



# E-BANKING

YOUR OWN BRANCH RIGHT  
IN YOUR OWN HOME

Take care of your payments and banking transactions in the comfort of your own home – at the time you choose.

## YOUR BANK BRANCH AT HOME

Our E-Banking brings your bank branch to your own four walls. You can take care of your banking transactions on the Internet, at home or on the go. E-Banking offers you the following services, whenever and wherever you like:

### **Current accounts**

- Maintain an overview of your assets at all times with current and securities account statements
- Preview of future account transactions
- Download an electronic itemised statement
- Bank documents in electronic format (e-documents)

### **Payment transactions**

- Make and authorise payments
- View pending and processed payments
- Set up and manage standing orders
- Payment of electronic invoices (eBill)

### **Securities**

- Summary of securities trades
- Sale and purchase of publicly traded shares, bonds and warrants (options) and investment funds
- Use the search function to identify securities

### **Additional services**

- Request payment slips
- Open and authenticate bank accounts
- Geoblock and block debit cards
- Order and load Travel cards and order foreign currency

## YOUR BENEFITS

Even newcomers to online banking will quickly get to grips with E-Banking. All you need is an account at Saanen Bank and then your own personal bank branch will open its doors. To register for E-Banking, simply contact your client adviser or visit any Saanen Bank branch.

### **E-Banking offers you the following benefits:**

- Convenient and straightforward payments
- Flexible, simple Internet access, from wherever you happen to be
- Available round the clock
- Free of charge (except for payments abroad or in foreign currencies and third-party fees)

## STOCK MARKET TRADING WITH A FEW CLICKS

Make stock market trades quickly and easily online and take advantage of our preferential brokerage fees.

### **Trading**

With E-Banking, you can purchase and sell almost any listed security. You decide whether to place a market order or determine the limit and duration according to your requirements. Choose your preferred stock exchange or use our Best Execution Service. Orders are placed directly on the stock exchange during normal trading hours.

### **Overview of securities account**

E-Banking allows you to monitor and analyse your securities positions online. With just a few clicks, you can view your current asset allocation (asset classes, sectors, regions, currencies, etc.) and the latest performance figures, and print out all the information you need at any time.

## e-DOCUMENTS – FASTER AND PAPERLESS

If you decide to use e-Documents, you will receive your bank documents (itemised statements) in electronic format as PDF files. You can view, print out and save these files using E-Banking. As your documents will not be sent by post, they will be available to you sooner, making it easier to manage your account. Moreover, you will avoid postage fees. Your e-documents will be sent straight to your E-Banking account at regular intervals, for example on a monthly basis.

## eBILL – PAY WITH JUST A FEW CLICKS

Paper invoices are a thing of the past thanks to eBill. You can pay your invoices online in total comfort, decide which suppliers you want to receive electronic invoices from and register for eBill online.

Once you have received an electronic invoice from a billing entity, simply log in to the eBill portal; from here, you can verify, print out and save the invoice, and either approve or decline a payment with just a few clicks. The user-friendly online listing allows you to maintain control of both incoming bills and paid bills at all times.

## SECURITY TIPS

We take E-Banking security very seriously. All online banking transactions are protected by a sophisticated security framework. E-Banking uses 128-bit SSL encryption and two-factor authentication.

### **How to protect your E-Banking account against hacking:**

- Keep personal identifiers separately and only allow specified individuals to have access to them.
- Use personal identifiers only for direct access to your own E-Banking account.
- Use a transaction signature.
- Always log off once you have completed your banking transactions.
- Ensure that the security features of your operating system and Internet browser are up to date.
- Install up-to-date antivirus software or a firewall on your device.

### **How to protect your E-Banking account against fraud:**

Fraudulent e-mails continue to circulate, originating from allegedly serious sources with false identities. The senders' goal is to obtain personal information from the recipient. This involves requesting the recipient (bank client) to update his or her personal data (such as his or her access data, account numbers or credit card numbers) by responding in an e-mail or via a website. If the bank client provides his or her data, this may result in a case of fraud.

### **Please therefore note the following rules:**

- Never respond to any requests of this type that you receive by e-mail, phone, fax or text message or on the Internet.
- Do not open e-mails from people you do not know. Never click on any links or open attachments in suspicious e-mails.
- Change your password immediately if you have disclosed it as a result of an e-mail from an unknown source.
- Please contact us immediately if you receive a suspicious e-mail. We can arrange for internet access to your account to be blocked at any time.
- Further information is available at [www.ebas.ch/en](http://www.ebas.ch/en)
- Please note the hotline number and the link to E-Banking:  
Hotline: 0848 877 087  
Direct link: [www.sec.saanenbank.ch/login](http://www.sec.saanenbank.ch/login)