' tab to see all your policies (active and inactive, where applicable).

Q   How do I renew my insurance?
A   Click on the policy you wish to renew and do the following:
   •   Click renew
   •   Specify the policy start date
   •   Select the duration of the insurance cover. This should automatically populate the policy end date
   •   If you wish to revalue to reflect current market price, you can input the new sum insured of the asset
   •   Upload your valid ID, select the identification type and input the expiry date
   •   Confirm and pay the premium displayed
   •   Payment can be made using any bank

Q   **How do I report a claim?**
A   Click on the policy you wish to report a claim on and do the following:
   •   Click 'Claim'
   •   Click on 'Select images' to upload pictures of the incident
   •   Specify the date of incident
   •   Provide a description of the incident and click 'Continue'
   •   A summary of the claim is displayed
   •   Click on 'Confirm and Claim'
You can also view the history of claims made by clicking on the claim icon at the bottom of screen

Q   How can I download and register for Stanbic IBTC Stockbroking Mobile App?
A   Accessing the Stockbroking module on the Super App is easier when you are already registered with Stanbic IBTC Stockbrokers, as you will only be required to enter your user ID and password to login to your stockbroking account on the App.
   •   You are required to download the Stanbic IBTC Stockbroking Mobile App from Google Play store for Android phones and App store for IOS phones
   •   For **Android users**, click on the 'Stocks' module and you will be auto-directed to Google Play Store. Search for Stanbic IBTC Stockbroking, download and install. **For IOS users**, go to Apple Store, search for Stanbic IBTC Stockbroking, download and install.
   •   You can register for the Stanbic IBTC Stockbroking Mobile App with your online trading login credentials and start using the Super App

Q   How do I login to the Stocks module on the Stanbic IBTC Mobile App?
A   Enter your online customer ID and Password
     Click log in and set your login PIN

Q   Do I need to have a stockbroking account before I can login to the App?
A   Yes, you can only log in with your existing Portfolio ID and Password

Q   Can I change my 4-digit pin on the App?
A   Yes, you can change your PIN by clicking on 'Forgot PIN' button and follow further
     instructions.

Q   Can I use the App to trade (buy and sell stocks)?
A   Yes, you can buy and sell stocks using the App.
     • Log in to the App
     • Select the dashboard and pick the stock to be traded
     • Follow further prompts

Q   How do I view my Stockholding account or portfolio on the App?
A   Log in to the App
     • Select 'Portfolio' at the base of the dashboard
     • View your portfolio position

Q   Can I see my certificate status on the App?
A   Not at the moment as this will be factored in the subsequent upgrade.

Q   How can I modify or cancel pending stock orders?
A   Log in to the App
     • Select 'Portfolio' at the base of the dashboard
     • Navigate to 'Open orders'
     • Scroll to the order to be reviewed and select cancel.

Q   How do I view my trading and transaction history on the App?
A   Log in to the App
     • Select 'Portfolio' at the base of the dashboard
     • Select 'Transaction history' on the App

Q   Does it work on IOS and Android devices?
A   Yes, it works on both Android and IOS devices

Q   Can I view the price list on the App?
A   Currently, you can view price per stock and not all stock prices at a go.

Q   What are the trading hours?
A   The trading hours are between 10.30 am and 2.30 pm on working days

Q   What happens if I carry out a transaction outside the trading hours?

A   Purchase or sale of equities can only be done during trading hours. Trade transactions carried out outside this time will not be executed but will be pending for subsequent trading sessions.