

FAQs eSecurities Trading

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Important information and guidelines for the successful placement of orders involving securities transactions via Kathrein eSecurities Trading. If you follow the procedures described below (FAQ), you will be able to trade securities quickly and hopefully profitably.

1	GENERAL.....	1
2	SECURITIES TRADING	2
3	TECHNOLOGY	7
4	CONTACT & FURTHER QUESTIONS	9

1 General

1.1 What advantages does Kathrein Privatbank's eSecurities Trading offer me?

It offers you classic internet banking functions such as payment transactions, securities service, and online trading of selected investment fund securities. You can manage your account online 24/7. Simple, fast, and convenient. At the same time, you can contact your personal account manager at any time.

1.2 How do I get an eBanking/eSecurities Trading access from Kathrein?

Please contact your personal account manager to gain access to our digital services.

1.3 What does the use of Kathrein eBanking or eSecurities Trading cost me?

Registration and use of the Kathrein eBanking functionalities are currently free of charge and are included as an additional digital customer service.

1.4 Where in Kathrein eBanking can I find the contact details of my personal account manager?

The contact details of your assigned personal account manager can be found via the 'Contact' submenu.

1.5 How do I contact my account manager online?

Via the submenu 'New message' you can communicate with your account manager and upload documents securely.

1.6 How can I access the Kathrein eBanking Tool?

Via our website <https://www.kathrein.at/> the link "Kathrein eBanking" will take you to the login area to enter your username and password.

2 Securities Trading

2.1 What is an ISIN?

The ISIN (International Securities Identification Number) should be used when entering securities orders and searching for securities.

2.2 Which products are available?

You benefit from the experience of our investment specialists and the flexibility of our innovative and broad investment universe. On our online trading platform, you can access a list of selected tradable financial instruments defined within the framework of our product governance process. All data and information are for information purposes only and do not constitute an offer or invitation to trade in securities.

Currently, it is not possible to place orders for bonds online via eSecurities Trading, but these orders can be processed via your account manager. Please contact your personal account manager for this.

2.3 How can I place a securities order via eSecurities Trading?

Either you can start directly from your securities account at the desired security with the displayed button 'Buy' or 'Sell', or you use the respective function in the side menu 'Security Purchase' – 'Security Sale'.

2.4 How do I get securities information?

Details on the security are displayed in the upper area of the securities order. The online-tradable securities selected by Kathrein can be called up via the search field "Description / ISIN" in the 'Security Purchase' screen. Please enter the ISIN or part of the name of the security (at least three characters) here. By confirming the entry, the securities found are displayed open and can be selected for the transaction.

2.5 On which stock exchanges can I trade?

In the security transaction mask, for each security available stock exchanges are displayed. You can change this manually (Select stock exchange – Stock exchange selection).

Please note that not every order type is accepted by every exchange. The corresponding order validation is only carried out within the scope of the preliminary check (Validate).

2.6 Where can I find the regulation on best execution policy?

General information on the investment business including our best execution policy can be found at <https://www.kathrein.at/>. You can find this under Legal & Announcements in the section 'Information for Investors- Securities Supervision Act'.

2.7 At what times can I trade, how is the order forwarded?

The entry of orders on the eSecurities Trading Platform are possible at any time. For the purpose of maintenance and to ensure the highest possible quality of the technical facilities required for Kathrein eBanking including eSecurities Trading, temporary restrictions on use may be necessary.

Please note that the processing of stock exchange orders does not take place around the clock. The trading days and hours of a particular stock exchange should be taken into account as well as the operating hours of our bank.

Orders for national and international securities funds are forwarded immediately to the fund company. Depending on the fund, prices are published by the fund companies on a daily, weekly, or monthly basis. Orders received by us are settled at the next or next-but-one published price, depending on the acceptance period (cut-off time) of the respective fund company. Sell orders are only possible once the buy order has been settled.

Please note that there are different exchange practices, which can also be changed by the stock exchange. It is also possible that there are securities listings on exchanges that may differ from the exchange's main currency. Due to the time difference, it is not advisable to enter orders that are valid on a daily basis on some exchanges or to generally choose a longer validity period. For more detailed information on a stock exchange and the rules and practices applicable to it, please refer to their homepage.

In various situations, the stock exchange or the bank is entitled to delete open securities orders. Deletions on the part of the stock exchange may occur for example, among other things, in the event of volatility interruptions, dividend payments, corporate actions or suspensions.

2.8 Why do I get a message when I sell that I supposedly have too few units in my portfolio?

You still have an open sell order in your 'Overview Orders' for this security (e.g. a stop-loss order). For this reason, the units are blocked because it is theoretically possible that this order would be executed at the very moment you place the new sell order. This would result in a short sale, which we do not offer.

If you wish to sell this security, please delete the open sell order in the submenu 'Overview Orders' first and then enter your desired sale.

Available quantity for sale can be found in the 'Security Overview' (ISIN detail) or in the field "Available quantity" on the 'Security Sale' screen.

2.9 Is there a check for sufficient account coverage?

In principle, the maximum amount that can be used for security purchase orders is the amount displayed on the order screen as "Available amount". This amount considers the current account balance including unused limits from any account limits, dispo bookings and orders that are still open or not settled (buy/sell).

2.10 What is Short Selling?

Short selling refers to the sale of securities without possessing them. Kathrein does not offer the possibility of short selling. Furthermore, uncovered short selling is generally prohibited in the EU.

However, short positions can arise in individual cases if a sale is executed twice and thus more units are sold than were originally available in the securities account. As a rule, such situations occur very rarely with cancellation orders. The short positions must be closed out by the client immediately after they occur. If this step is not taken within one day, the bank is entitled to close out the short position without the client's order and to charge all costs and ancillary fees arising from this to the client's clearing account.

2.11 Which order types are selectable and what do I have to consider?

2.11.1 Market

These are unlimited orders that are executed immediately at the next price, depending on the market situation. Fund orders can only be placed as Market orders.

2.11.2 Limit

Are placed in the market with a limit for buying or selling. If the limit price entered on the order is reached, the order is executed. Buy orders may be executed at the maximum limit price, sell orders must be executed at least at the limit price. The validity period can be defined when the order is placed, whereby the limit date may be a maximum of 89 days in the future from the date the order was placed.

2.11.3 Stop Market

Entering a stop price determines when an order is placed in the market. When the stop price is reached a stop order becomes a market order.

2.11.4 Stop Limit

In this case, the stop price also controls when the order is placed on the market, but in contrast to the stop market order, a limit order instead of the market is created, where the control over the execution price is retained.

Please note the correct entry of the stop price. The stop price must be above the current price for buy orders and below the current price for sell orders.

In principle, you can enter the limit price with decimal places. Please note, however, that the smallest possible price change (tick size) varies from exchange to exchange and also from security to security, and limits are only permitted within these intervals. If these limit steps are not adhered to, your order cannot be forwarded or will be rejected by the stock exchange.

Also please understand that not every order type is accepted by every stock exchange. The corresponding order validation is only carried out within the scope of the preliminary order check (Validate).

2.12 Which specific order additions are available?

2.12.1 Fill or Kill (FOK)

An order with this addition is either executed immediately and completely by the exchange or it is deleted. The full execution can take place in several partial executions at different prices.

2.12.2 Immediate or Cancel (IOC)

The order is executed immediately after it has been placed. If it is not possible to execute the order completely (i.e., there is a partial execution), the unexecuted part of the order will be deleted.

Please note that not every order addition is accepted by every stock exchange. The corresponding order validation is only carried out within the scope of the preliminary check (Validate).

2.13 Is Intraday Trading possible?

Unfortunately, we do not currently offer intra-day trading.

2.14 Why is it not possible to make a trade via eSecurities Trading? Why is the button for ordering a purchase and sale missing?

Trading in this security cannot be carried out via eSecurities Trading. Please contact your personal account manager with a written securities order.

2.15 Why do I receive a warning when buying a certain security due to insufficient experience and knowledge?

Placing orders via eSecurities Trading is always done as non-advisory transaction.

Information on order verification for non-advisory transactions:

A non-advisory transaction is the execution of securities orders that are not based on a personal recommendation by the bank (investment advice).

The Bank must first obtain information about your experience and knowledge of financial instruments. On the basis of this information, the bank will assess, in the course of placing the order, whether you have the necessary experience and knowledge to understand the risks associated with the financial instrument you are requesting (appropriateness test). There is no check whether the requested financial instrument (security) meets your investment objectives, your financial circumstances, and your risk tolerance.

If your custody account is managed as a joint custody account with individual instructions by several custody account co-owners, the above-mentioned appropriateness check is carried out on the custody account co-owner who places the specific order. In this case, the other joint custody account holders are not considered. If a specific order is placed by an authorized signatory, the appropriateness check is carried

out on the authorized signatory who places the specific order. Here, too, no check is made on the other parameters already mentioned above.

If you do not have the corresponding experience or knowledge as the orderer (or if you have not provided any information in this regard), you will be warned about the resulting lack of adequacy (or lack of verifiability of adequacy) in a standardized form. However, the order can still be placed after confirmation of the warning.

Of course, you can always adapt your experience and knowledge to your trading activities, should they have changed. Please contact your personal Kathrein account manager.

2.16 How can I modify an order?

To change an existing online transaction, you would go to the submenu 'Overview Orders' and display the orders with status "open". Click on the pencil icon (Change) behind the order you want to change. A therefore created change request will be forwarded to the stock exchange. Please note that any change requests, may also be rejected by trading venues. Based on an online cancellation or change order, it is not possible to conclude that an order has actually been cancelled or changed.

2.17 How can I delete an order?

To delete an order you have entered online, please go to your 'Overview Orders' and display the "open" orders. Click on the symbol with the trash (delete) behind the corresponding order and confirm the question "Do you want to proceed?" to send a deletion request, which will be forwarded to the Exchange. Please note that any deletion requests from trading venues may also be rejected. It cannot be assumed that if an order has a cancellation request or change request that the actual order has been changed or cancelled.

It is possible, for example, that the original order has already been executed and a cancellation is no longer possible, although no execution confirmation is displayed in the order overview.

2.18 How is the order counter value (market value) calculated?

Depending on the order type, this value approximates the debit or credit to your account. It is determined as the result of the order quantity (units or nominal) and the last available price in the system or the limit price.

The current rates and the values calculated from them are given without guarantee. All price indications are historical values (near-time prices). They are for orientation purposes only and do not reflect the rate at which an order will actually be executed. In particular, price changes may occur during the placement of an order and until its execution. The display of the portfolio with near-time quotes is possible at any time, except for the weekly service times (Saturday, 5 pm to Sunday morning).

The value "Total amount/Stock" displayed in the 'Security Overview' only changes due to orders carried out with the status "executed/booked". Available units are shown updated in the field "Available quantity" in the securities details displayed in the 'Security Overview' and in the order entry screen as "Available quantity".

2.19 At what rate is a foreign currency converted?

Foreign currencies are converted on the value date at the rate of our custodian bank.

2.20 Are countervalue orders allowed for funds?

We currently do not offer countervalue orders for funds.

2.21 Can I trade fractions of a fund?

If fractions (shares < 1.0) are permitted for the ISIN, you can also trade these via the eSecurities Trading Platform.

2.22 Why has only a part of my order been executed?

Trading on an exchange is determined by supply and demand. In principle, it is therefore also possible with all order types that only a part of the ordered securities can be executed or that nothing can be executed at all. Partial executions are not associated with additional costs.

Partial executions within one day are collected and only one settlement is made. For partially executed orders, it is possible to enter a cancellation order for the part that is still open. However, due to the collection of partial orders, the settlement is delayed.

2.23 How are the individual order statuses in the order overview to be understood?

The creation of execution confirmations or settlements depends, among other things, on the exchange, partial executions, and foreign currencies. Orders can therefore still be settled after their validity has expired.

For this reason, a verification (consultation with your Kathrein account manager) of a possible execution is necessary when placing a follow-up order in order to prevent possible double executions.

An order can be in the following states - you can see these in the sub menu 'Overview Orders':

Open	Order has been entered and signed, as well as any order for which an open change or cancellation request exists.
Placed	Order has been created in our system and forwarded to the exchange/broker.
Executed	Order has been successfully executed externally, and the settlement can be retrieved in the 'Overview Orders'.
Expired	The validity of the order has expired.
Deleted	The order has been successfully deleted.

2.24 How are the individual order statuses grouped for the "filter" display in the order overview?

Open	Recorded - Signed - Change request - Cancellation request
Placed	Forwarded to the market
Executed	Executed - Booked
Expired	Expired
Deleted	Deleted/Cancelled

2.25 What to do in case of a faulty data transmission?

If the error message 'Data transmission was not successful' appears after an order entry, it is still possible that the order will be forwarded. Before placing a new order, please check in the submenu 'Overview Orders' to see whether the given order is displayed.

2.26 What should be considered in the case of joint signatory powers?

If the use of some applications is only possible through the cooperation of several individuals, the authorization must be initiated in each case by the jointly authorized customers.

3 Technology

3.1 What do I need to trade online?

In order to use Kathrein eSecurities Trading, you need a web browser (Internet access), which, for security reasons, should always be kept up to date with the updates provided. Via our website, the securities account can also be used to its full extent via smartphone, as well as a dedicated app is also available to you.

Access is via:

- the Kathrein website (www.kathrein.at), which provides a link to Kathrein eBanking/eSecurities Trading or
- the Kathrein Mobile Banking App

If you want to use our eBanking platform, simply order your personal access data from your account manager.

3.2 What security precautions should I take myself in online brokerage?

Please be extremely careful with your access data at all times. Do not keep this data freely accessible and do not carry it with you in written form. Do not choose passwords that are easy to guess and change them immediately if you fear misuse.

In this context, please note the general security rules for online banking security:

1. Protect sensitive data when transmitting over open networks.
2. Make sure you know who you are dealing with.
3. Handle sensitive data and access media carefully.
4. Choose a secure password.
5. Only use programs from trusted sources.
6. Use current program versions.
7. Carry out regular security checks on your PC.
8. Activate the security settings of the browser.
9. Use virus scanners and additional security software

3.3 How do you ensure safety?

Access to your account/securities via the Internet is only possible with a valid combination of your username and personal password. Furthermore, a two-factor authentication ensures that no unauthorized person performs online services with the account of the legitimate user. For additional verification, a one-time security code is sent by SMS to the user's mobile phone.

When logging in for the first time, the password transmitted by Kathrein must be entered and replaced by a password chosen by the customer, which will be used for further logins if a login is made using biometric features (fingerprint or facial recognition).

If the utilization of individual applications is only possible through the cooperation of several Authorized Parties (joint subscription), the authorization must be initiated in each case by the Authorized Parties who are jointly authorized to make dispositions.

Furthermore, transactions via the Internet are protected by a TAN medium (mTAN), which is intended to prevent phishing due to its random composition. In addition, a secure, encrypted connection (SSL) is used for online access to your account/securities.

In this way, on the one hand, the justified security needs of the customer are taken into account, and on the other hand, access to the cash and securities accounts can be made as conveniently as possible from a computer anywhere in the world.

3.4 How does the setting of biometric identification features work?

In the mobile version of Kathrein Mobile Banking (app), the Authorized Party can activate biometric recognition features (such as fingerprint or facial recognition) as additional identification features. The use of the biometric identification feature is only possible on mobile end devices with suitable technical equipment for this purpose and the biometric identification features stored there.

Biometric identification features are activated by entering the Kathrein Mobile Banking App and confirming the activation of the fingerprint or facial recognition by entering the valid mTAN in the "Settings - App Settings" area.

When using the fingerprint or facial recognition, no further entry of the username or password is required to access Mobile Banking. When placing orders, as well as other binding declarations by the authorized party, the mTAN must also be entered for approval.

The authorized party can deactivate the biometric recognition feature at any time in the "Settings" section of the app. In the event of loss or theft, the authorized party must immediately arrange for deactivation at Kathrein or deactivate it on another mobile end device under Settings.

3.5 I have not received my security code by SMS or have deleted it by mistake?

You can request a new delivery of the code by clicking on the "New code" button.

3.6 What can I do if I have forgotten my access data?

Please contact your personal account manager so that Kathrein Privatbank can send you the access data.

3.7 What happens when I have a new mobile phone number?

If your mobile phone number has changed, please inform us immediately to change your stored data. Please contact your personal account manager for this. You can obtain an overview of your master data via the "Settings" submenu and the "View master data" function.

3.8 Is there a limit notification function via e-mail or SMS?

Course alerts via e-mail are unfortunately not possible.

3.9 What shall I do if I suspect unauthorized access?

Please contact your personal account manager immediately to block your access data.

3.10 When does the session end?

If you log out using the "LOGOUT" submenu, the session will end immediately. This is the recommended method to properly end a session. If there is inactivity of around five minutes (timeout), your online service will be terminated automatically. The logout time is legally defined by the PSD 2 guidelines and can therefore not currently be adjusted.

4 Contact & further Questions

The Kathrein eBanking FAQ is constantly being updated. Do you have any questions that are not yet answered here? Call us or send us an e-mail.

If you have any questions about Kathrein eBanking, your account manager will be happy to help you. Please note that if you have any queries or problems, your account manager is only available during our normal bank opening hours and currently no support can be offered outside bank opening hours.

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