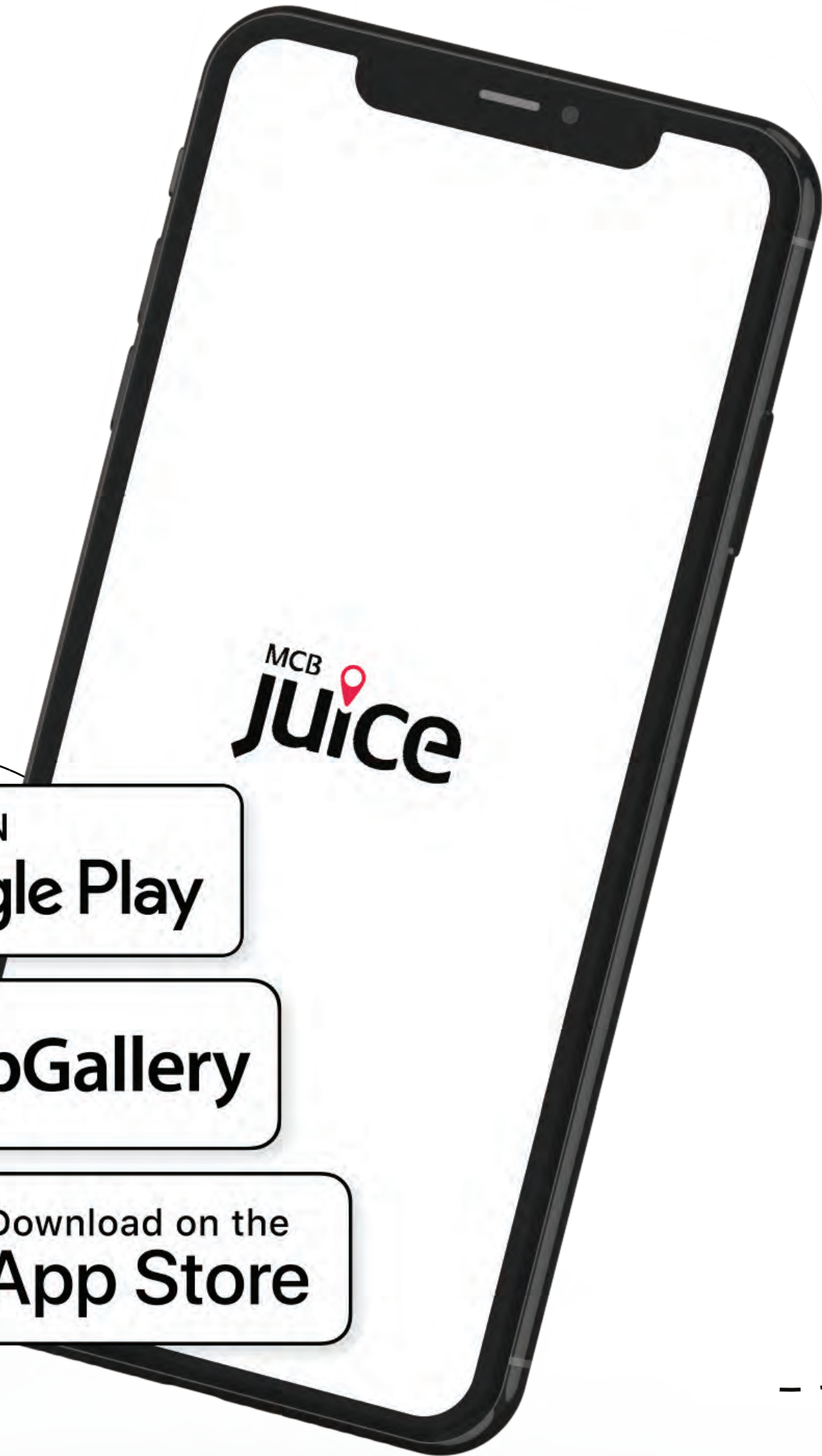


MONITOR YOUR PORTFOLIO

**Get an instant overview of your portfolios.
Dive deep into your Asset Allocation, explore your Portfolio Holdings, and effortlessly review your latest transactions.**



Getting started



To access the new Portfolio feature, **update** your MCB Juice on the app store

Don't have MCB Juice yet?

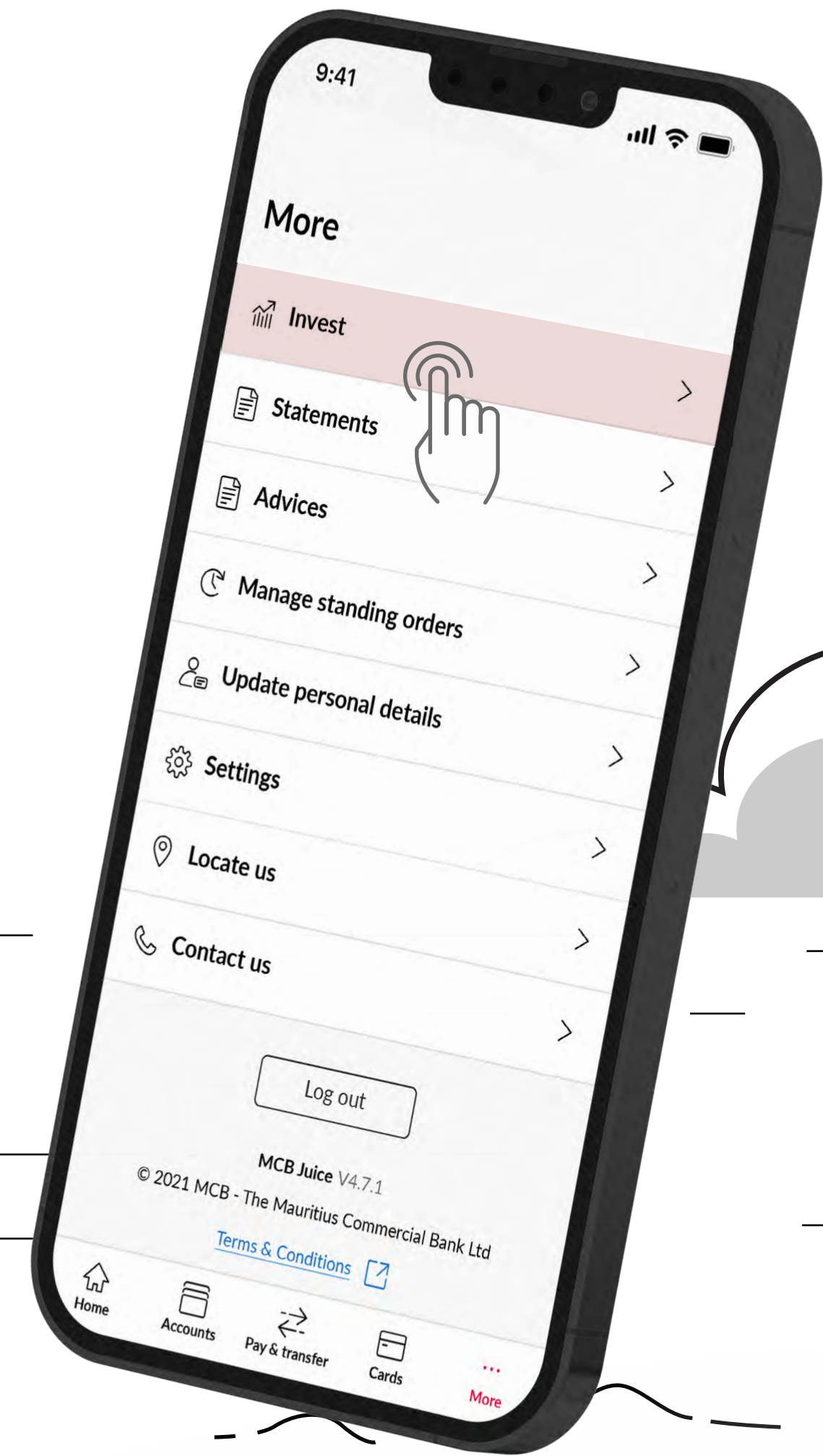
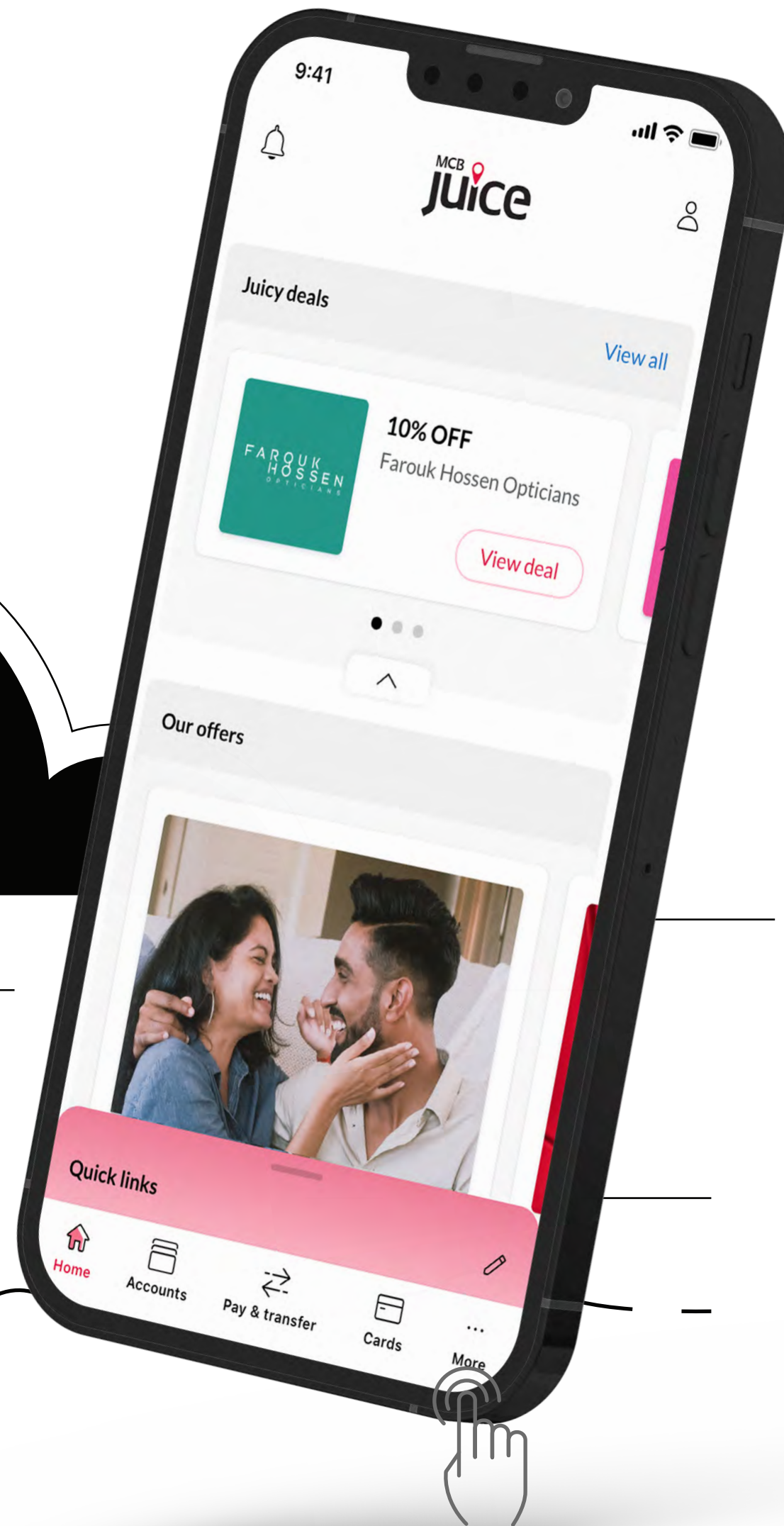
Experience the convenience of banking at your fingertips by downloading our mobile banking app today!



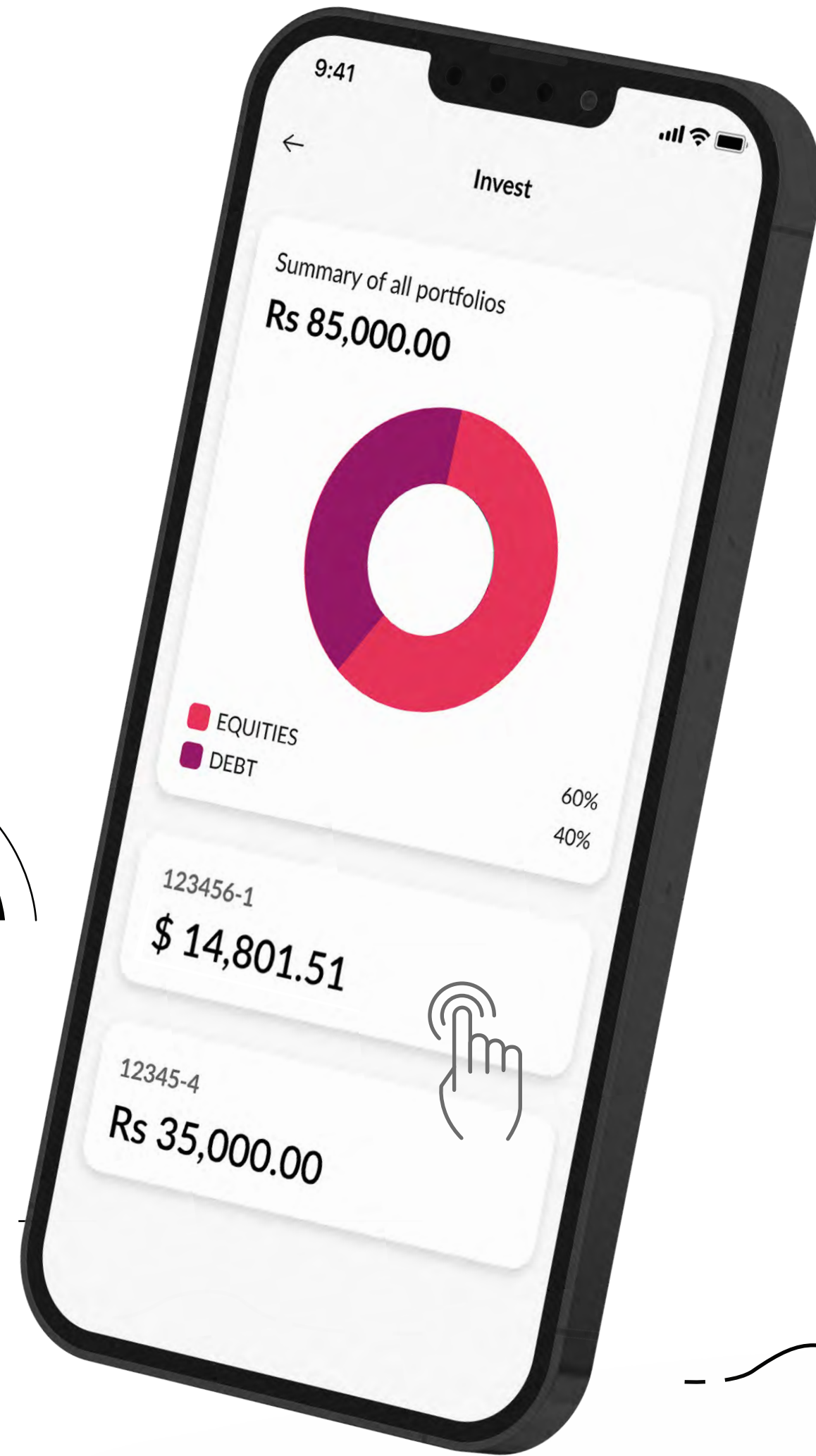
i Please ensure that your device meets the following requirements for compatibility:
Apple iPhone: iOS 14 and above
Android: Android 6 and above

Finding your portfolio(s)

You can access your portfolio(s) by selecting the **"Invest"** option under the **"more"** menu



Summary of your portfolios



View the summary of your portfolios

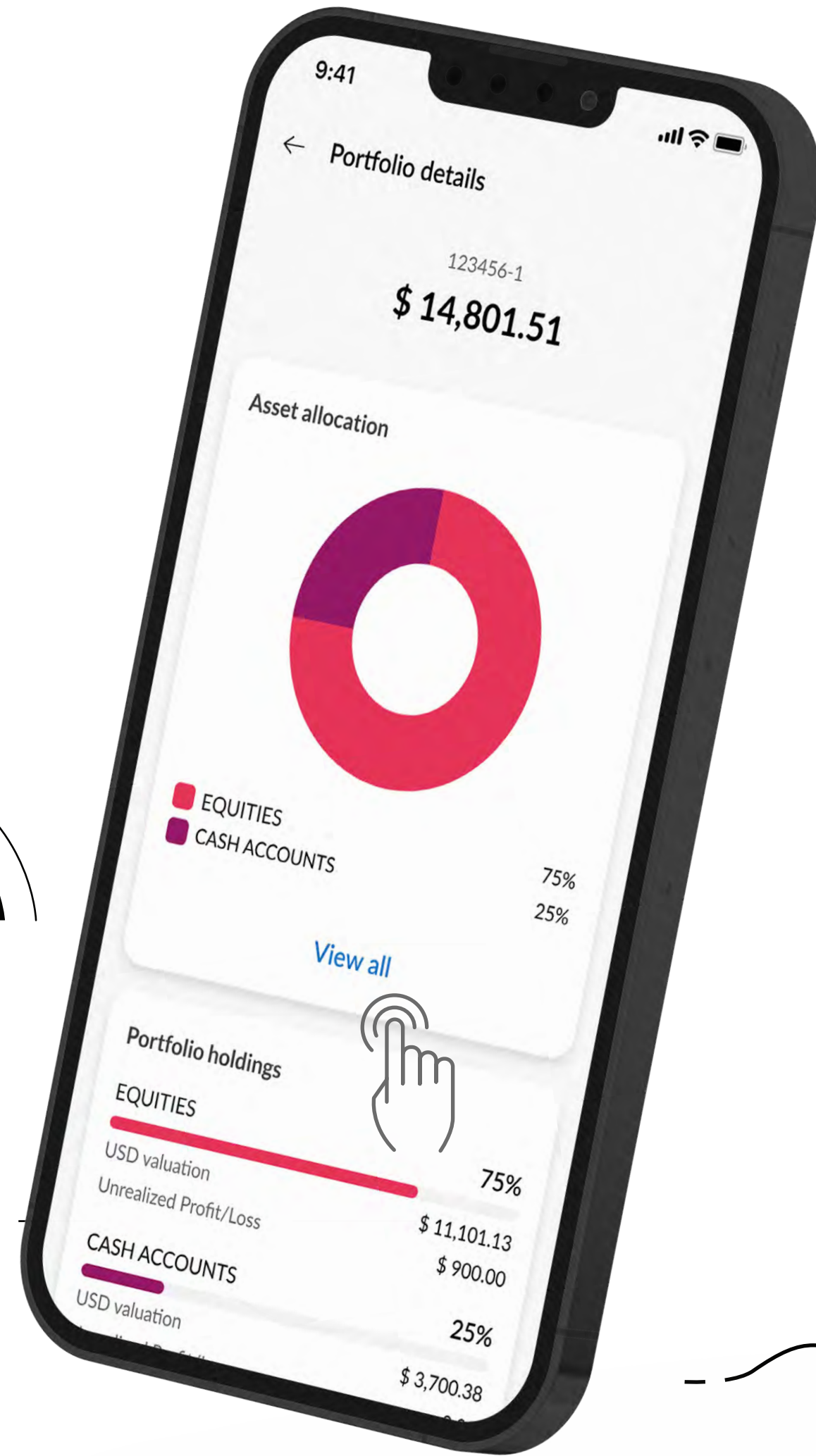
Tap on one of your portfolio(s) for more details

Navigate your portfolio details



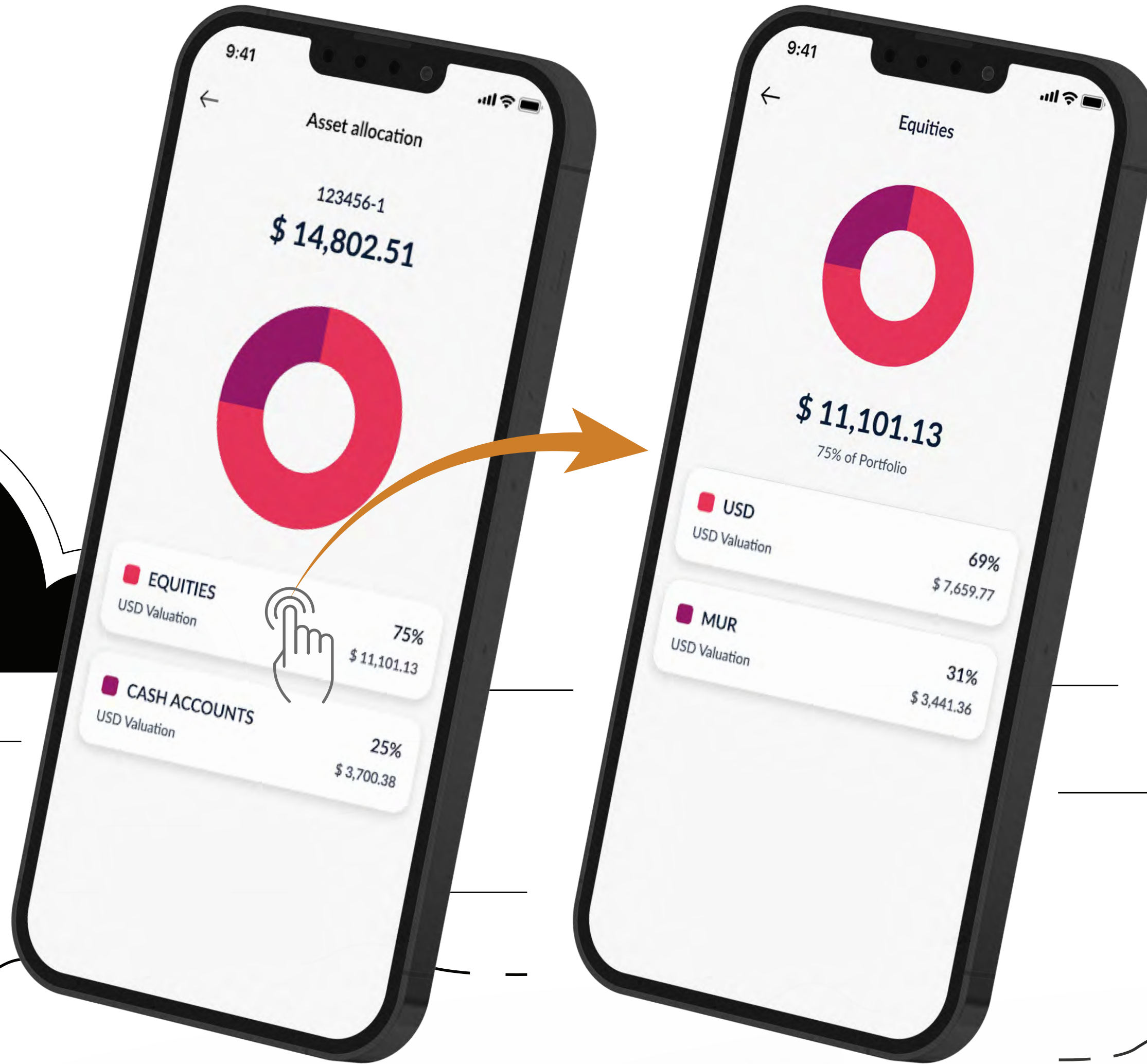
Scroll down to view a summary of the Asset Allocation and Portfolio Holdings

Navigate your portfolio details



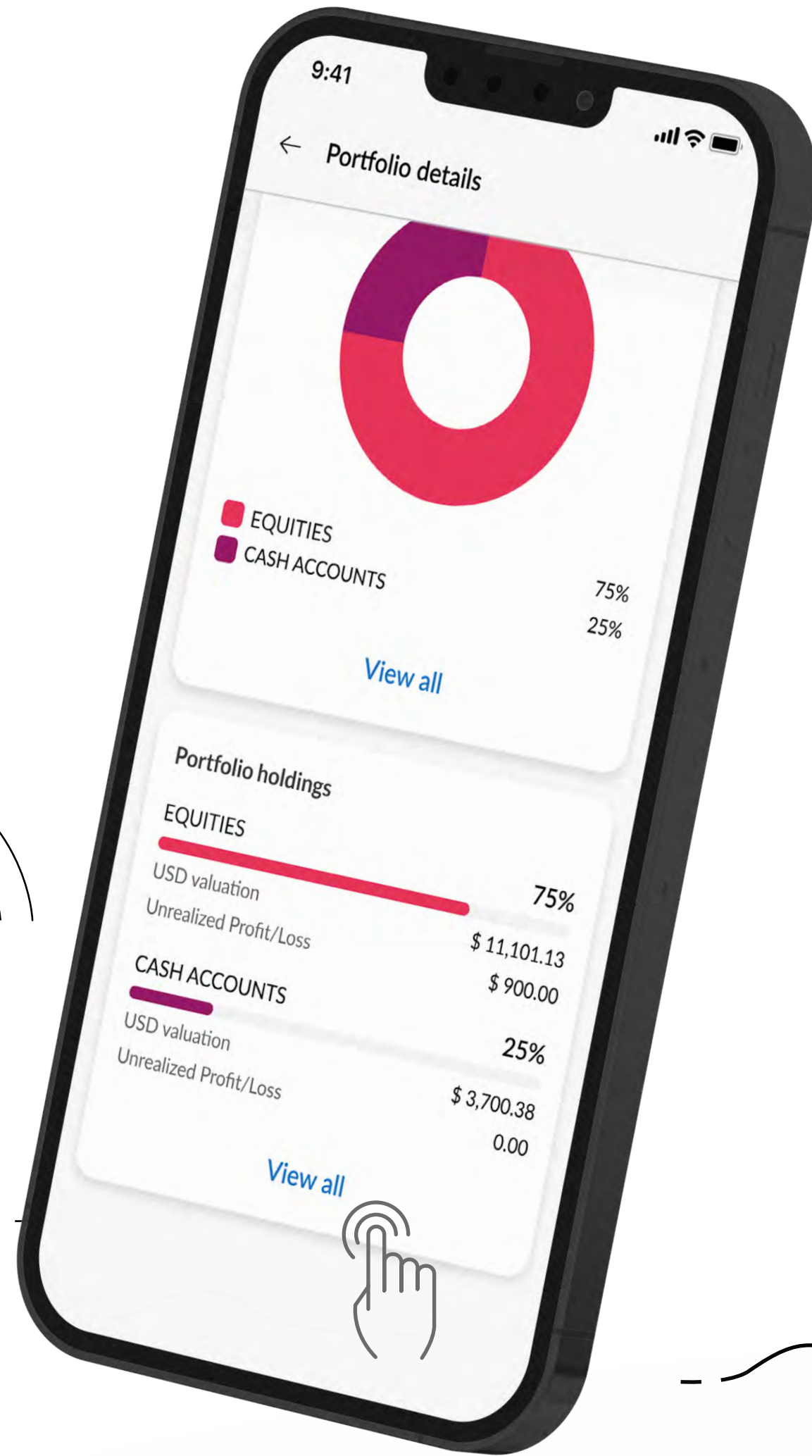
Tap **View all** to deep dive into the portfolio's asset allocation

Asset Allocation



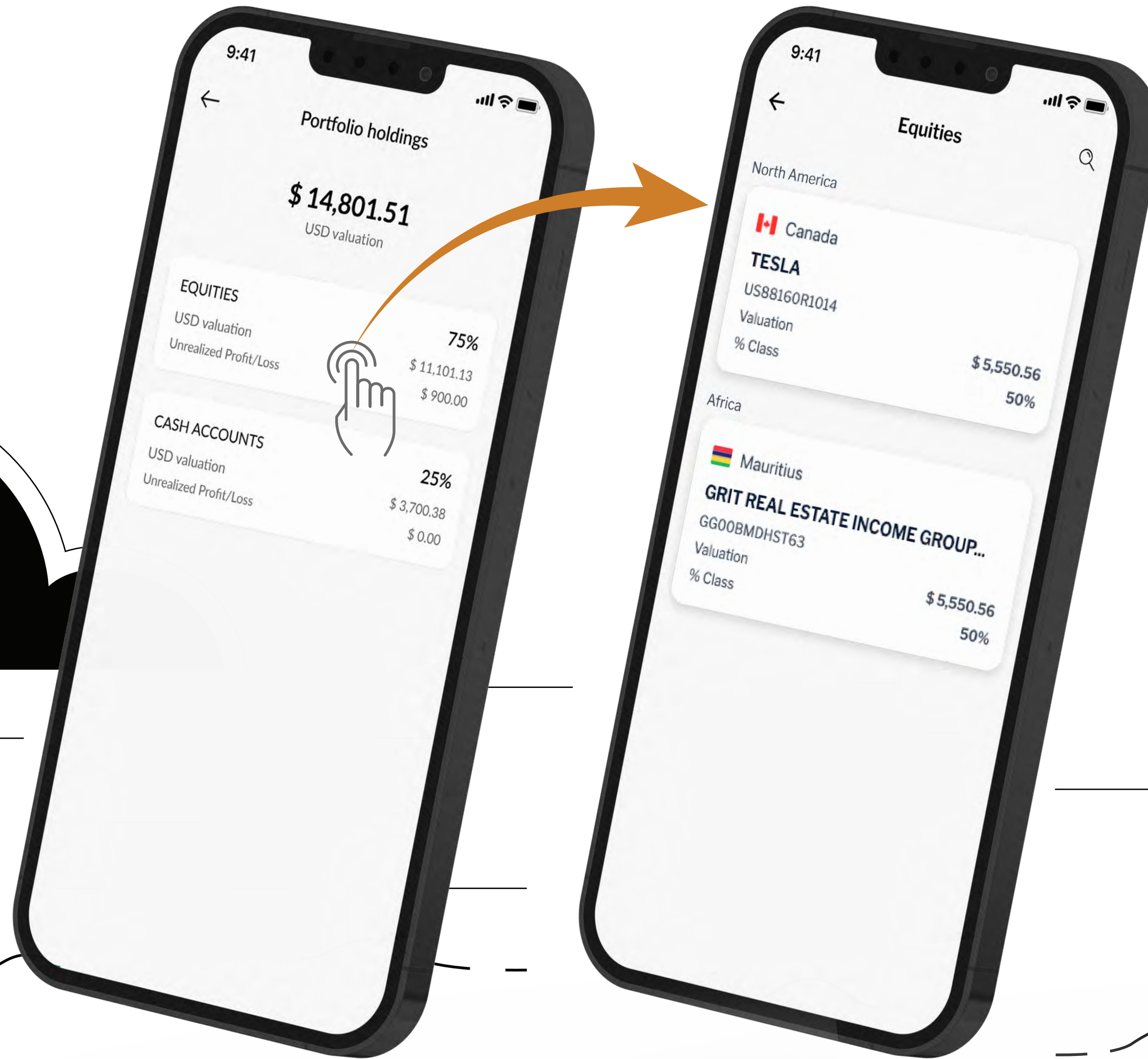
Tap on a **Asset allocation** to view a breakdown of currency composition for each asset class

Navigate your Portfolio Holdings



Tap on **View all** to see more details about your portfolio holdings

Portfolio Holdings

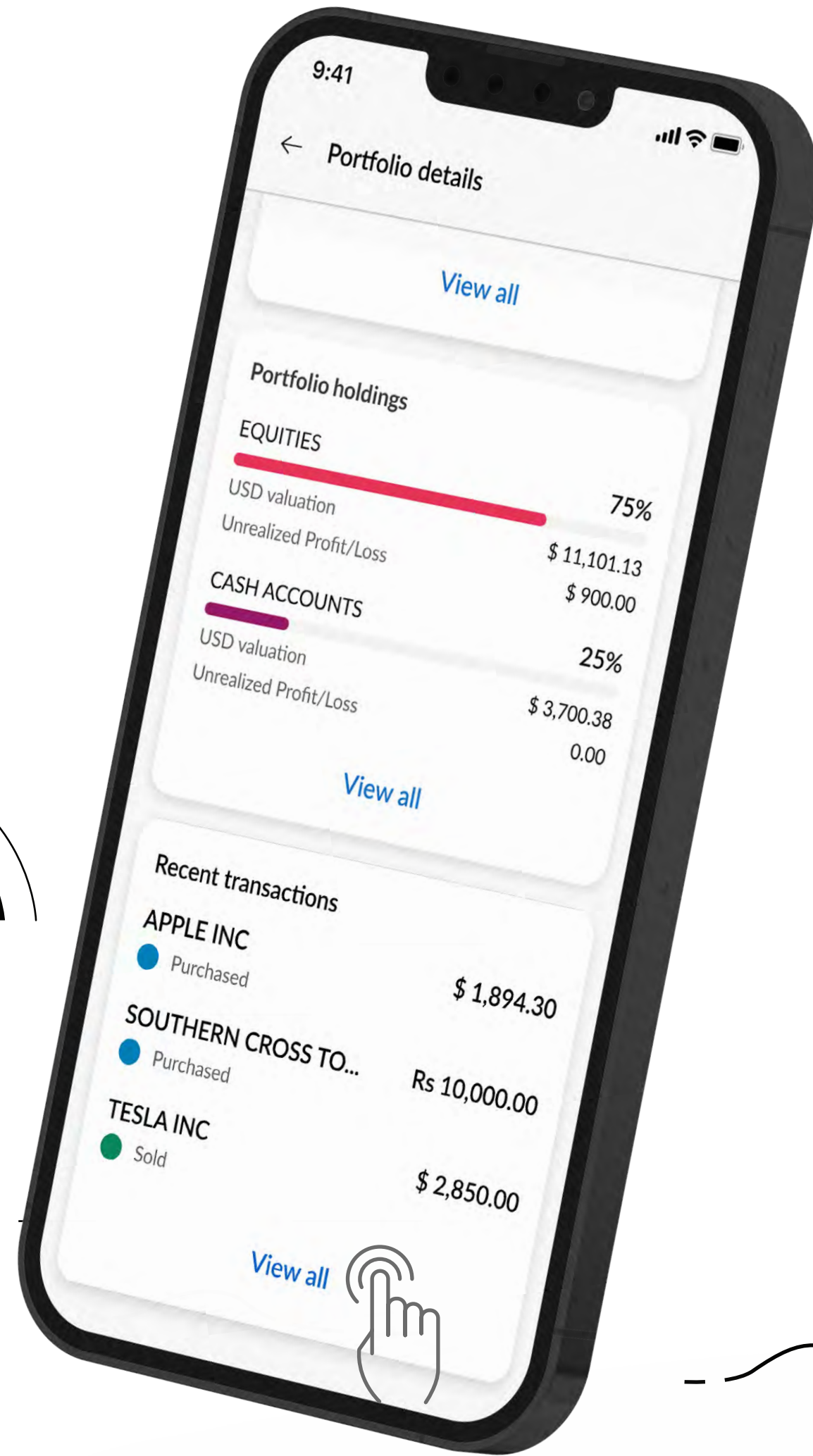


Tap on one of the **Asset Classes** to view a **list of securities** sorted by region and country

Some of the Asset Classes shown on the app are viewable but not yet clickable. Asset Classes that are not clickable include:

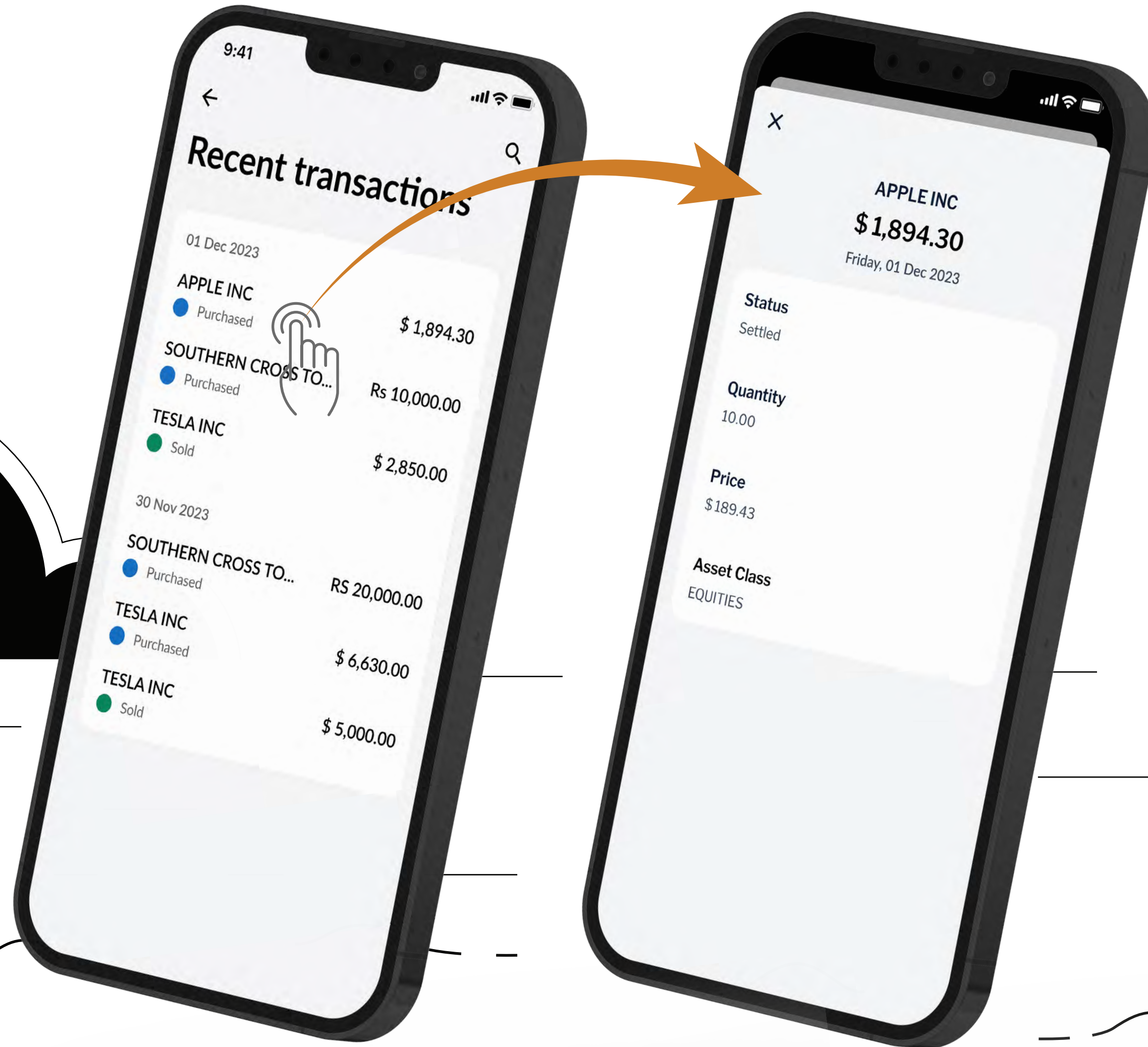
- Cash Accounts
- FX Deals
- MCB Deposits
- MCB Money Market Deposits
- Deposits with other Institutions

Find your recent transactions



Tap on **View all** to see a list of your most recent transactions

Recent Transactions



Tap on a **transaction** to view more details

- i** Please note that for the time being, you will only be able to view purchased and sold transactions. Transactions are stored for 60 days on the MCB Juice Banking app. For a historical range of transactions, kindly access MCB Internet Banking.

GLOSSARY

Terminologies

Definition

Alternatives

Alternative investments are assets that do not fall into one of the conventional investment categories such as equity, bond and cash. Alternative asset classes include commodities, real estate, foreign currency, insurance products, derivatives, venture capital, private equity, and distressed securities.

Asset Allocation

Asset allocation depicts the various asset classes in a portfolio and provides a breakdown of the currency composition for each asset class.

Asset Class

An asset class is a grouping of investments that exhibit similar characteristics.

Cash account

Cash accounts hold the funds necessary to settle trades.

Commodities

Commodities are basic goods interchangeable between producers, such as grains, gold, beef, oil, and natural gas.

Debt

Debt securities are financial assets that entitle their owners to a stream of interest payments. The interest rate for a debt security will depend on the perceived creditworthiness of the borrower. Fixed income instruments such as government and corporate bonds are a common type of debt security.

Derivatives

A derivative is a security with a price that is dependent upon or derived from one or more underlying assets. The derivative itself is a contract between two or more parties based upon the asset or assets. Its value is determined by fluctuations in the underlying asset.

Deposits with other institutions

Fixed deposits in the custody account but held at other institutions than MCB.

Equities

Equities are shares in the ownership of a company. These shares are typically traded on a stock exchange.

Exchange Rate

An exchange rate is a rate at which one currency is exchanged for another currency. The latest MCB indicative foreign exchange mid-rates are used (and it may not reflect the actual value of your investment).

FX Deals

Forward Foreign Exchange Deals refer to the foreign exchange transaction in currencies provided or supported by the designated bank/s on an a specific day.

GLOSSARY

Terminologies

Definition

Fixed deposits

Also known as term deposits are lump sums placed in a bank for a fixed tenure at an agreed rate of interest.

Mutual funds

A mutual fund is a type of investment vehicle that pools money from many investors to invest in securities like stocks, bonds and other assets. They allow investors to get access to diversified, professionally managed portfolios.

MCB Deposits

Refers to the Fixed Deposits held with MCB. A fixed deposit is a type of investment offered by banks and financial institutions where an investor deposits a sum of money for a fixed period of time, ranging from 7 days to 60 months (7 days, 3, 12, 24, 36, 48 to 60 months).

Portfolio

A portfolio is a collection of financial investments like stocks, bonds, commodities and cash.

Portfolio Holdings

Portfolio Holdings provide a view of the asset classes listed in a portfolio, as well as a detailed view of the securities that reside within that asset class. Securities are generally organised by region and country.

Security

In the present context, a security (also known as an instrument) is a means by which something of value is transferred, held, or accomplished.

Valuation

Valuation is the estimated value of a portfolio, asset class or security (Valuation data may reflect last known price).

% Class

The percentage each holding or asset class comprises in an portfolio.

DISCLAIMER

The information provided here has been gathered from public platforms and are for the sole purpose of general information. In no circumstance should they be considered an individualised recommendation or personalised investment advice. Please be aware that investing involves risk, including loss of principal. Any investment strategy mentioned may not be suitable for every investor profile. Each investor needs to undertake an assessment of his profile against his personal objectives and situation to determine the suitable investment strategy type.