HYPOeTrade

USER MANUAL

CONTENT:

1. GENERALLY ABOUT HYPOeTrade

HYPOeTrade is intended for domestic business entities that have signed a contract on performing of brokerage business with Hypo-Alpe-Adria Bank d.d. and exclusively for
- trading on Zagreb Stock Exchange (ZSE) for regular investor account in the Central Clearing Deposit Association (SKDD), opened in HAAB and marked as REGSDA of investor.
- trading on foreign Stock Exchanges through a custody account opened in HAAB, (HYBA-customer code) and
- trading for margin account

1.1. Advantages of HYPOeTrade

o Usage of our services from any place in the world where you have Internet access
o Access to your accounts 24/7
o Faster and easier performing of transactions
o More economic and faster communication with the bank in electronic form
o Attractive charges for service execution

1.2. Functionalities of HYPOeTrade

o Trading monitor – overview of current offer and demand of securities on Zagreb Stock Exchange in real time
o Balance overview upon financial brokerage accounts
o Balance overview upon brokerage accounts of securities – portfolio overview
o Order creation for purchase of securities
o Order creation for sale of securities
o Request creation for registration of securities
o Request creation for deregistration of securities
o Request creation for fund disbursement
o Overview and checking of orders for purchase or sale
o Overview and checking of requests for registration or deregistration of securities
o Turnover overview upon financial brokerage accounts
o Turnover overview upon brokerage accounts of securities

1.3. Terminology glossary

HYPOeTrade – service name for electronic execution of orders or electronic trading which the service provider is offering to the service user for the purpose of portfolio management and in accordance with this user manual, general conditions of Hypo Alpe-Adria-Bank d.d. regarding receipt, transfer and execution of orders for purchase or sale of financial instruments, as well as the contract on performing of brokerage business.

SERVICE PROVIDER – Hypo Alpe-Adria-Bank d.d. as an investment company which has concluded a contract on performing of brokerage business (hereinafter: Contract) with the service user.

SERVICE USER – private or legal person, i.e. customer that has concluded a contract on performing of brokerage business with an investment company, but is managing his/her portfolio independently by using services provided by the investment company.

BROKERAGE ACCOUNT – account of financial instruments and financial funds which is opened by service provider (investment company) within its own evidence and which is registered in the name of service user, i.e. customer.

BROKERAGE COMMISSION – commission which is charged by investment company to service user in accordance with the valid tariff upon executed orders.

ORDER FOR PURCHASE – order by service user to service provider regarding purchase of financial instruments considering purchase conditions.

ORDER FOR SALE – order by service user to service provider regarding sale of financial instruments considering sale conditions.

PORTFOLIO – financial instruments and/or liquid funds in the possession of service user which are kept on the brokerage account at the investment company.
Portfolio management is not included in the service.

CONTRACT ON PERFORMING OF BROKERAGE BUSINESS – contract that is concluded by service user (customer) and service provider (investment company) and due to which service provider assigns initial data for usage of HYPOeTrade to service user (in further text: Contract).

SECURITIES – financial instruments (stocks, bonds).

WORKING INSTRUCTIONS – written working instructions or user manual for HYPOeTrade.

STOCK EXCHANGE – Zagreb stock exchange d.d.

CENTRAL CLEARING DEPOSIT ASSOCIATION (SKDD) – Central clearing deposit association d.d.

TERMINOLOGY FROM ACCOUNT BALANCE OVERVIEW:

BALANCE – represents the financial status of service user which includes all reservations for open, but yet not executed purchase orders, on the other hand reduced by created requests for fund disbursement on the current day.
AMOUNT OF RESERVED FUNDS – represents the amount of reserved funds for open and yet not executed orders for purchase.
AVAILABLE FUNDS FOR PURCHASE OF SECURITIES – represents the total of available funds of service user, i.e. the total amount which can be used for orders for purchase. *It includes*: settled financial resources of service user on the brokerage account, financial resources from executed orders for sale which are in settlement (if service user selected the option that disbursement is put on gyro account).
AVAILABLE FOR DISBURSEMENT – represents the amount of settled funds for which a request for fund disbursement can be created by the service user on the current day.

TERMINOLOGY FROM "PORTFOLIO BALANCE OVERVIEW":

QUANTITY – represents the quantity of securities which are in the portfolio of the service user. It includes: settled securities on the account of investor, purchased securities in settlement, but reduced by made requests for deregistration.
RESERVATIONS – represent the quantity of securities on open and not executed orders for sale.
AVAILABLE QUANTITY – represents the quantity of securities for which an order for sale can be done.

2. OPERATIONS IN HYPOeTrade

2.1. Logon to program

By using the Windows Internet Explorer access Internet site **https://www.hypo.hr**, select Entrance by digital certificate and enter HYPOeTrade by clicking the CORPORATE LOGIN button.
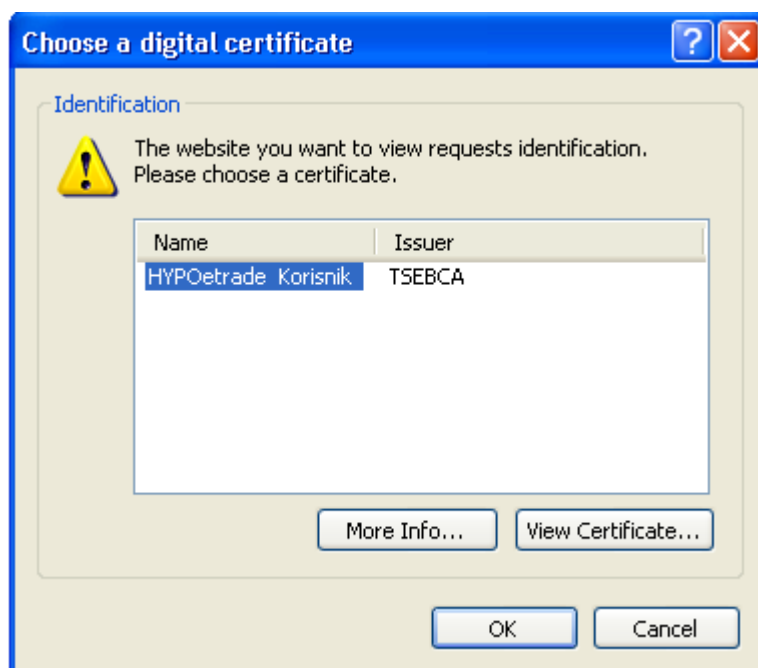Certificate can be stored on a Smart card or on USB key
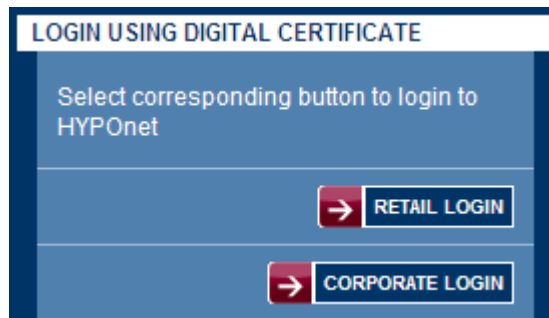
Picture 1 – Entrance

Procedure for entrance with Smart Card or USB key:

- o Insert smart card into the reader or plug in the USB key in USB port on your computer
- o Select Entrance with digital certificate
- o Select your certificate
- o Enter PIN, confirm with OK
- o Click on Entrance

2.2. Program menu

The program menu (on the left side of the screen) contains the following options:

- o HYPOeTrade
- o Trading monitor
- o Accounts
- o Order
- o Portfolio
- o Requests
- o Information
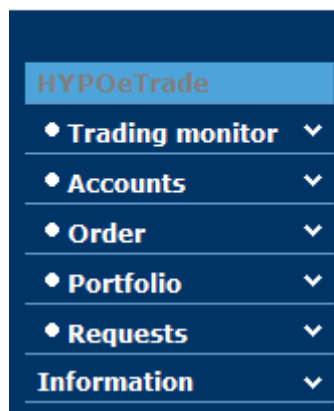
Picture 2 – Program menu

2.2.1 HYPOeTrade

After you click HYPOeTrade on the menu a 'welcome page' of the HYPOeTrade functionality is opened providing information on balance, reserved funds, available amount on brokerage accounts, as well as information on balance, reservations and availability of securities in the user's portfolio.

Picture 3 – Display of the first page of HYPOeTrade

2.2.2 Trading monitor

Following options can be selected within **Trading monitor**:
   o   Monitor
   o   Selected overview
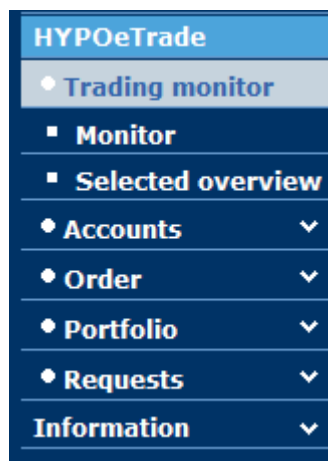
Picture 4 – Trading monitor option

2.2.2.1. Monitor

By selecting option **Monitor** real time data containing current information on security trading on Zagreb Stock Exchange (ZSE) are displayed in three different tabs on the screen.

On the first tab **Selected** the user can see data on securities which are selected out by the user in order to monitor them more easily. Securities which the user wants to monitor separately can be selected in the „Selected overview" or „Monitor" functionality by selecting the check box next to the **'History'** link when the security is marked on **„All"** tab.

Securities which have been traded on a given day are shown on the "**Traded"** tab, while information on all securities which can be traded on ZSE are shown on "**All"** tab.

The "**Buy"** button can be found on all three tabs and it serves as a shortcut for creation of purchase orders for selected securities. The button "**History"** can be used to display trading history of the selected securities.

The market depth and overview of last transactions for the selected security is displayed at the lower part of screen.

Picture 5 – Monitor

2.2.2.2. Selected overview

The **Selected overview** is a functionality that enables selection of securities which should be monitored separately in **Trading** monitor.


Picture 6 – Selected overview

You can select securities you want to monitor separately in the following way:
All securities which can be traded on ZSE are listed on the left side of the screen. Here you can mark the security you want to add to already selected securities and click on **Add** button. This way the selected security will move to the right part of the screen where all previously selected securities are listed and the it will automatically be visible in the **Trading monitor** view, on **Selected** tab.
In case you do no longer want to monitor some of the securities in the selected overview, mark it in the **Selected Issuer** list on the right side of the screen and click on **Remove** button. The security will be move back to **All issuers** on the left list and it will automatically be removed from **Trading monitor** view and from the **Selected** tab.

2.2.3 Accounts

The following options are can be selected from the **Accounts** menu:
- o Balance
- o Turnover
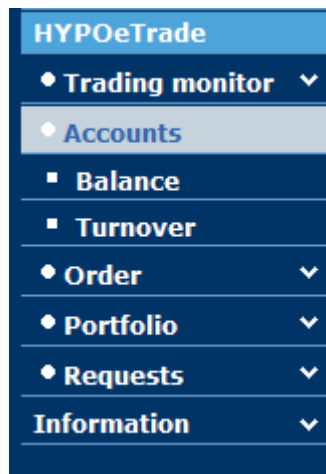
Picture 7 –Accounts menu

2.2.3.1. Balance

After selecting the **Balance** menu item, the following information on funds on financial brokerage accounts will be displayed on screen: **balance, amount of reserved funds, available funds for purchase of securities** and **available funds for payment and payout order.**

Payment of funds to the broker account

Payout to the broker account can be made by using the Payment, Payment order option on 'Payments' in HYPOnet screen. Please fill out manually data on the beneficiary and reference number in a following way:

Purpose of remittance: Advance payment for purchase of securities
Name and seat of beneficiary: HYPO ALPE-ADRIA-BANK D.D., SLAVONSKA 6, ZAGREB
Account number: 2500009-1301132162
Bank of beneficiary: HYPO ALPE-ADRIA-BANK DD
Model: 17
Reference number (credit): your OIB

Picture 8 – Order for payment of funds to the broker account using HYPOnet

Payment of funds to the broker account can be performed also from the first page of eTrade by using the menu item HYPOeTrade -> Order for payment

Picture 8a – Order for payment of funds to the broker account using HYPOeTrade

Payout of funds from the broker account

Using the menu 'Balance' you can create orders for payouts of available money from the broker account to your transaction account by pressing the button 'Select' in the column 'Order for payment'.

Picture 9 – Creation of orders for payout of funds to the transaction account using the menu 'Balance''

After that a window with the Payout order will open with filled out data on your broker account from which the funds should be transferred and with filled out data on your transaction account to which the funds are being transferred.

Picture10 – Order for payment of funds

Should you wish to payout an amount that is smaller than the available amount, please adjust the field 'Payout amount' to the wanted amount. After you finish the entry and after you press the option 'Confirm' an 'Order for payout' will be created, and after you click on 'Sign and send' button the order will be sent to the bank.
Prior to signing the order can be deleted, stored for later or changed.

2.2.3.2 Account turnover

The turnover of a single account can be viewed by choosing **Turnover** option. After selecting this option you have to set up viewing conditions as follows: select the account whose turnover should be displayed in the **'Selected account'** drop-down menu, select the account for which you would like to view turnover, enter time period and turnover type and then click on **Display turnover**. All turnovers of selected account that match the conditions will be shown on screen. Displayed turnovers can be printed by pressing the printer icon.

Picture 11 – Turnover on financial brokerage account

2.2.4 Order

You can select the following options within the **Order** menu:

- o Purchase
- o Sale
- o Active orders
- o All orders

Picture 12 – Order Menu

2.2.4.1 Purchase

By selecting **Purchase** option you are entering into the order creation for purchase of securities.
Order for purchase of securities consists of three parts: **Orderer Data, Order Specification and Expense Calculation.**

Picture 13 – Order for purchase

Orderer data are of informative nature and are filled out automatically. These data are hidden after entering the screen for order creation and are shown only after clicking on the plus sign in front of the title **Orderer data**.

Data concerning purchase have to be entered in the part **Order specification**.
Data which are entered into this part of the screen are initially entered for creation of order for purchase of securities from ZSE.

'Security account', 'Cash account' and 'Available quantity' are connected fields. If you chose your account with the Central Clearing Deposit Association (SKDD) which is within the REGSDA investor marking system account as the security account, also the connected account in HRK will automatically be displayed together with the available amount on this account.

If you are using the international trading service, you should select your custody account with HYPO client code construction as your security account, and the system will automatically offer the first currency available. You should change to different cash account depending on the market in which you wish to trade in, in order for the currencies of stock exchange and of the cash account to correspond.
Data under 'Security account', 'Cash account' and 'Stock exchange' can be changed by selecting them from the drop-down menu.

If you choose a margin security account the system will recognize automatically the corresponding margin contract, select an appropriate cash account, enter it in the field for the cash account and prevent the change of the entry.

The creation of a **limited order** is also set up initially (see Policy of payment order execution), but it is necessary to enter the purchase price in order to enable immediate trading of order on stock exchange, as well as to provide 60 days of order validity.

Following data are not entered initially, but are obligatory:
- Symbol
-quantity of securities you want to buy and
-price

By entering initial letters of the security mark, a drop-down menu will open automatically with securities with the same initial letters of the security mark. The security can be selected by a mouse click or by pressing Enter or Tab key on your keyboard. In that case the first security from the drop-down menu will be selected.

If you want to limit the duration of order, you have to use **Execution deadline** and select button **Daily** if you want to end order validity the same day or button **Till date** if you want that validity of order ends after a defined date which can be entered in the belonging field.

At the moment time for trading of order can be changed by pressing button **Date**, after what date and time for trading of order has to be entered.
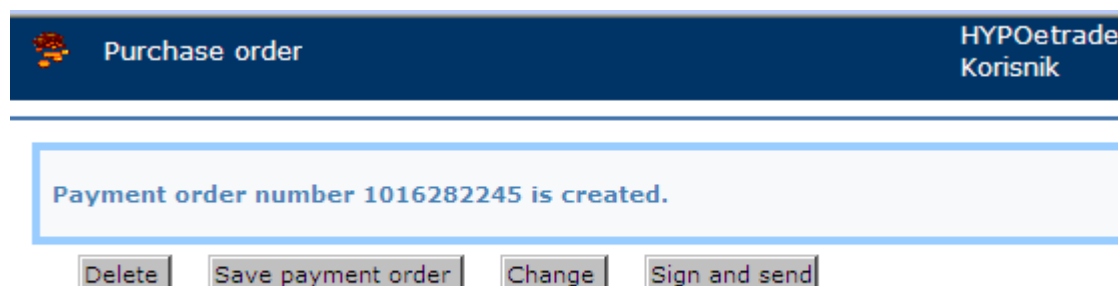The market depth and overview of last transactions are given on screen, providing assistance at creation of order after selection of security for purchase.

Once you have entered all necessary data for order execution the transaction amount, commission amount and total of purchase cost which will be shown in '**Informative expense calculation**' part of the screen. It has to be pointed out that displayed data are of informative nature and can be changed after real calculation.

By clicking on **Accept** you will confirm that data is entered, after which a new screen opens and you have to enter the order number, as well as a message on successfully created order. Additionally a recapitulation concerning order execution, major data will be displayed once more, as well as buttons **Delete**, **Save payment order**, **Change** and **Sign and send**. After clicking on **Sign and send** the order will be sent to the bank and it will be traded on stock exchange according to its conditions.
By clicking on **Save payment order** the existing order will be saved and put to status **Open**, while a new screen for entry of new order will be opened. Order with the status "Open" is not accepted by the Bank and therefore it is not traded in the Stock Exchange.
By clicking on **Change** you will return to the screen of order creation and you can change data for entered order, otherwise you can delete the order by clicking on button **Delete**. Afterwards a new screen for entry of new order will be opened.

Picture 14 – Purchase order

2.2.4.2 Sale

By selecting the Sale option you will enter order creation for sale of securities.
The order for security sale consists of three parts: **Orderer Data**, **Order Specification** and **Expense Calculation**.

Picture 15 – Sale Order

Orderer data are of informative nature and filled out automatically. They are hidden after entering the screen for order creation and shown only when clicking on the plus sign in front of the title **Orderer data**.

Data concerning sale are being entered in the screen part **Order specification**.
Data which are entered into this part of screen are initially entered for creation of order for sale of securities from ZSE.

'Security account', 'Cash account' and 'Available quantity' are connected fields. If you chose your account with the Central Clearing Deposit Association (SKDD) which is within the REGSDA investor marking system as the security account, also the connected account in HRK will automatically be displayed together with the available amount on this account.

If you are using the international trading service, you should select your custody account with HYPO client code construction as your security account, and the system will automatically offer the first currency available. You should change to different cash account depending on the market in which you wish to trade in, in order for the currencies of stock exchange and of the cash account to correspond.
Data under 'Securities account', 'Cash account' and 'Stock exchange' can be changed by selecting them from the drop-down menu.

If you choose a margin security account the system will recognize automatically the corresponding margin contract, select an appropriate cash account, enter it in the field for the cash account and prevent the change of the entry.

The creation of a **limited order** is also set up initially (see Policy of payment order execution), but it is necessary to enter the sale price in order to enable immediate trading of order on stock exchange, as well as to provide 60 days of order validity.

Following data are not entered initially, but are obligatory:
-security mark
-quantity of securities
-price

By entering initial letters of the security mark, a drop-down menu will open automatically with securities with the same initial letters of the security mark. The security can be selected by a mouse click or by pressing Enter or Tab key on your keyboard. In that case the first security from the drop-down menu will be selected.

If you want to limit the duration of order, you have to use **Execution deadline** and select button **Daily** if you want to end order validity the same day or button **Till date** if you want that validity of order ends after a defined date which can be entered in the belonging field.

At the moment time for trading of order can be changed by pressing button **Date**, after what date and time for trading of order has to be entered.
The market depth and overview of last transactions are given on screen, providing assistance at creation of order after selection of security for purchase.

Once you have entered all necessary data for order execution the transaction amount, commission amount and total of purchase cost which will be shown in '**Informative expense calculation**' part of the screen. It has to be pointed out that displayed data are of informative nature and can be changed after real calculation.

If you want the money from the sales to be paid out to your gyro account immediately click the radio button „**Yes**" in the part „DISBURSMENT OF FUNDS". This will enable you to select the account for disbursement. It is not possible to define automatic disbursement of funds from margin trading because this functionality is disabled for this type of order.

By clicking on **Accept** you will confirm that data is entered, after which a new screen opens and you have to enter the order number, as well as a message on successfully created order. Additionally a recapitulation concerning order execution, major data will be displayed once more, as well as buttons **Delete**, **Save Payment Order**, **Change** and **Sign and Send**. After clicking on **Sign and Send** the order will be sent to the bank and it will be traded on stock exchange according to its conditions.
By clicking on **Save Payment Order** the existing order will be saved and put to status **Open**, while a new screen for entry of new order will be opened. Order with the status "Open" is not accepted by the Bank and therefore it is not traded in the Stock Exchange.

By clicking on **Change** you will return to the screen of order creation and you can change data for entered order, otherwise you can delete the order by clicking on button **Delete**. Afterwards a new screen for entry of new order will be opened.

Picture 16 – Sale order

Order statuses

From the beginning of order creation until its realization, the order goes through several statuses. When creating an order and pressing the button **Accept** on the screen for order creation, given order will switch to status **Open**. The order will have this status as long as it is not signed. By signing, the order switches to status **Signed**. Once the bank has accepted the order it gets status **In processing** and sub-status **Accepted**. By transferring it to the stock exchange, the order gets into sub-status **Tradepending**.
After processing the order it switches to status **Archived**.
Depending on the processing result the order takes on one of the possible sub-statuses as **Declined** in case all necessary conditions have not been fulfilled, **Bargain** in case all conditions have been met and the transaction was executed and sub-statuses **Withdrawn** or **Exchanged** according to client's request. If the validity period of the order expired, it will get the sub-status **Expired**.

2.2.4.3 Change of order

Following elements can be changed for all orders which are not completely:
-quantity
-price
-execution deadline

If you wish to change the quantity of stocks, you need to correct the total quantity of stocks to the required quantity (by decreasing or increasing it). If the order is partially executed, the application will take in consideration the traded quantity and trade additional quantity of stocks or subtract the quantity of traded stocks in the market so that the traded quantity corresponds to the new quantity on the order.

E.g. you have first opened an order for 50 stocks – 5 stocks were traded already and you wish to buy 40 stocks in total. When the order window opens instead of the entered quantity 50 you enter quantity of 40 stocks (do not consider the 5 which have already been traded with), and the system will automatically correct the quantity in the Stock Exchange to 35 stocks.

Note: the quantity cannot be changed below the already traded quantity and this change would be rejected by the system.

Change of the price can be achieved by increasing or decreasing it.
Validity of the order can be extended or shortened in a way that the date is later or equal to the today's date.
Order can be recalled in the part which has not yet been traded in the Stock Exchange providing that the recall can be executed in the Stock Exchange.

2.2.4.4 Order overview

Purchase or sale orders can be viewed by selecting of two possible options **Active orders** or **All orders**.

The selection of **Active orders** enables an overview of all orders that are in **Tradepending** status on stock exchange.

Picture 17 – Overview of active orders

The selection **All orders** enables an overview of all orders.

Picture 19 – Overview of all orders – open

By using the wanted combination of filtering buttons, all corresponding orders will be shown on screen. Depending on order status, different buttons for possible functions for given status appear next to the individual orders.

Picture 19 – Overview of all orders – in processing

2.2.5 Portfolio

Within the **Portfolio** menu you can choose the following options:

- o Portfolio value
- o Turnover
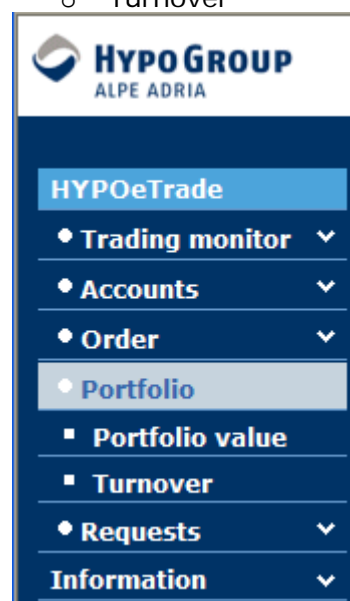
Picture 20 – Portfolio

2.2.5.1 Portfolio value

By selecting option **Portfolio value**, information on **quantity of securities that are included in your portfolio** and **reserved quantity** (quantity of securities of tradeplaced, but not executed orders for sale), as well as information on **available quantity** (quantity of securities that can be sold).
In addition to this, a direct access to order creation is enabled, so that you can access creation of order for purchase by pressing **'K'** button in column **Buy** and order creation for sale by pressing **'P'** button in column **Sell**.

Picture 21 – Portfolio

2.2.5.2. Turnover

By using the menu item **Turnover** you can view turnover of individual securities. After you select the mentioned menu item, enter the display conditions as follows: enter time period for which the turnover should be displayed, select wanted security and turnover type in the drop-down menu which will appear once you enter initial letters of the security symbol.

After you have defined viewing conditions, press on **Show** and turnovers that matches entered conditions will be displayed.

Shown turnovers can be printed by clicking on the printer icon.

Picture 22 – Security Turnover

2.2.6 Requests

The following options can be used within the **Requests** menu:
- o Fund transfer
- o Registration
- o Deregistration
- o Request overview
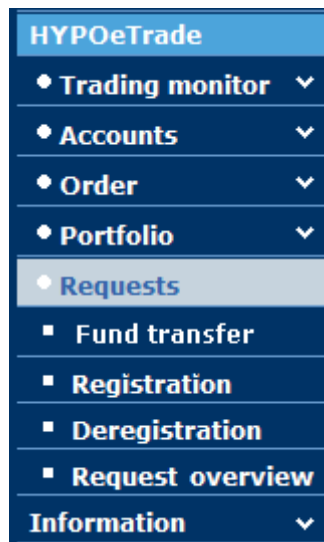
Picture 23 – Requests

2.2.6.1 Fund transfer

After selecting the option **Fund transfer** a screen will open for creating requests for fund transfer from broker account to your registered account will be opened.

Picture 24 – Request for fund transfer

All entry fields are initially filled out, but can be changed if necessary.
When clicking on **Accept** you will confirm the end of data entry, after what a new

screen will be opened containing the request number and the message on successfully created request. Furthermore recapitulation of request execution and other important data will be shown once more, as well as buttons **Delete**, **Save payment order**, **Change** and **Sign and send**.

By pressing **Save request** button, the existing request will be saved and put into status Open, at the same time a screen enabling creation of new requests will be opened.

By clicking on **Change** you will return to the previous screen where you can change request data.

By clicking on **Sign and send** the request will be sent to the bank which will process it according to entered conditions.

2.2.6.2 Registration

After selecting the menu item Registration a screen will open for creating of registration request.

Picture 25 – Registration request

Fields Stock exchange and Account are initially entered and can be changed if necessary. In the field Security it is enough to enter the first two letters and wanted security will be selected in the drop-down menu. Then the quantity of securities that should be registered has to be entered. The field **Buying price** is not obligatory and must not be entered if data are not known. By clicking on **Confirm** you are ending your data entry for request and the following possibilities will be offered:

Delete – deleting the request from the system

Save request – request is saved and stands in the menu **Request overview ->** status **Open**

Change – return to the request in order to change data

Sign and send – request will be signed and sent to the bank

After signing, the request is visible under status **In process**. Requests in status In process are assigned with the request number which is used by client for confirmation of registration in the Central Clearing Deposit Association (SKDD).

Picture 26 – Overview of registration requests – in process

After client has contacted SKDD and confirmed the registration, the request can be found under **Archived** with sub-status **Processed**.

Picture 27 – Overview of registration requests – archived

Registered securities of client can be seen in the portfolio overview.

2.2.6.3 Deregistration

After selecting the menu item **Deregistration**, a screen for creation of request for deregistration will be opened.

Picture 28 – Deregistration request

Fields **Stock exchange** and **Account** are initially entered and can be changed if necessary. In the field **Security** it is enough to enter the first two letters and registered security, as well as available quantity for deregistration will be displayed. The quantity of securities that should be deregistered has to be entered into field Quantity. By clicking on **Confirm** you are ending your data entry for request and the following possibilities will be offered:

Delete – deleting the request from system

Save request – request is saved and stands in the menu **Request overview ->** status **Open**

Change – return to the request in order to change data

Sign and send – request will be signed and sent to the bank

After signing the request it can be seen in status **In process** meaning that the bank has accepted it and started with the processing. Processed request can be found in status **Archived**.

2.2.6.4 Request overview

Starting with request creation and up to its realization, requests pass through several statuses. Within the request overview the searching is defined according to request type **Fund transfer** and **Registration/Deregistration**.

Picture 29 – Request overview

The request stands in one of the following statuses, depending on last performed action.

Open – request is entered, can be changed, deleted, sent or printed
Signed – client has signed the request
In process – request is sent to the bank for processing
Archived – request is processed by the bank and can be printed

2.2.7 Information

There are the following options within item **Information**:

Web page of the bank
- Link to the web page of Hypo Alpe-Adria-Bank d.d.
  http://www.hypo-alpe-adria.hr/bank/

Exchange rate list of the bank
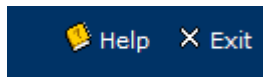- Display of the current exchange rate list of Hypo Alpe-Adria-Bank d.d.

Picture 29 – Information

2.2.8. Log-off from HYPOeTrade

Click on **Exit** in the right upper corner in order to end operations in the HYPOeTrade application. When asked click on **Yes** if you really want to exit, otherwise click on **No**.

3. SUPPORT AND CONTACT

Hypo Alpe-Adria-Bank d.d.
Slavonska 6, HR 10000 Zagreb
http://www.hypo-alpe-adria.hr
hyponet.croatia@hypo-alpe-adria.hr

Customer service: 0800 14 14

HYPOeTrade:
https://www.hypo.hr