

Vontobel Wealth

Security – FAQ

Activation and login

Only a password – is that secure?

When developing Vontobel Wealth, one of our primary objectives, in addition to security, was user friendliness, because we believe this is vitally important to motivate clients to use Vontobel Wealth regularly. This means that in order to log in to Vontobel Wealth all you need to do is enter your password. The means of security we have adopted meet the customary standards in the industry, as we also have a two-stage login process: as an additional level of security, every device on which you intend to use Vontobel Wealth must be encrypted to your personal Vontobel Wealth access using a device activation procedure. You must register the device prior to the first time you use Vontobel Wealth on it. This enables the device to be clearly connected to your account, creating a second, important security factor. Access to your account is thus possible only via a device that you previously authorised and by entering your password.

What happens if I forget to log out of Vontobel Wealth? Is a timeout-logout also secure?

In principle, we recommend that you log out proactively every time you are finished using Vontobel Wealth. After ten minutes of inactivity, your connection to the Vontobel server is automatically terminated. This automatic logout, however, takes place only if Vontobel Wealth is either running in the background (inactive window) or the screen of your device has been turned off. In order to restore your access to Vontobel Wealth, you must log in again. If the app is running in the foreground (active window) and the screen does not automatically turn off after a predetermined period, Vontobel Wealth does not automatically log out. We therefore recommend that you always log out and close the app once you have finished your banking activities or have put aside your device. That way, temporarily stored data will be automatically deleted.

How secure is logging in using a biometric element (fingerprint or facial recognition)?

To activate such a setting, you first need to enter your password. After that, instead of the password, you can enable the use of your fingerprint (or facial recognition) to log in to the app. If you choose this option, security will nevertheless remain in line with industry standards because the additional security level of device authorization continues to be active.

You should only enable biometric login if you are the only person who has registered biometric elements on your device.

What happens if the connection to the server is interrupted?

You must have an ongoing connection to the Internet in order to use Vontobel Wealth. If the connection is interrupted, an active connection to Vontobel Wealth is automatically terminated after the time period mentioned above based on the automatic logout procedure described above. If the connection is interrupted for a shorter period, your device will be automatically reconnected with the Vontobel server and – provided you have not logged out – it will not be necessary to re-enter your password in order to log in. During an interruption of the connection it is not possible to load data. This means you are able to view only the page that is currently shown on your screen. In other words, security remains ensured at all times even if there is a brief interruption in the connection.

What happens if the app is running in the background?

As described above, the network connection between the app and the Vontobel server is interrupted. The app, however, maintains your login during the predefined time period. If the app is returned to the foreground, then the app can be used again during this time without having to re-input your password.

Data security

Are data stored in the app or on the mobile device?

During an active connection to the Vontobel server, the necessary data are stored encrypted with a temporary key in a protected area of your mobile device. Every time you log out or close Vontobel Wealth, the key is destroyed and the data temporarily stored by the app can therefore no longer be accessed. If you decide to sell or give your device to someone, we recommend that you reset the device to the factory settings. This will remove personal settings and data from the device.

Can Apple, Google or other companies or apps also read the data?

Based on current knowledge, independent security analyses and statements made by Apple or Google themselves, this is not possible.

How secure is the app from hacker attacks?

Vontobel Wealth meets the high industry standard of Swiss banking applications and therefore – based on today's status – can withstand the attacks of typical criminal elements. Vontobel Wealth has the major advantage that its defensive mechanisms are constantly being optimised and can be modified to reflect newly appearing threats. This takes place using regular updates. The security of Vontobel Wealth is

therefore permanently ensured. In addition, Vontobel engages external specialists to continuously test Vontobel Wealth for the new types of threats in order to maintain the system at the highest level of security. Based on all of these measures, the security of Vontobel Wealth remains permanently ensured.

Is the connection encrypted at all times?

All data in Vontobel's Wealth system are transmitted in an encrypted format. Vontobel uses an established and standard encryption procedure that is considered to be the standard in the banking industry for the secure exchange of data.

Security of the chat function

Is it possible for someone else to read my chats?

As all communication between your device and the Vontobel server is exchanged in an encrypted format, third parties are not able to read the transmitted data.

Does the connection run via servers outside of Vontobel or outside of Switzerland?

Depending on your current location, the connection between you and us is made via an unknown number of systems in the Internet, which can be located both domestically and abroad. However, as all communication between your device and our server is exchanged in an encrypted format, third parties are not able to read the transmitted encrypted data.

Security of the device and the connection

What happens if I lose my device?

Vontobel Wealth is protected by your password, which you should therefore select with care. When choosing your personal password, please make sure it complies with the minimum requirements for a secure password (see also on the right below) and with Section "User's duty of care" in the Framework Agreement on the Use of Electronic Services of Bank Vontobel AG. Every time you log out or close Vontobel Wealth, the data temporarily stored can no longer be accessed.

If your device is lost or stolen, please contact immediately our hotline so that we can block your access as a precautionary measure.

How does Vontobel monitor the security infrastructure?

In addition to the Vontobel Wealth identification system, Vontobel has established anti-fraud measures to recognise anomalies. These measures run in the background and are invisible for our clients. Vontobel uses industry-standard monitoring mechanisms and tools in order to guarantee secure and highly reliable services for its clients and partners.

Which security precautions has Vontobel taken?

The security precautions that Vontobel has taken are multi-layered and far-reaching. They are continuously reviewed and enhanced in order to guard against new attack scenarios and vulnerabilities. For instance, all of our systems are continuously monitored, proactively reviewed and improved. To do this, we utilise a wide variety of possibilities such as so-called penetration tests, external security reviews, the use of the latest technologies and standards, as well as established processes.

Security of securities trading

What happens if the connection to the server is interrupted while a securities purchase or sale is currently being edited or is not yet confirmed? Is the order list always up to date, and can it be relied upon?

Recording a stock market order is always transactional, that is, it is either complete or it is not. If a connection failure occurs during the recording of an order, it depends on whether the transaction could be completed or not. In any case, the user must log in again after the break in connection and check the order book. If the transaction was completed, the order will always be visible in the order book, and likewise, if the order is not visible in the order book, it means that no order has been recorded.

Security recommendations

To conclude, here are several general security recommendations so that you can use Vontobel Wealth as securely as possible:

Shoulder surfing

The term shoulder surfing describes a direct method of attack intended to spy out information. An attacker attempts to watch a victim "over the shoulder" in order to read what they are inputting and thereby obtain sensitive information such as passwords, PINs, security codes, etc. You can protect yourself against shoulder surfing by ensuring that when using Vontobel Wealth and inputting your password, no one is watching who could read what you input.

Phishing

Phishing is an attempt to obtain your personal data via fraudulent websites, e-mails or SMSs in order to commit identity theft. The goal of this fraud is to use the data obtained in order, for example, to plunder accounts and cause damage to the individuals involved. This is a form of social engineering in which the gullibility of the victim is exploited. The term is a new word derived from "fishing". It means to "fish" for passwords by use of fraudulent scams.

We are aware that phishing is a problem. Please note that we will never request via e-mail, in a telephone call, in an SMS, or via social media that you disclose your security elements or login. Do not respond to e-mails, telephone calls or faxes which ask you to disclose your personal data. In addition, do not click on links in suspicious e-mails.

Minimum requirements for a secure password

You can contribute to security by establishing a strong password. The best passwords are those that are made up of randomly chosen characters because they cannot be found in word lists. Simple or short passwords can be systemically tried out through a brute force attack. The likelihood that this method will be successful in Vontobel Wealth depends on the quality of the password that you have selected. Vontobel recommends using passwords with at least eight upper- and lower-case letters, combined with special characters and/or numbers. When creating your password, it is very important that your password does not contain portions of your user name or information that can be connected with you. Examples of this include your date of birth or the name of your

pet. In addition, we recommend that you use a unique password for Vontobel Wealth, meaning one that you do not use for other Internet services. This way, you ensure that your Vontobel Wealth password remains confidential, even if a third party, for example, obtains unauthorised access to your e-mail password.

Do you suspect fraud? Please contact the Hotline

Please contact us immediately if you suspect someone has obtained unauthorised access to your Vontobel Wealth or is fraudulently using your password.

For further information about secure use and in particular regarding secure passwords, please refer to the following websites:

ebas.ch
swiss-isa.ch

Based on "5 Steps for Your Computer Security", Lucerne University of Applied Sciences (ebas.ch) deals comprehensively with the issue of security in online banking.

Hotline

Monday to Friday, 8.00 a.m. to 6.00 p.m. (CET)

Switzerland (free of charge)	T 0800 700 780
Abroad (free of charge)	T +800 7000 7800
Abroad (charges apply)	T +41 58 283 66 00
E-Mail:	hotline@vontobel.com

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