



SG Hambros

Step by step
Your guide to Private e-Banking

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Private e-Banking provides a secure way to manage your finances at your convenience, wherever and whenever you choose.

Private e-Banking is a convenient way to:

- view a detailed asset breakdown of your bank accounts and investment portfolios
- view your transaction information up until close of business the previous day
- arrange regular payments and money transfers anywhere around the world
- set up, change or cancel standing orders and view or cancel direct debits

System requirements

Before you can begin to use Private e-Banking, your computer and internet browser must be properly set up and configured.

You will need:

1. A computer with internet access

- PC minimum requirements:
Intel Pentium processor, 64MB RAM memory and a compatible operating system (Windows 95 or above)
- Apple Mac minimum requirements: PowerPC 68030 processor, 8MB RAM memory and a compatible operating system (Mac OS X 10.2 or above, Mac OS 9.1 or above)

2. A modem and browser*

- At least 56k modem; for optimal performance, we recommend an ADSL line or cable connection
- PC requirements: Microsoft Internet Explorer 5.5
- Apple Mac minimum requirements: Mac OS X: Microsoft Internet Explorer 5.2 Mac OS 9.1: Microsoft Internet Explorer 5

Your internet browser must support 128-bit encryption.

For optimal viewing, we suggest that you use a screen resolution of 1024 by 768 pixels.

*Browser notes

To determine the version of your browser, go to the **Help** on the browser's menu bar. For Macintosh users, go to the Apple Icon, and select **About**.

How do I access Private e-Banking?

You will receive two security codes under separate cover:

- User ID
- Initial (Once-only) PIN (Personal Identification Number)

To access Private e-Banking, go to www.sghambros.com and click on Private e-Banking/Login.



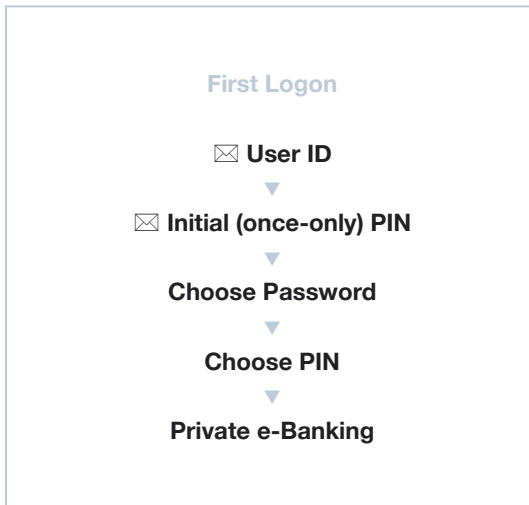
You will now pass into a secure connection mode and see the following window:

The window will ask if you would like to install and run our Java Applet – a small security program which we use to communicate with your computer. You should see the name 'SG Hambros Limited' at the top of the pop-up screen.

- Click on **Yes**

If any other name is shown, you must click **No** immediately and notify your private banker before attempting to logon.





This diagram demonstrates how to logon to Private e-Banking for the first time



First Logon

User ID

Your User ID is one of three security codes that you require to logon.

- Enter your User ID. Please ensure that you enter the code accurately and in **lower case**
- Click on **Logon**

You will need to enter your User ID for each subsequent logon, therefore you must memorise your User ID for future use.

Initial (once-only) PIN

Your Initial (once-only) PIN is the second of three security codes.

- Enter your Initial (once-only) PIN
- Re-enter your initial PIN for verification

Please note that the PIN as well as the User ID and Password are case sensitive. If you do not login within the first 90 days of the receipt of your logon details, your access will expire. In such an event, please contact your private banker.

Password

Your Password is the third of three security codes.

- You now need to enter and confirm a Password of your choice. Your Password **must be between 6 and 12 alphanumeric characters long and must include at least 2 numbers eg opae38**. The Password is case sensitive
- Re-enter your Password for verification
- Click on **Logon**

The Password that you choose is case sensitive, so please remember the exact format that you have chosen.

PIN

- You will now need to enter and confirm a PIN of your choice. Your PIN **must contain six numeric characters eg 264938**
- Re-enter your new PIN for verification
- Click on **Logon**



Subsequent Logon

After the first logon, the process is much shorter and in a slightly different order:

- Enter your User ID
- Enter your PIN
- Enter your Password

Changing your PIN

- If you wish to change your PIN, click on **Change PIN/ Password**
- Enter your PIN
- Enter a new PIN which **must contain six numeric characters** eg **264938**

- Re-enter your new PIN for verification
- Click on **Logon** to enter your Password to complete the logon process

You will be able to use your new PIN immediately.

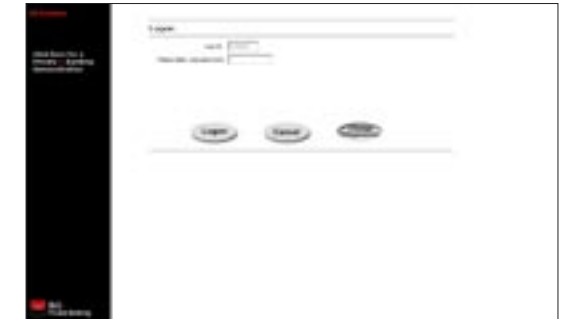
Changing your Password

- If you wish to change your Password, click on **Change PIN/ Password**
- Enter your Password
- Enter your new Password. Your Password **must be between 6 and 12 alphanumeric characters long and must include at least 2 numbers** eg **opae49**. The Password is case sensitive

Access agreement

After you have logged on, you will be asked to read the access agreement carefully.

- Click **I agree** at the end of the document to agree to the Terms and Conditions



Navigating Private e-Banking

Private e-Banking has a top-down orientation: you can access any area by clicking the appropriate heading on the main navigation bar. The functionalities available to you are **Solutions**, **Reporting**, **Order Transmission*** and **Mail**.

Due to the site's enhanced security structure, it is advisable to avoid using the **Back** button on your browser when you want to return to a previous page. Instead, use the **Back** button located on the left-hand navigation.

Online assistance is readily available; page-specific explanations and instructions can be found on the **Help** tab located on the left-hand navigation of every page. Alternatively, you can contact your private banker.

When you have finished your Private e-Banking session, please ensure that you use the **Logout** button. This will prevent others from gaining access to your information.

* **Order Transmission** may not be available to all clients due to security restrictions or local jurisdiction regulations.

Solutions: Products and services

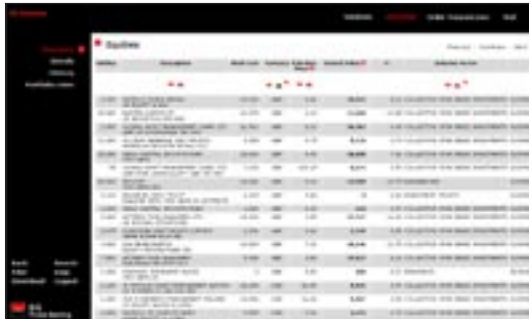
Solutions showcases SG Hambros' wealth management services. It also provides you with our quarterly investment and wealth planning publications.



Reporting: All your assets at a glance

Reporting allows you to find key information in one place. Here you will find information on all of your SG Hambros accounts. Any liabilities are displayed below the pie charts. They become visible when you scroll down to the bottom of the summary page. **Your account information is displayed as of close of business from the previous business day.**





Reporting: In detail

When you select **Reporting**, you will initially see a summary of your asset allocation of your selected account. You can view the transactions on your portfolio of the past six months by clicking on the individual asset classes.

Your account information is displayed as of close of business from the previous business day.

In this view you can print your portfolio holdings and also download your account holdings into an Excel spreadsheet.



Reporting: Cash transactions

If you would like to view your cash transactions, please click on **Details**. In the section **Cash Accounts**, click on the balance shown in column **Balance/Accrued Interests** of the account you would like to view.



Order Transmission: Overview*

Order Transmission allows you to:

- transfer money to bank accounts anywhere in the world
- set up regular payments
- transfer money held with us on to a term deposit basis

You can make your selection by clicking on the appropriate heading on the left-hand navigation.

Note: Private e-Banking is not real-time. Balances remain as of close of business from the previous business day. Orders may only be processed during banking hours.

* **Order Transmission** may not be available to all clients due to security restrictions or local jurisdiction regulations.

Order Transmission: Money Transfer*

Money Transfer allows you to request payments from one of your SG Hambros accounts to the account of a named beneficiary anywhere in the world.

Note: Private e-Banking is not real-time. Balances remain as of close of business from the previous business day. Orders may only be processed during banking hours.

- **Account to be debited:** Select the account that you would like to debit
- **Account Currency:** Enter the currency in which the selected account is held
- **Amount:** Enter the required amount that you wish to transfer
- **Payment Currency:** Enter the currency in which you would like the payment to be made
- **Payment Method:** Select your payment preference
- **Desired Execution Date:** Enter the date that you would like the funds to reach the beneficiary
- **Beneficiary Account Number:** Enter the beneficiary's account number
- **Beneficiary Name:** Enter the beneficiary's name
- **Beneficiary Bank Name:** Enter the name and address of the beneficiary's bank
- **Bank Code:** Enter the beneficiary's **Sort** or **SWIFT** bank code. If you do not know this code, please input zeros and ensure that you include the full postal address
- When you have input all the required information, click on **Next Step**
- For added security, enter your Password before you confirm your transfer instruction
- Click on **Confirm**

Order Transmission: Regular Payments*

Regular Payments allows you to set up or amend regular payments from one of your bank accounts to a named beneficiary anywhere in the world.

* **Order Transmission** may not be available to all clients due to security restrictions or local jurisdiction regulations.





Order Transmission: Standing Orders*

To set up a standing order, click on **Regular Payments** to select **Add a new Standing Order**.

Note: Private e-Banking is not real-time. Balances remain as of close of business from the previous business day. Orders may only be processed during banking hours.

- **Account to be debited:** Select the account that you would like to debit
 - **Account Currency:** Enter the currency in which the selected account is held
 - **Standing Order Currency:** Enter the currency in which you would like the standing order paid
 - **Amount:** Enter the required amount that you wish to transfer
 - **Frequency:** State how often you would like the payment to be made
 - **Number of Payments:** Enter the number of payments you would like to make or select the box **until further notice**
 - **First Payment Date:** Enter the date you would like the payments to commence
 - **Beneficiary Account Number:** Enter the beneficiary's account number
 - **Beneficiary Name:** Enter the beneficiary's name
 - **Beneficiary Bank Name:** Enter the name and address of the beneficiary's bank
 - **Bank Code:** Enter the beneficiary's **Sort** or **SWIFT** bank code. If you do not know this code, please input zeros and ensure that you include the full postal address
- When you have input all the required information, click on **Next Step**
 - For added security, enter your Password before you confirm your standing order instruction
 - Click on **Confirm**

Order Transmission: Term Deposits*

Term Deposits allows you to transfer money held with us on to a term deposit basis. **Please note the minimum value for deposits is £50,000 (or the required currency equivalent).**

* **Order Transmission** may not be available to all clients due to security restrictions or local jurisdiction regulations.

Note: Private e-Banking is not real-time. Balances remain as of close of business from the previous business day. Orders may only be processed during banking hours.

- **Account to be debited:** Select the account that you would like to debit
- **Amount:** Enter the sum that you wish to place on deposit
- **Currency:** Select the desired deposit currency
- **Desired start date:** Enter the date that you wish your deposit to commence
- **Term:** Select either the **Term** or **Maturity Date**. The **Term** describes the total number of days between the **Start Date** and **Maturity Date**. The **Maturity Date** describes the date at which you wish the deposit to end and interest to be payable
- **Action on Maturity:** When the maturity date is reached, the deposit will automatically **Repay with Interest** and credit your account with the deposit sum (principal) and interest earned

Alternatively, you can choose the following options:

- **Rollover principal and pay interest:** Select this option if you would like to renew your term deposit using the same principal or capital sum only
 - **Rollover principal and interest:** Select this option if you would like to renew your term deposit but include both interest earned and the principal/capital sum
- When you have input all the required information, click on **Next Step**
 - For added security, enter your Password before you confirm your term deposit instruction
 - Click on **Confirm**

Mail: Overview

Mail allows you to send secure messages to your private banker.

You can:

- Send a secure e-mail
- Ask your private banker to call you at a convenient time for you
- Request a new cheque book



Frequently asked questions

Navigation

Where can I view my cash transactions?

To view your cash transactions, please click on **Details**. In the section **Cash Accounts**, click on the balance shown in column **Balance/Accrued Interests** of the account you would like to view.

Why does the summary view not show my current liabilities?

Scroll down to the bottom of the screen. You will find any liabilities listed below the pie charts.

Why can't I see my latest transactions/balances?

Your account information is displayed as at close of business the previous day. The date is visible on the upper right hand side of your screen.

PIN and Passwords

How do I change my PIN and Password?

You can change your PIN and Password at any time by following the step-by-step instructions provided on pages 6 and 7 of this user guide.

What do I do if I have forgotten my PIN and Password?

If you have forgotten your PIN and Password, you will need to have a new set reissued. Please contact your private banker who will send your new security codes.

I have input my security codes incorrectly and now I have been locked out. How can I access Private e-Banking again?

After three unsuccessful attempts, you will be locked out of Private e-Banking. In this event, please contact your private banker who will arrange to have new security codes sent to you.

Technical problems

I am experiencing difficulties using the Private e-Banking service. Who can help me?

If you are experiencing difficulties using the Private e-Banking service, please phone your private banker who will forward your problem to our Private e-Banking support team.

When I try to input my User ID, why can I only see a grey box?

As part of our commitment to provide Private e-Banking with enhanced security technology, you will need to install a small security program which we use to communicate with your machine – Java Virtual Machine. When you log in for the first time, a window should appear asking you to run our Java applet.

You must click **Yes** before you can continue to input your User ID. If this window does not appear, please contact your private banker who will send you a link to download the security program.



Security precautions

We are committed to safeguarding your account from any unauthorised access. For this reason, we use enhanced security technology and practices to ensure your data is protected. It is equally important for you to be aware of security practices you should undertake in order to protect yourself:

Keep your Private e-Banking session secure

Logging in

Ensure that you enter your security codes without being overlooked by someone else.

Logging off

The Private e-Banking service has been designed to suspend your internet banking session after five minutes of inactivity to protect you from unauthorised access. Please ensure that you use the logout option at the foot of the left-hand menu to exit your internet banking session and then close your internet browser.

Avoid using a shared computer to access Private e-Banking

Do not use a computer or device which cannot be trusted. Avoid using public or internet café computers to access the site.

Security software

Installing anti-virus software and keeping it up to date will help detect and disable malicious software. It is also important for users with a web-based connection to install suitable firewall software. This will help keep the information on your computer secure while blocking communication from unwanted sources.

Make sure you keep up to date and download the latest security patches for your browser. If you do not have any patches installed, visit your browser's website.

Passwords

- Your User ID, PIN and Password enable you to access Private e-Banking. These security codes must be kept confidential at all times and must not be divulged to anyone
- Change your PIN and Password regularly
- We recommend not to choose passwords incorporating such information as your birthday, your telephone number or a recognisable part of your name

Deceptive e-mails ('phishing')

E-mails are sometimes used to guide you to a fraudulent website, which might resemble that of Private e-Banking. By asking you to input your User ID, PIN and Password, criminals are able to access your account data.

We must emphasise that SG Hambros will never send requests by e-mail.

- Never reply to such e-mails and do not click on any such links
- Always access Private e-Banking via **www.sghambros.com** whenever you logon
- SG Hambros employees will never ask you for your Private e-Banking security codes

Always report suspicious activity

If you think someone has gained unauthorised access to any of your security information for the Private e-Banking service, please advise us immediately on **0800 735 1040**. If you are calling from outside of the United Kingdom, please contact us on **+44 7797 751061**.

Glossary

A AGT CHG Agent charge for currency payments	D DC Debit card transaction	S Sale Sale of a security
B BACS Payment of funds via BACS (Banks Automated Clearing System)	DD Direct debit transaction	Sale (Short) Sale of a security that has not yet been purchased or is held by an external agent
Bonus Issue (IN) Bonus shares received	DIV Dividend received	SO Payment of funds via standing order
Book Cost The net cost of a holding	Dividend Reinvestment (IN) The purchase of a security in place of receiving a dividend from a security	T Trade Date The date a transaction took place
Book Cost Transfer Book cost adjustment	DR INT Debit interest	Transaction Date Input date of the transaction
C CHAPS Payment of funds via CHAPS (Clearing House Automated Payment System)	F Fixed Deposit Placing of fixed deposit	Transfer In Transfer of a security into the custody of SG Hambros
Cost/Proceeds The net consideration of the transaction	Fixed Maturity Maturity of principal deposit	Transfer Out Transfer of a security from the custody of SG Hambros to an external agent
CR INT Credit interest	FX Deal Foreign Exchange transaction	TRF TO Transfer of account
Current Value The value of a holding at the current market price	FXT INT Interest earned on a fixed deposit	V Valuation Price The market price on which the current value is calculated
	P Price The price at which the transaction took place	Value Date The settlement date of the transaction
	Purchase Purchase of a security	

Privacy and security

We are committed to the protection of your data. It is for this reason that our security process may seem longer and more complicated than that of a non-private bank.

The Private e-Banking service allows you to access your bank account details from the comfort of your own home. This data needs to be protected during its transmission over the Internet. This is done using software that encrypts the data between our internet server at one end and your web browser at the other. This requires that your web browser is configured correctly.

If you think someone has gained unauthorised access to any of your security information for the Private e-Banking service, please advise us immediately on **0800 735 1040**. If you are calling from outside of the United Kingdom, please contact us on **+44 7797 751061**.

For further information regarding security or any other technical matter, please contact your private banker who will arrange for a member of our Private e-Banking support team to contact you.

This document is issued by SG Hambros Bank Limited ('SG Hambros') which is authorised and regulated by the Financial Services Authority. SG Hambros is part of SG Private Banking, the private banking arm of the Société Générale Group. SG is the name of Société Générale Group's international businesses. Société Générale is authorised by the Banque de France and by the Financial Services Authority and is regulated by the Financial Services Authority for the conduct of UK business.

Rules and regulations made for the protection of investors and/or depositors under the UK Financial Services and Markets Act 2000 will not apply to business conducted at or from offices located outside the UK and investors and/or depositors will not be able to benefit from the provisions of the Financial Services Compensation Scheme.

SG Hambros Bank & Trust (Bahamas) Limited is incorporated under the laws of the Commonwealth of the Bahamas and is licensed under the Banks and Trust Companies Regulation Act. The company's principal activities include banking, investment advisory services, trust and company administration and fund management. The paid-up capital and reserves of SG Hambros Bank & Trust (Bahamas) Limited exceeded US\$25 million as at 31 December 2005. Whilst the company's financial statements are not a matter of public record, copies of the most recent audited financial statements are available on request.

SG Hambros Bank & Trust (Bahamas) Limited is a member of the Bahamas Deposit Insurance Fund ('the Fund') which was established by the Protection of Depositors Act 1999. The Fund is managed by the Board of Management of the Deposit Insurance Corporation and that Corporation insures each deposit held by a member institution which is payable in the Bahamas in Bahamian currency. Deposit insurance is limited to Bahamian \$50,000 or such greater amounts as the Bahamian Minister of Finance may by Order prescribe on the advice of the Central Bank of the Bahamas. Deposit insurance is limited to Bahamian Dollar denominated deposits.

SG Hambros Bank (Channel Islands) Limited is regulated for banking and investment business by the Jersey Financial Services Commission. The Guernsey branch of SG Hambros Bank (Channel Islands) Limited is regulated for banking and investment business by the Guernsey Financial Services Commission and the Jersey Financial Services Commission.

The paid-up capital and reserves of SG Hambros Bank (Channel Islands) Limited exceeded £133 million as at 31 December 2005. Copies of the most recent audited summary financial statements are available on request. There are no investor or depositor compensation schemes in place in Guernsey or Jersey.

SG Hambros Bank (Gibraltar) Limited is regulated by the Gibraltar Financial Services Commission. The paid-up capital and reserves of SG Hambros Bank (Gibraltar) Limited exceeded £12 million as at 31 December 2005. Copies of the most recent audited financial statements are available on request.

SG Hambros Bank (Gibraltar) Limited is a participant in the Gibraltar Deposit Guarantee Scheme ('the Scheme') established under the Deposit Guarantee Scheme Ordinance 1997 ('the Ordinance'). Payments under the Scheme are limited to 90% of a depositor's total deposits which qualify for compensation under the Ordinance subject to a maximum payment to any one depositor of £18,000 (or €20,000 if greater). Further details of the Scheme are available on request or can be found at www.gdgb.gi. The Scheme does not apply to fiduciary deposits. SG Hambros Bank (Gibraltar) Limited is a participant in the Gibraltar Investor Compensation Scheme. Further details are available on request or can be found at www.gics.gi

The price and value of investments and the income derived from them can go down as well as up and you may not get back the amount you invest. Changes in the rate of exchange may have an adverse effect on the value, price and income of investments in a currency other than your own. Past performance should not be seen as an indication of future performance. Any services and investments referred to may have tax consequences and it is important to bear in mind that we do not provide tax advice. The level of taxation depends on individual circumstances and such levels and bases of taxation can change. You should seek professional tax advice in order to understand any applicable tax consequences.

For more information about SG Hambros, please visit www.sghambros.com

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Our offices

SG Hambros





SOCIETE GENERALE GROUP

INTERUSER/JAN07/GRP