GENERAL INFORMATION

1. What is Portfolio/Wealth on MCB Juice?

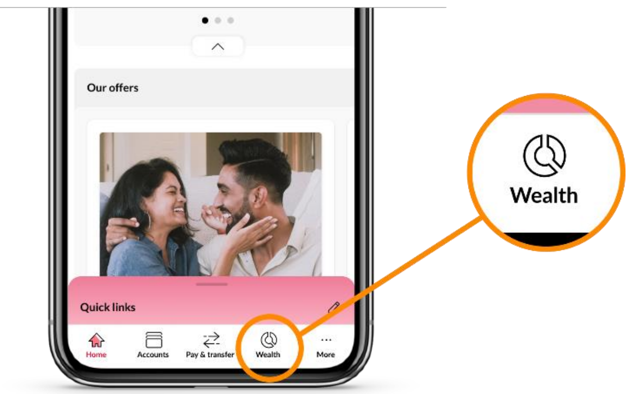
MCB Juice now enables some selected PBWM customers to view their investment portfolios. These customers will see a detailed breakdown of their asset allocation and portfolio holdings for the following portfolios:

- Portfolio under Discretionary Management (Managed by a portfolio manager)
- Portfolio under Non-Discretionary Management (Managed by the customer but with a dedicated investment advisor)
- Self-Managed Portfolio

2. Where can customers view their investment portfolios?

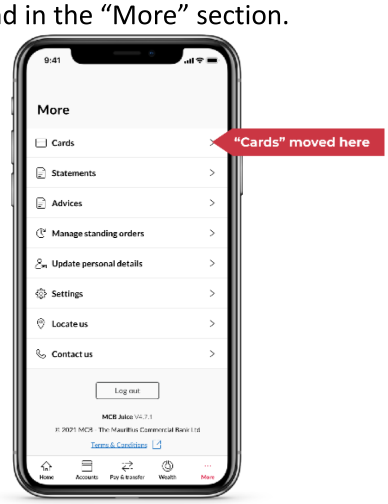
For **Retail (including Staff and Pensioners)** customers, the "Invest" feature is accessible via the "More" section.

PWM customers can access it via the "Wealth" icon located on the navigation bar of MCB Juice.



3. An MCB Juice user cannot see the "Cards" module on his/her navigation bar. What should I do?

If the customer has the "Wealth" feature in the navigation bar, his/her "Cards" module can now be found in the "More" section.



If this is not the case, please log a JIRA ticket.

4. **Who is eligible for this launch?**

For this launch, the following customers are eligible:

- Individual customers within the Select, Private Banking Local, Private Banking International, EAM, Retail (Mass Aff & Mass), Staff and MCB Pensioners
- The customers need to have portfolios held in their personal name and not under a Trust, Foundation or Company
- Customers with a portfolio holding with a minimum cash balance or at least one investment security

5. **Which type of investments are available on MCB Juice?**

Customers shall see a detailed breakdown of their asset allocation and portfolio holdings for the following portfolios:

- Discretionary (PWM)
- Non-Discretionary (PWM)
- Individual portfolios held with External Asset Managers
- Self-managed
- Government Bonds, Treasury Bills, Notes
- MSL/CDS/GESOS

6. **What type of investment portfolios shall not be available MCB Juice?**

For the time being, the following portfolios shall not be accessible via MCB Juice:

- Portfolio in the name of a Minor
- Portfolio held under a Trust/Societe/Foundation/Company
- Succession Portfolios
- Investments with MCB Capital Markets (MCB Mutual Funds and Plans)

7. **The customer wants to have his/her "Cards" back on the navigation bar. Is it possible?**

No, this will not be possible but please share this feedback on Juice Wealth Support email group.

8. **If a customer opened an investment account, when will be it be displayed on MCB Juice?**

The portfolio will appear on the next working day if Capital Market receive the request by 2.30pm.

9. **What can a customer do with the "Portfolio" feature other than viewing his/her portfolios?**

For the time being, a customer can only view some components of his/her portfolios. Other enhancements such as displaying the recent transactions within each portfolio and order placements shall soon follow.

10. **Can a customer open an investment account on MCB Juice?**

This is currently not available on MCB Juice. The current process applies for such query.

11. What can a customer do with the Wealth feature other than viewing his/her portfolios?

For the time being, customers will be able to view the portfolio valuation, asset allocation and portfolio holdings for each portfolio. Other enhancements will soon follow.

12. Customer is a joint owner on a portfolio, why can't he/she see the portfolio on MCB Juice? [Amended]

Only main/primary customers shall have access to their portfolios. Joint portfolio(s) shall be available soon.

13. How do I send feedback or ask a question about the Wealth/Invest feature?

You may drop us an email on juicewealthsupport@mcb.mu. Note: the MCB Juice Support mailgroup is for general queries/feedback on MCB Juice only.

14. What should I do if the customer reports an issue with the "Wealth" feature?

- Check the Operating System (OS) version of the customer.
- Check in the 'More' section that customers have the latest version of MCB Juice.
- Check if the customer falls in the list for the soft launch
- Check if the customer is receiving any error messages and request to view screen if any
- Log a JIRA ticket mentioning in the summary [**MCB Juice – Wealth**] with description of the issue
- Provide all relevant details in the ticket (list not exhaustive):
  - Customer details (CIR)
  - Mention whether issue is new or since launch (if new, mention when the feature was last accessed and working fine)
  - Details of issue, with screenshots of issue/error message, as far as possible
  - MCB Juice version, Phone model and OS version
  - Outcome if the user tried on other devices (Especially for phone settings issues)

PORTFOLIO FEATURE

1. What should a customer see when tapping on the "Wealth" icon?

The first screen shows a summary of all portfolios, denominated in MUR (Mauritian Rupee) the total valuation as well as the list of portfolios held by the customer.

2. What does the summary of all portfolios represent?

It is an aggregated view of the applicable portfolios. Currently, the aggregate currency shall be denominated in MUR (Mauritian Rupee), irrespective of the portfolio currency.

3. What must I do if the customer wants to change the default portfolio reference currency?

You should log a ticket by mentioning the customer details and the choice for reference currency.

4. What exchange rate is used for the conversion of any foreign currency to MUR?

Foreign currency rates against the Mauritian Rupee are MCB's mid-rates. If the customer wants more info, please send email to the respective banker or request the customer to contact Capital Market.

5. Is the valuation of portfolios done in near-real time?

Yes, portfolios are being updated on a near real-time basis. The value of such investments is based on the latest price or estimate available to us and may not reflect the actual value of their investment. Such value should not be relied upon as a representation that a transaction could have been or can be effected at the stated price. Unsettled transactions and pledged assets (if any) are not specifically marked.

6. What can customers see in asset allocation?

Customers shall see the asset class allocation of the portfolio as well as how the asset class drills down into currency sub allocation.

7. What can customers see in portfolio holdings?

Customers can see the list of instrument(s) per region and country for each asset class.

8. What does the unrealised profit/loss represent?

It is the profit or loss on a customer's investment, based on the current value of the investment. This shall only be realized if they sell the investment.

9. Why can customers only see detailed information for some asset classes, and not for others?

For the time being, only some asset classes are clickable and the MCB Juice user can see more details for the Portfolio holdings. Soon, this functionality shall be extended to all asset classes. You can be guided by this table:

Clickable asset classes	Non-clickable asset classes
Debt	Cash Accounts
Equities	FX deals
Commodities	MCB Deposits
Alternatives	MCB Money market
Derivatives	Deposits with other institutions

10. Why do the colours on the graph keep changing when the customer navigates through the screens?

Currently, the colours on the graph do not represent any asset class ordering or weightage.