



User Guide

Your Solution to Investing



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Why Open An Account?

Advantages and Benefits

- We specialise in solutions which provide our clients with the highest quality of service.
- You receive access to an investment platform offering one of the largest independent Fund Ranges in the world; over 5000 offshore Mutual Funds from 200 global Fund Houses.
- All of our funds are supported by Live Independent Financial Information, provided by Morningstar. Because we present independent information you can be guaranteed all of our product information is entirely unbiased.

Key Features

- Personal Account Area
- Emailed Monthly Statements
- Paperless Trading
- Planning Tools
- Daily Reporting
- Up to date Market News
- Automated Monitoring
- Independent Research
- Watch List
- Transaction Tracker

Account Opening

Register a Client Account Online

Sign Up - Single

Sign Up - Joint

Print Manual Account Opening Forms



How To Open An Account



How to Open An Account

Account Opening Documents:

These documents are available online or available upon request via the [Contact Us](#) page on our website.

- Signed and dated Account Opening Application Form
- A copy of your Passport/ID Card displaying the holders signature and photo
- A completed Passport/ID Card Verification Letter
- A copy of Proof Registered Address
- Signature Card

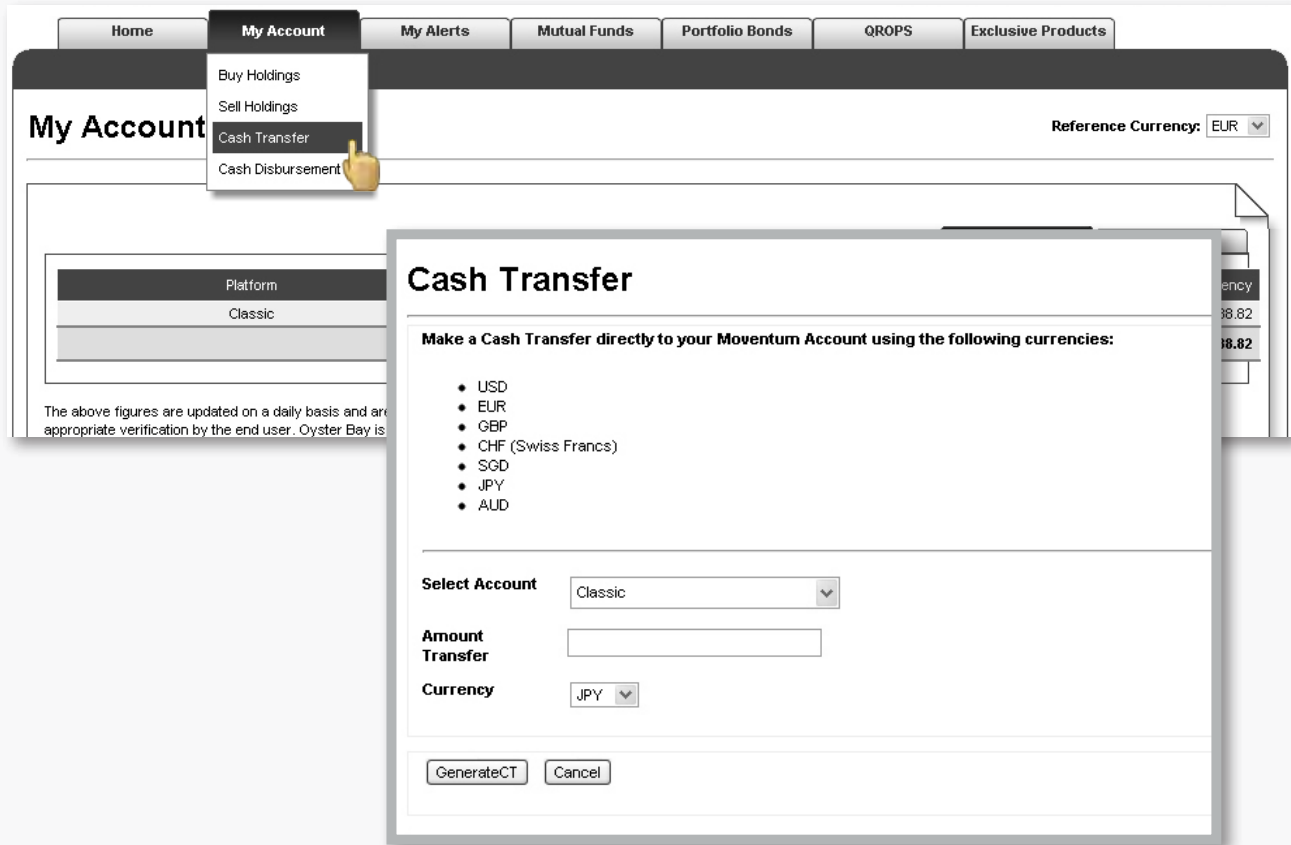
Once we receive this information either via scanned copy or directly via the platform, we then issue you with your own User ID and Password. Your Account will now be live and ready for you to invest.

Please note that you will not be able to take cash from your account (cash disbursement) until we receive the original signed copies of the documents.

Making a Cash Transfer

Process

- Generate a Cash Transfer Order Form via Platform.
- This must be signed and taken to your bank for processing.
- Money is then sent from your Bank to your *Offshore Cash Account* with Banque de Luxembourg.



The screenshot shows the 'My Account' tab selected in the top navigation bar. A dropdown menu is open, showing options: Buy Holdings, Sell Holdings, Cash Transfer (highlighted with a yellow hand icon), and Cash Disbursement. Below this, the 'Cash Transfer' modal window is displayed. It contains the following fields and options:

- Make a Cash Transfer directly to your Moventum Account using the following currencies:**
 - USD
 - EUR
 - GBP
 - CHF (Swiss Francs)
 - SGD
 - JPY
 - AUD
- Select Account:** A dropdown menu showing 'Classic'.
- Amount Transfer:** An empty text input field.
- Currency:** A dropdown menu showing 'JPY'.
- Buttons: 'GenerateCT' and 'Cancel'.

Transfer forms are located via the *Cash Transfer* option in the *My Account* tab.

- Choose the amount and currency you would like to transfer before entering your password. This generates a pre-filled order form, only requiring your signature before transporting to your bank.
- Your bank then sends this instruction to Banque de Luxembourg where it is finally added to your cash account.
- All transfer orders and stages are tracked online in the *My Account* tab.



Security & Confidentiality

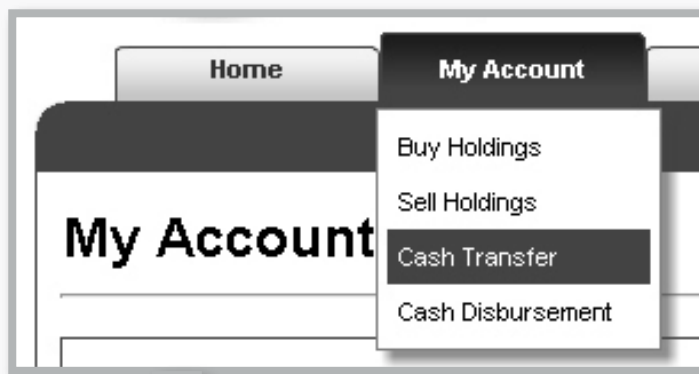
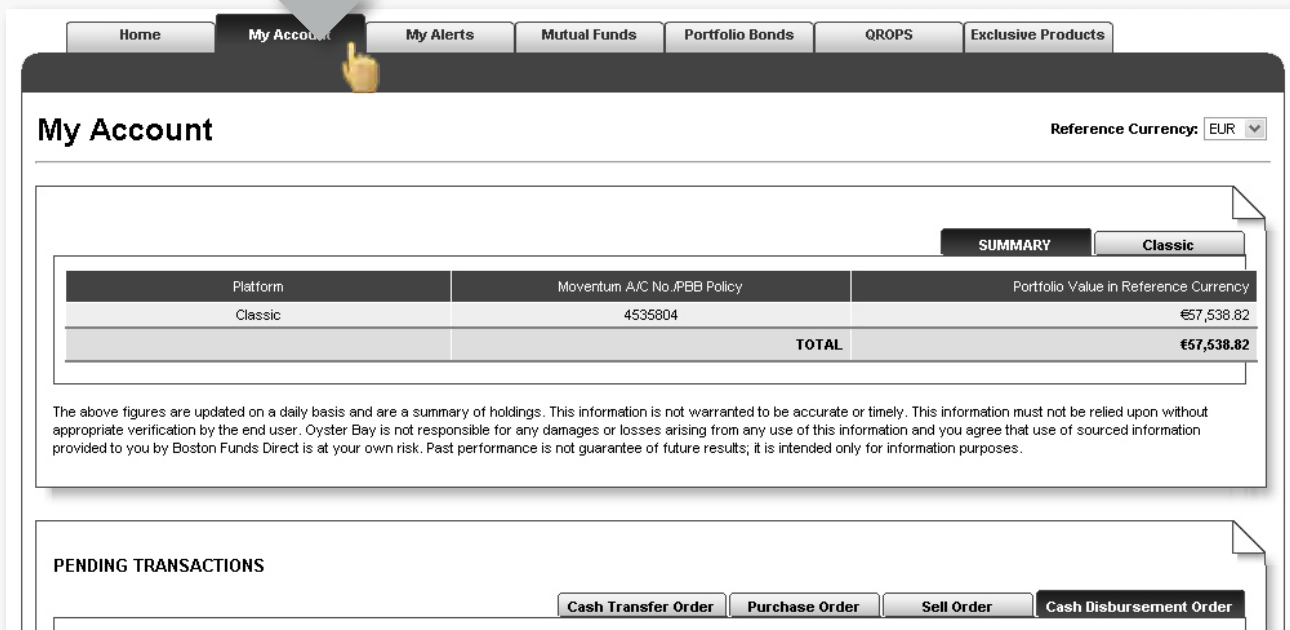
Security & Confidentiality with Banque de Luxembourg

- All your assets are custodised within Banque de Luxembourg (BdL)
- You receive a Multi- Currency Cash Account: GBP, USD, EUR, CHF, JPY, HKD, AUD, NZD & SGD.
- Banque de Luxembourg (BdL) established in 1920, now with 730 employees and Equity Capital in excess of EUR 527 millions. BdL is one of the largest Asset Managers in the Grand Duchy and is regulated by the Commission de Surveillance du Secteur Financier (CSSF).
- You also receive a Deposit guarantee, where you are protected by the Association pour la Garantie de Depot, Luxembourg (AGDL).

My Account

My Account

- As a customer, you can access your own personal area of the website by selecting [My Account](#) from the menu bar.
- My Account will become most users second homepage as it provides the platform from which you're able to perform a variety of functions and features.
- Buy Holdings
- Sell Holdings
- Cash Transfer
- Cash Disbursement

My Account Reference Currency: EUR ▼

Platform	Momentum A/C No./PBB Policy	Portfolio Value in Reference Currency
Classic	4535804	€57,538.82
TOTAL		€57,538.82

The above figures are updated on a daily basis and are a summary of holdings. This information is not warranted to be accurate or timely. This information must not be relied upon without appropriate verification by the end user. Oyster Bay is not responsible for any damages or losses arising from any use of this information and you agree that use of sourced information provided to you by Boston Funds Direct is at your own risk. Past performance is not guarantee of future results; it is intended only for information purposes.

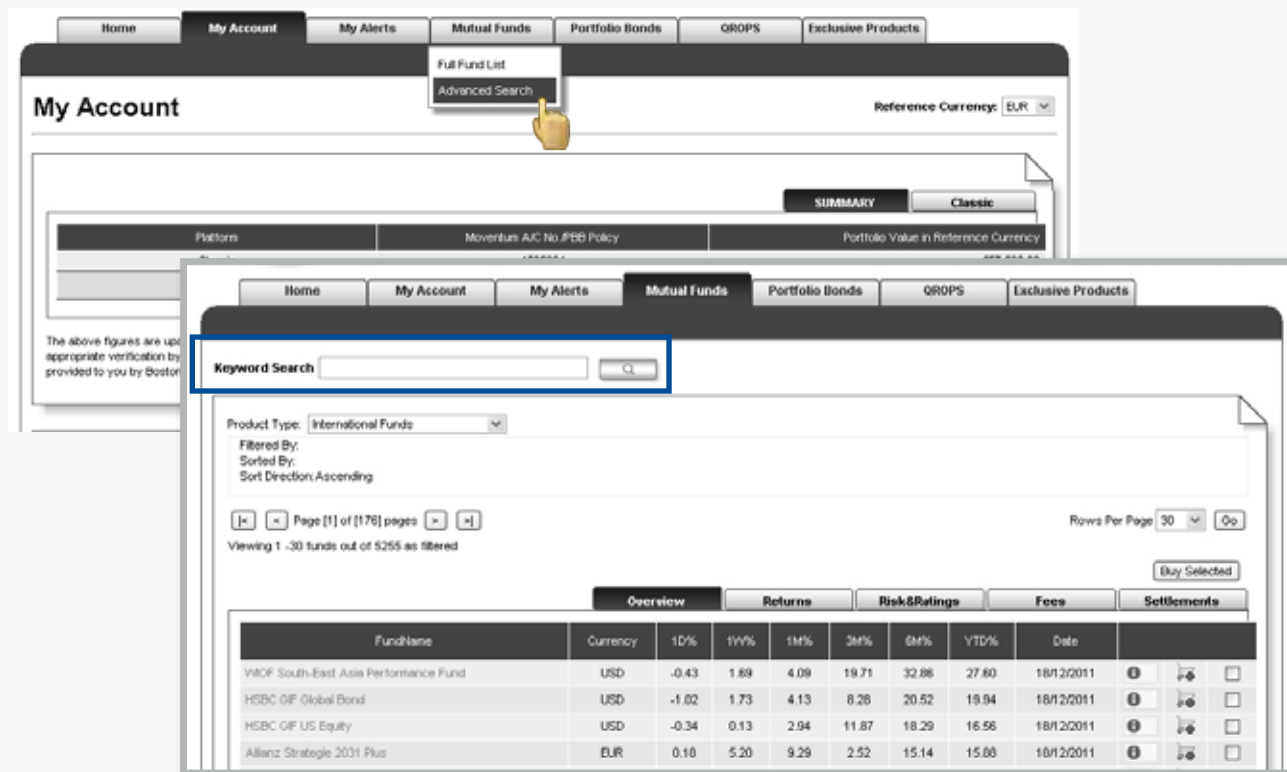
PENDING TRANSACTIONS

[Cash Transfer Order](#)
[Purchase Order](#)
[Sell Order](#)
[Cash Disbursement Order](#)

Searching for Funds

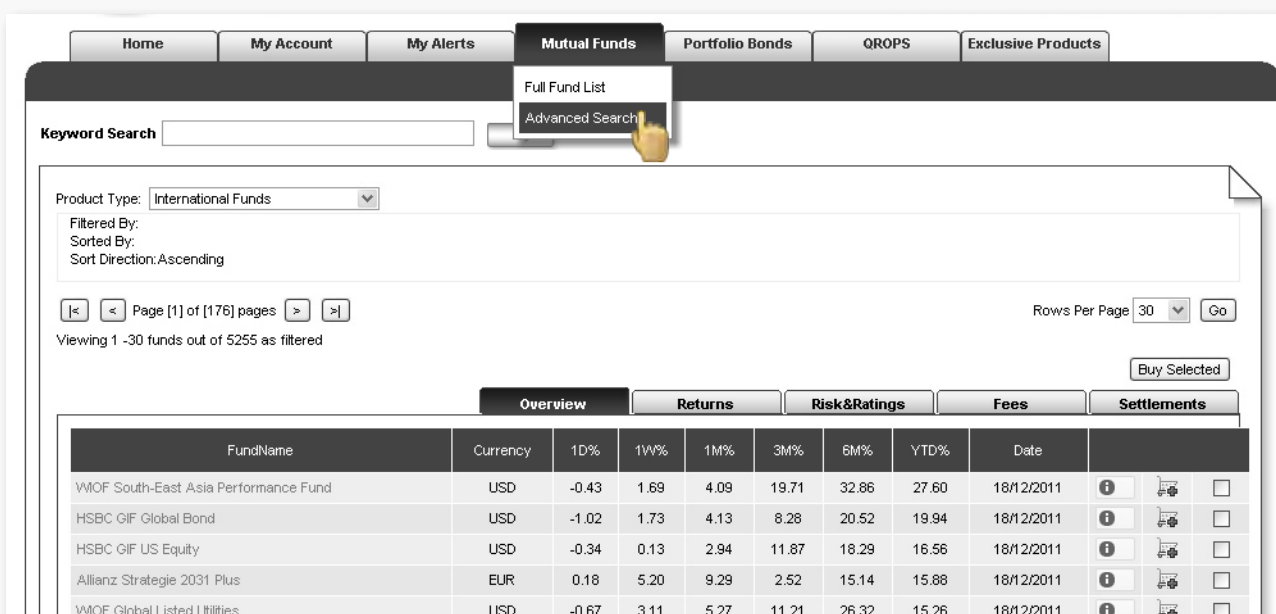
Keyword Search

- Keyword Search allows you to explore and review our 5,000 fund range through specified search criteria and individual preferences.



Advanced Search

- Advanced search enables you to filter their investment criteria into a highly targeted search function to ensure that you find exactly what it is you are looking for.
- Make a selection from 15 different search parameters. These range from: Investment Type, Rating, Fund Returns, Fund Portfolio Assets and Charges.



Fund Information

Results Table

- After performing a search, you will now be taken to a results table.
- Detailed fund information is provided and compared to other similar investments.
- Comparisons include Returns, Rating & Risk, Fees and Settlement Period.

Product Type: International Funds
Filtered By:
Sorted By:
Sort Direction: Ascending

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Rows Per Page: 30
Go

Viewing 1 - 30 funds out of 5255 as filtered

Buy Selected

FundName	Currency	1D%	1W%	1M%	3M%	6M%	YTD%	Date			
VMOF South-East Asia Performance Fund	USD	-0.43	1.69	4.09	19.71	32.86	27.60	18/12/2011	i		
HSBC GIF Global Bond	USD	-1.02	1.73	4.13	8.28	20.52	19.94	18/12/2011	i		
HSBC GIF US Equity	USD	-0.34	0.13	2.94	11.87	18.29	16.56	18/12/2011	i		
Allianz Strategie 2031 Plus	EUR	0.18	5.20	9.29	2.52	15.14	15.88	18/12/2011	i		
VMOF Global Listed Utilities	USD	-0.67	3.11	5.27	11.21	26.32	15.26	18/12/2011	i		
BNY Mellon Sterling Bond	EUR	-0.14	2.40	1.67	8.62	14.27	15.14	18/12/2011	i		
JOHCM Japan Dividend Select Fund	GBP	-0.85	-0.93	23.39	26.93	15.60	14.45	01/08/2011	i		
LGT Bond Fund Global (EUR)	EUR	-0.08	2.78	2.99	4.64	14.18	14.34	18/12/2011	i		
LloydsTrust Gilt	GBP	-0.08	0.48	0.24	4.81	10.93	13.91	18/12/2011	i		
DWS Gold plus	EUR	0.00	-4.82	-6.48	-4.79	12.79	13.36	18/12/2011	i		
STABILITAS Soft Commodities	EUR	0.00	0.00	0.00	0.00	28.01	13.35	21/10/2011	i		
MFS Meridian Absolute Return	EUR	0.29	2.12	3.28	5.10	12.39	12.32	18/12/2011	i		
MFS Meridian Inflation Adjusted Bond	USD	-0.25	0.34	0.13	1.69	6.94	12.26	18/12/2011	i		
MFS Meridian Inflation Adjusted Bond	USD	-0.34	0.28	0.07	1.68	6.92	12.20	18/12/2011	i		
BNY Mellon Sterling Bond	GBP	0.04	0.72	-0.14	4.40	9.58	12.11	18/12/2011	i		

Fund Fact Sheet

- Clicking on an individual fund provides in-depth information including a 5 star rating system from Morningstar, an independent, unbiased financial data provider.
- A Fact Sheet accumulates all the key facts and figures regarding the investment, ensuring full informative support and service to your investment strategy.



Buying A Fund

Accessibility

Funds can be Purchased in a variety of ways including:

1. Results Table
2. Shopping Basket

Process

- Select the Fund to Purchase and click 'Buy'.
- The prospectus for the fund will then appear in PDF format.
- Enter the investment amount and select to make the fund purchase using either: Existing Cash Balance.
- The Purchase Table highlights the Base Currency of the Fund, Minimum Initial Purchase Amount, Risk Profile and Settlement Period.

Purchase Order

Cash Balance (within 1 working day)

Account	Currency	Amount
Classic Account	USD	75,047.37

Fund Name	ISIN	Currency	Amount	Min. Investment Amount	Risk Profile	Settlement Period	Buy Settlement	Cut Off
WOF South-East Asia Performance Fund	LU0363266658	USD	<input type="text" value="0"/>	200.00	1	T+1	T+4	14:30:00

* Please see explanation of these terms below – it is important to have an understanding of these terms to avoid misunderstanding at a later date.

How would you like to pay for this?

☒ Classic Account

Purchase Order

Step 2: Configure Alerts and AutoSell

You have selected to make the following Purchase Order:

Fund Name	ISIN	Currency	Amount	Settlement Period	Buy Settlement	Cut Off	Gain Target (%)	Gain Auto Sell	Fall Target (%)	Fall Auto Sell
WOF South-East Asia Performance Fund	LU0363266658	USD	<input type="text" value="200"/>	T+1	T+4	14:30:00	<input type="text" value="5"/>	<input type="checkbox"/>	<input type="text" value="-5"/>	<input type="checkbox"/>

Confirmation

- A Purchase Confirmation screen then appears, listing the chosen fund and investment amount. After checking that the Purchase Information is correct, you are prompted to insert your Password as a final confirmation.

Purchase Order

Step 3: Confirm your order details

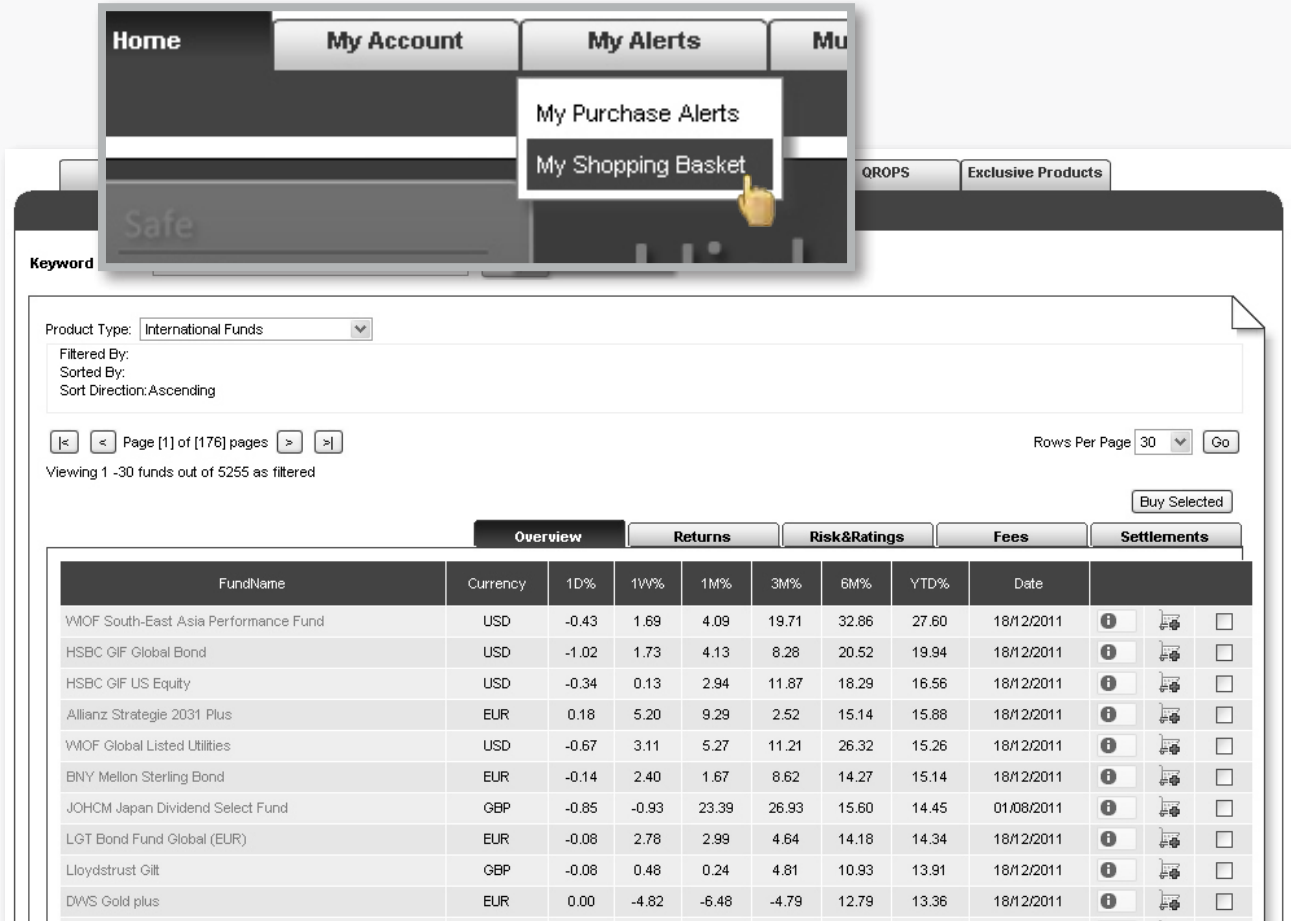
You have selected to make the following Purchase Order:

Fund Name	ISIN	Currency	Amount	Gain Target (%)	Gain Auto Sell	Fall Target (%)	Fall Auto Sell
WOF South-East Asia Performance Fund	LU0363266658	USD	<input type="text" value="200"/>	<input type="text" value="5"/>	<input type="checkbox"/>	<input type="text" value="-5"/>	<input type="checkbox"/>

Password:

My Shopping Basket

- Once you are logged in as a registered customer, you can access your Shopping Basket at any time via the [My Alerts](#) tab.



Home My Account My Alerts My Shopping Basket

My Purchase Alerts

My Shopping Basket

Safe

Keyword

Product Type: International Funds

Filtered By:

Sorted By:

Sort Direction: Ascending

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Rows Per Page 30 Go

Viewing 1 -30 funds out of 5255 as filtered

Buy Selected

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- Regular online shoppers will be familiar with the 'Shopping Basket' concept. Compile and compare a list of selective investments that interest you.
- All of the financial information within the Shopping Basket is updated daily, allowing you to make informed and well founded investment decisions.
- Keep track of funds which you are interested in.
- Set pre-determined Alerts on selected funds.
- Get informed and reminded of fund performance and patterns using 'My Alerts', assisting you to make those critical buy and sell decisions.

My Alerts

- You have 24/7 access to your account where you can view live valuations.
- All Assets are monitored by [My Alerts](#), providing automated email notifications when pre-set gain and fall % targets have been met.
- You choose the boundaries to ensure complete control and awareness of your investments and holdings.

Manage Alerts

Client Name: John Doe
 UserId: OYS12345

Moventum No.: 1234567

Fund Name	Purchase Date	Currency	Start Value	Current Value	% Return	Gain Target	Fall Target
Morgan Stanley +12%pa Autocall	04/10/2011	USD	12,090.00	11,703.90	-3.19 %	15.00 %	2.00 %
WIOF South-East Asia Performance Fund	15/11/2011	USD	1,049.73	1,036.40	-1.08 %	5.47 %	-4.53 %
WIOF South-East Asia Performance Fund	05/12/2011	USD	311.01	304.43	-2.11 %	5.00 %	-5.00 %
Commerz China-Taiwan Dec 2011 Autocall	02/12/2011	USD	2,000.00	1,990.00	-0.50 %	4.50 %	-5.50 %

Save

Buy Selected

Page [1] of [0] pages
 Viewing 1 -0 funds out of 0 as filtered

Rows Per Page 30 Go

Make the Most of Your Investments

- Some Fund Houses only supply annual/quarterly statements on holdings. The My Alerts Function monitors and informs you electronically by email so that you will never miss an opportunity to buy/sell your investments.

