


KIT FINANCE EUROPE's PERSONAL ACCOUNT USER GUIDE

VERSION 2.00

KIT Finance Europe's Personal Account User Guide.

1. General description

Personal Account(PA) - is a secure web-service, provided to the clients of KIT Finance Europe. By mean of PA Clients, within the framework of the brokerage and/or custodial services contracts concluded with the Company, may sent orders, check order status, download statements, update personal data and review signed documents.

Personal Account is available via the following link: <https://pa.brok.pro/> or on the Company's website (<http://kfe.ee/>), by clicking on  **Personal account** located on the right upper corner.

In the KIT Finance Europe Private Office (direct Internet address <https://pa.kfe.ee>) additional security measures are applied. In order to authorize, you need to use your login details (your authorized email address) and password. You will be also required to go through the two-factor authentication process when you will receive security text message on your active mobile phone number. All the information and your personal data are reliably protected. Due to the fact that connection to and work with the Personal Account are carried out through the Internet, SSL (Secure Sockets Layer) protocol is used to ensure the channel's security.

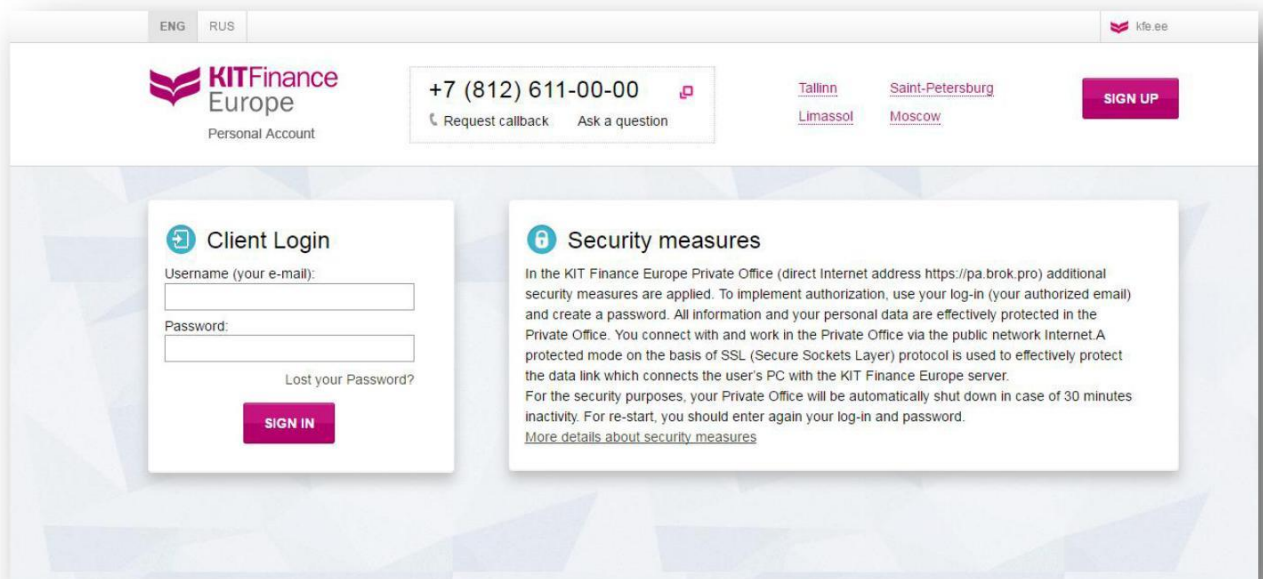
There is also an automatic exit from the Personal Account; time of inactivity during one session equals to 30 minutes.

The access to PA is provided at registration of the account and the log-in details as well as the link for verification are sent to the authorized client's Email.

The client has confirmed that he/she is introduced to the Basic Safety Rules of using PA and will comply with them.

2. Personal Account Login

Sign in form may be found by following this link: <https://pa.brok.pro/>



The screenshot shows the KIT Finance Europe Personal Account login interface. At the top, there are language selectors for ENG and RUS, and a KFE logo. The main header includes the KIT Finance Europe logo, a contact number +7 (812) 611-00-00 with a phone icon, and links for Tallinn, Saint-Petersburg, Limassol, and Moscow. A prominent purple SIGN UP button is on the right. Below the header, there are two main sections: 'Client Login' and 'Security measures'. The 'Client Login' section contains fields for 'Username (your e-mail):' and 'Password:', a 'Lost your Password?' link, and a purple SIGN IN button. The 'Security measures' section contains a detailed text block explaining the security protocols and a link for 'More details about security measures'.

2.1 First Login

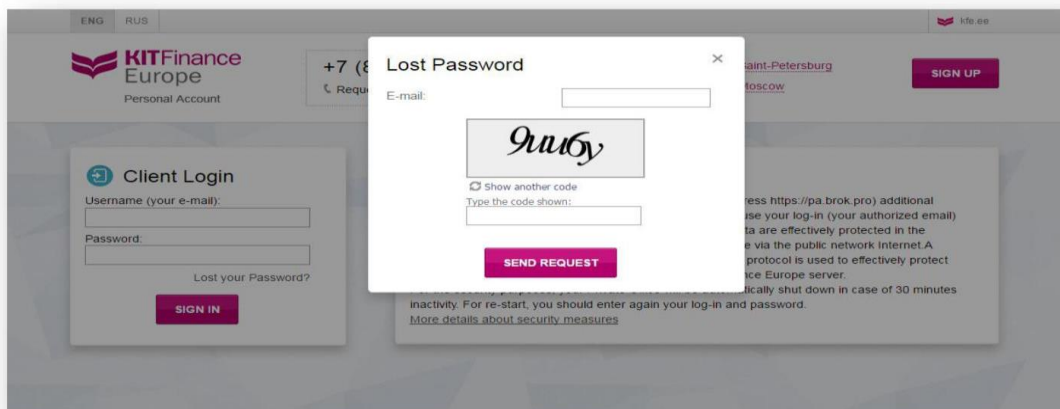
Enter your username (Email to which the verification link was sent) and password indicated in the letter. Enter the SMS code sent to your mobile specified. You have 5 minutes to enter the code. After that time, the code became invalid. If you did not receive the code, you can request a new SMS code after 2 minutes by clicking on refresh button. If codes are entered incorrectly more than three times, the access to the system will be blocked. Please contact technical support to unlock your account. Once you are logged in please change an automatically generated password. **We strongly recommend to modify it in order to simplify further work with the Personal Account and to minimize the risk of loss of Email with the access details or receipt of data by third parties (mutual access to Email, accidental email forwarding, an email after being read was left open and available for reading, use of public networks for connection to the Internet, etc.)**

2.2 Constant work

Enter your username (authorized Email indicated in the form) and password. Then you will be required to enter the SMS code sent to your mobile phone

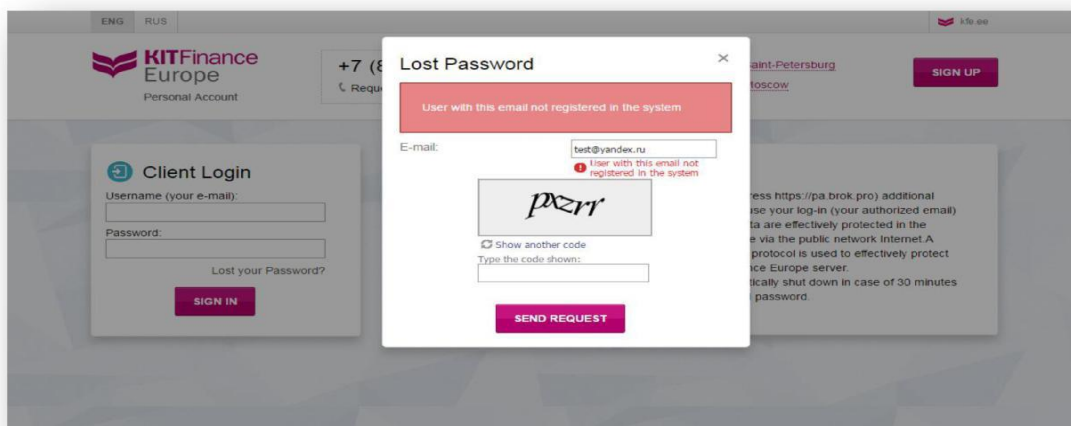
2.3 Password recovery

If you have forgotten or lost your password, please on the link «*Lost your Password?*» located on the *Client login box* .



The screenshot shows the 'Client Login' form on the KITFinance Europe website. A 'Lost Password' pop-up window is open, displaying an email input field, a captcha image with the word 'nuty', and a 'SEND REQUEST' button. The background shows the login form with fields for 'Username (your e-mail)' and 'Password', and a 'SIGN IN' button.

In the pop-up window enter the authorized Email (indicated during completion of the client's form) and the captcha code from the picture. Click on «Send request». If you entered a valid Email address, then an email with the access details will be sent to your. If you entered an invalid Email address, then you will see an appropriate message regarding the error:



The screenshot shows the 'Lost Password' pop-up window with an error message: 'User with this email not registered in the system'. The email input field contains 'test@yandex.ru'. The captcha image shows the word 'pxer'. The 'SEND REQUEST' button is still visible.

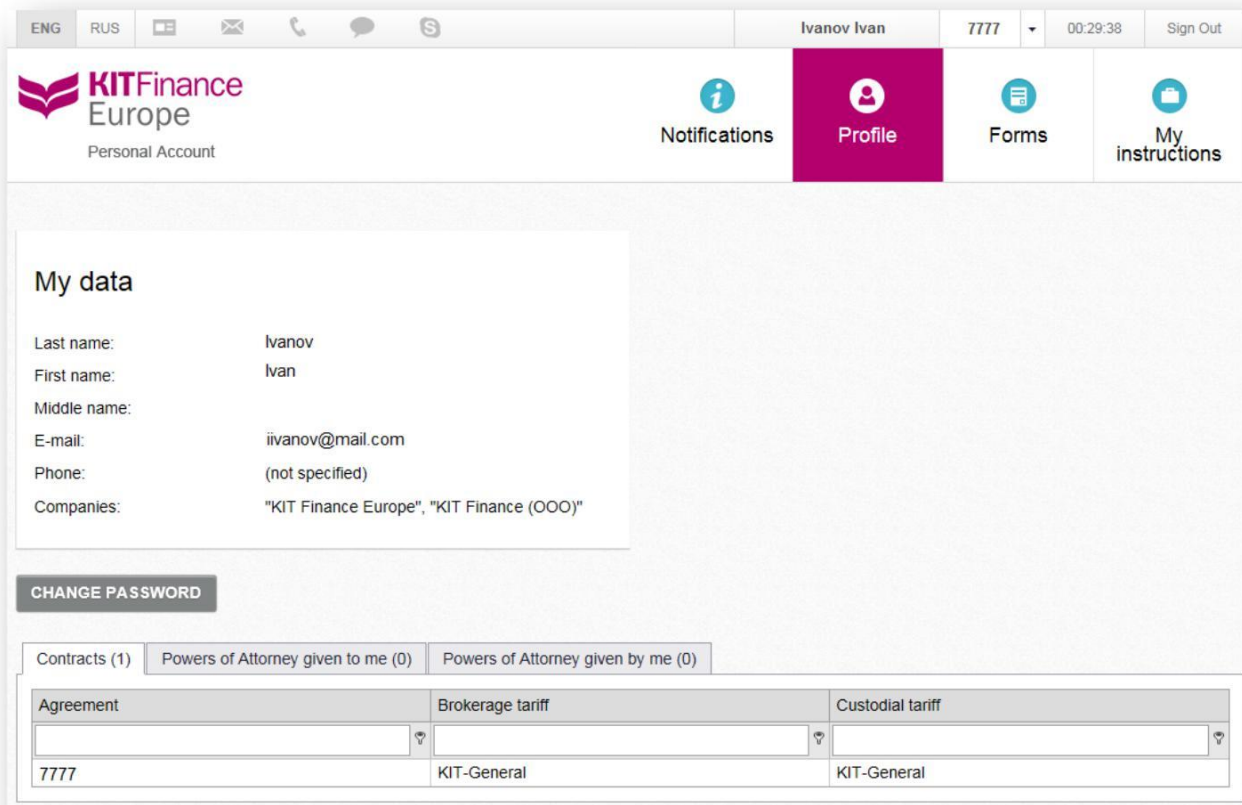
Please contact technical support if you do not remember your login.

2.4 SMS verification code recovery

If SMS verification code is entered incorrectly more than three times, the access to the system will be blocked. Please contact technical support to unlock your account.

3. Functionality of the Personal Account

3.1 Profile



ENG RUS [Icons: Mail, Phone, Chat, Search]

Ivanov Ivan 7777 00:29:38 Sign Out

KIT Finance Europe
Personal Account

Notifications Profile Forms My instructions

My data

Last name: Ivanov
First name: Ivan
Middle name:
E-mail: iivanov@mail.com
Phone: (not specified)
Companies: "KIT Finance Europe", "KIT Finance (OOO)"

CHANGE PASSWORD

Contracts (1) Powers of Attorney given to me (0) Powers of Attorney given by me (0)

Agreement	Brokerage tariff	Custodial tariff
7777	KIT-General	KIT-General

In Profile, you can view your personal and contact information. The data about your contracts assigned to this account, powers of attorney issued to/for you is summarized in the table. The table is equipped with filters to optimize the search.

The password change function is located in Profile module. To change the password, please click on the "Change Password" button and fill out the form.

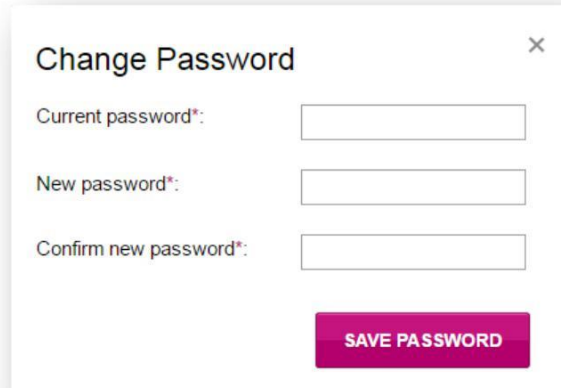
3.1.1 Password change

You should use the «Change password» function in the following cases:

- During the first login to your Personal Account
- If you suspect that your password became known to someone else.

We also strongly recommend to change the password at least once in 6 months. This will allow to increase your account's security significantly.

To change the password, please enter the «Profile» module, fill out the Change password form.



The image shows a 'Change Password' pop-up window. It has a title bar with a close button (X). Inside, there are three input fields: 'Current password*', 'New password*', and 'Confirm new password*'. Below these fields is a purple button labeled 'SAVE PASSWORD'.

In the pop-up window enter your current password, you used to login to the Personal Account, and the new password. Then enter the new password once again in the «Confirm password» space. Press «Save password».

In order to increase the safety of your password we strongly recommend applying the following conditions for the new password:

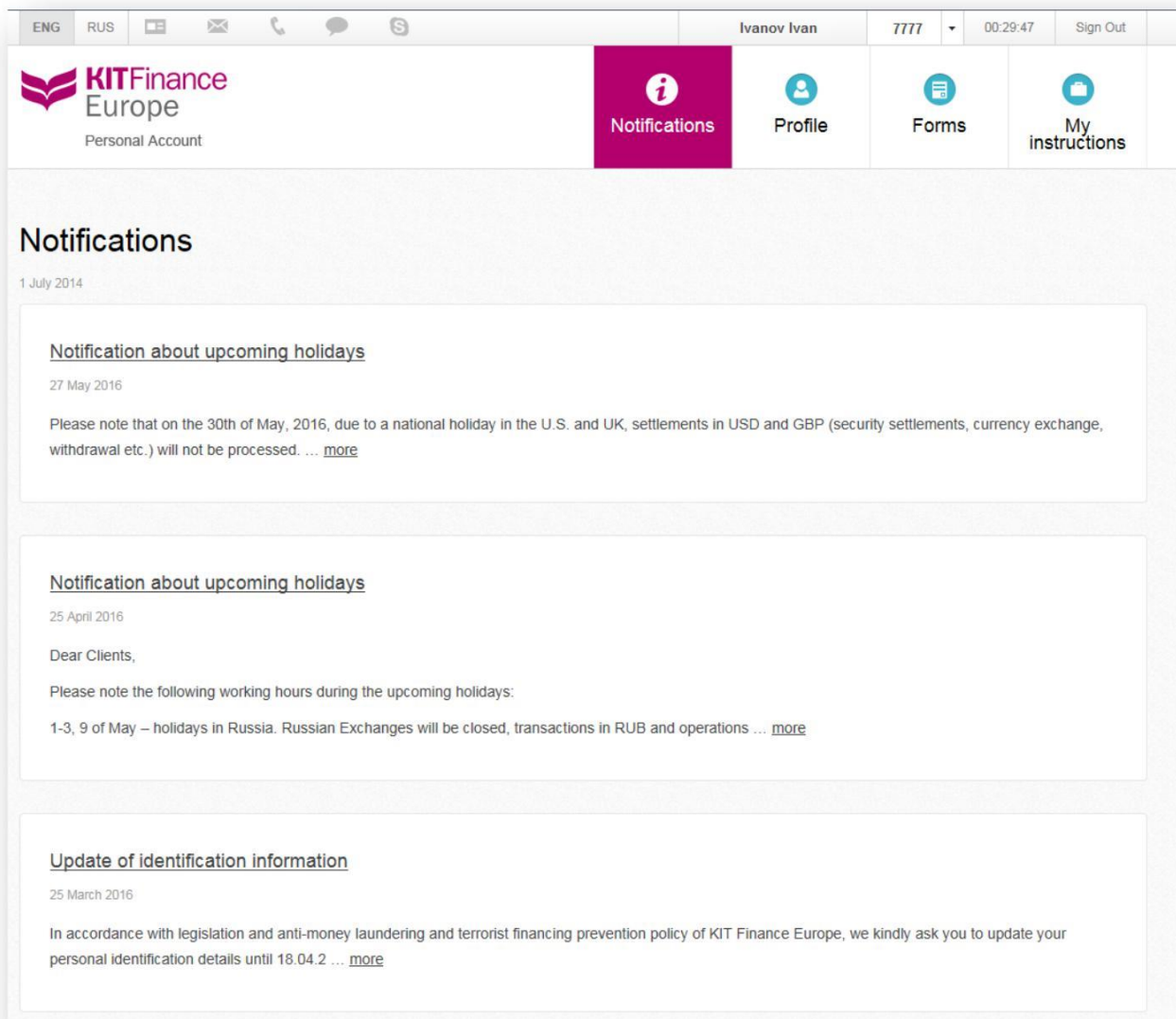
- *No less than 8 symbols long*
- *Contains at least one lowercase and one uppercase letter*
- *Contains at least one figure*
- *Does not contain symbols which are repeating in order*

An example of a safe password: kP8vEg1nt

After successful password change, the notification email will be sent to you.

3.2 Notifications

This module is used to notify you on changes in the Terms of Rendering Service, tariffs and other rules and documents, inform you about the opening hours during bank holidays, new services, Company news etc.

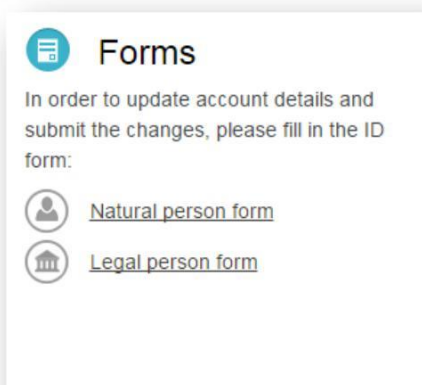


The screenshot shows the 'Notifications' section of the KITFinance Europe Personal Account. The top navigation bar includes language options (ENG, RUS), contact icons, and user information (Ivanov Ivan, 7777, 00:29:47, Sign Out). The main navigation menu features 'Notifications' (selected), 'Profile', 'Forms', and 'My instructions'. The 'Notifications' section is titled '1 July 2014' and contains three notification cards:

- Notification about upcoming holidays** (27 May 2016): Please note that on the 30th of May, 2016, due to a national holiday in the U.S. and UK, settlements in USD and GBP (security settlements, currency exchange, withdrawal etc.) will not be processed. ... [more](#)
- Notification about upcoming holidays** (25 April 2016): Dear Clients, Please note the following working hours during the upcoming holidays: 1-3, 9 of May – holidays in Russia. Russian Exchanges will be closed, transactions in RUB and operations ... [more](#)
- Update of identification information** (25 March 2016): In accordance with legislation and anti-money laundering and terrorist financing prevention policy of KIT Finance Europe, we kindly ask you to update your personal identification details until 18.04.2 ... [more](#)

3.3 Forms

The Natural/Legal person form is filled at registration, periodically, as required by the legislation and if your details has been changed. You can fill in and submit a new form directly from the main page of the PA:



The 'Forms' section is titled 'Forms' and includes the text: 'In order to update account details and submit the changes, please fill in the ID form:'. Below this text are two links, each preceded by an icon:

- [Natural person form](#) (person icon)
- [Legal person form](#) (building icon)

Or by entering the module using the navigation bar at the top of the page and clicking on the appropriate button:

CREATE LEGAL PERSON FORM

CREATE INDIVIDUAL PERSON FORM

After selecting the form, please start to fill it.

- There are hints to help you. Place the cursor on the question mark icon and the hint become visible.
- All required fields are marked with an asterisk
- You cannot move on to the next step without filling in all the required fields in the previous step
- You can attach the scans of your documents to the form on step 6.
Please pay attention to restrictions on the attachments.
- If you would like to postpone form submission, please save the form by clicking on «Save» button.
- You can review your form through the print preview by switching between «Edit» and «View» modes on the upper right corner of the form:



After completing all the steps you may either send or save it . All forms will be depicted in the table. There are search and sort options to make the navigation easier.

ENG

RUS

Ivanov Ivan

7777

00:29:44

Sign Out

Personal Account

Notifications

Profile

Forms

My instructions















CREATE LEGAL PERSON FORM

CREATE INDIVIDUAL PERSON FORM

<div>Id</div>	<div>Client name</div>	<div>Form type</div>	<div>Creation date</div>	<div>State</div>	<div>Sent Date</div>	<div>Process Date</div>	<div>Actions</div>
<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	<div><div></div><div></div></div>	
9398	Ivanov Ivan	Natural person form	5/26/2016	Draft			<div></div> <div></div> <div></div>
9292	Ivanov Ivan	Natural person form	5/5/2016	Saved			<div></div> <div></div> <div></div>
9290	Ivanov Ivan	Natural person form	5/4/2016	Sent	5/4/2016		<div></div> <div></div>
8752	Ivanov Ivan	Natural person form	4/7/2016	Rejected	4/7/2016	4/7/2016	<div></div>
7838	Ivanov Ivan	Natural person form	7/21/2015	Approved		7/21/2015	<div></div>

3.3.1 Instruction status and actions associated with it

The Action column contains icons of available actions to be performed for the corresponding status of the form:

Status	Description	Actions
Draft	The form was created, but not saved	  
Saved	The form was filled in fully or partially, but not sent	  
Sent	The form was filled and sent	 
In progress	The form is being processed by compliance officer	
Returned for update	After revision the form is returned for corrections	  
Approved	The form has been fully processed and accepted	
Rejected	The form has been rejected, would not be processed	



- Edit



- View of the printing plate

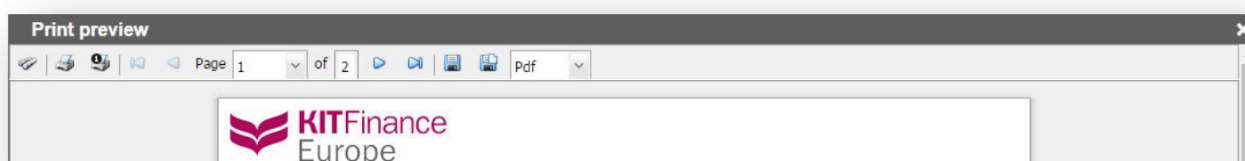


- Delete



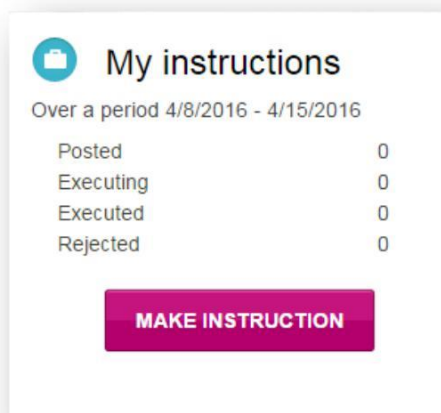
- Withdraw

To save a copy of the form or print it, please use functional buttons located in the top panel of the form:

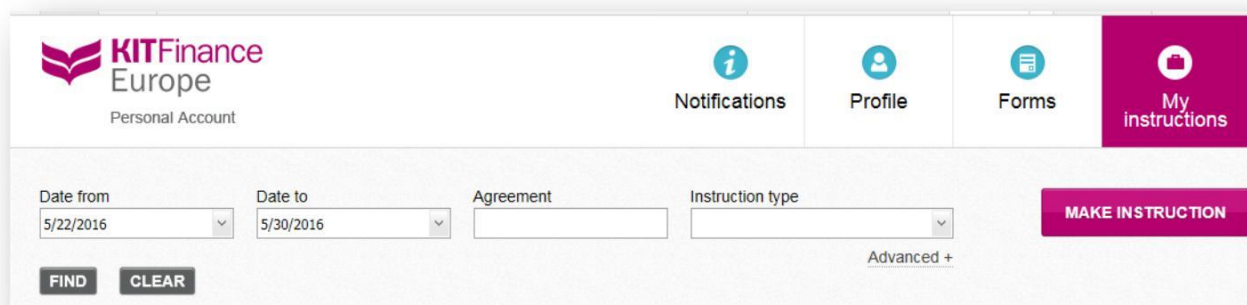


3.4 My instructions

You can fill in and submit a new instruction/order directly from the main page of the PA:

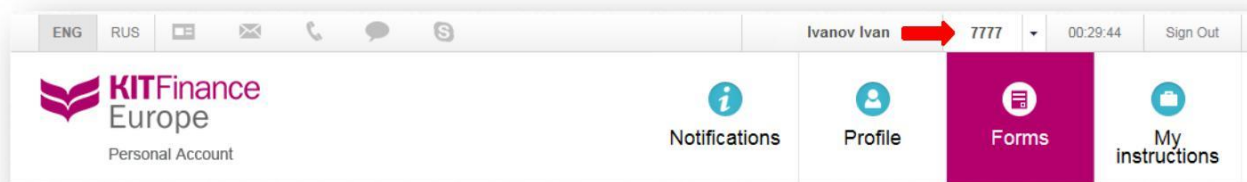


Or by clicking on the instruction icon on the top panel of PA:



Filling and submitting the instruction/order is divided into three steps:

1. If you have several accounts with the Company please select the appropriate in the top panel of Personal Account:



2. Choose the order type

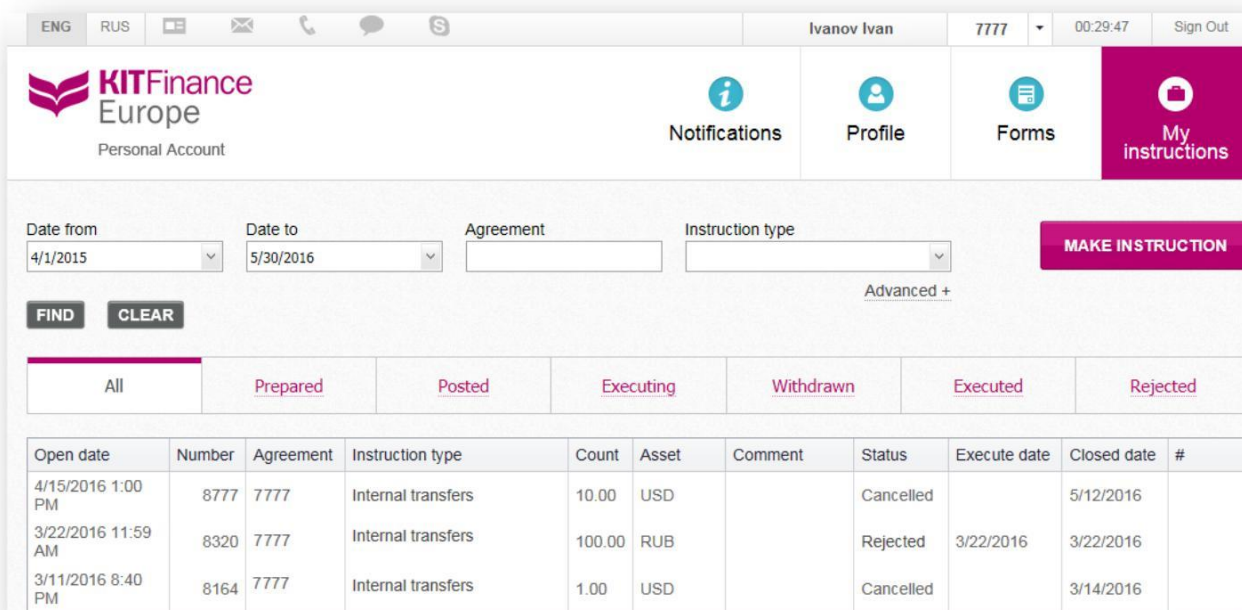
3. Fill it in and send to us

How to fill the order/instruction:

- There are hints on many items to help you filling in the form
- Required fields are marked with an asterisk
- On Step 3 you can attach scans of the documents and write a commentary to your order/instruction. Please be aware about restrictions on the attachments.
- Any instruction/order could be saved as a template.
- Any instruction can be saved, in PA. It will be marked as «Prepared» and would not be sent for execution. *We do not recommend sending orders, prepared long time ago. Due to increase probability of errors, as the order's form may undergo changes.*
- You can review your form through the print preview by switching between «Edit» and «View» modes on the upper right corner of the form:



After completing work with your order/instruction, it will appear in the summary table:



Open date	Number	Agreement	Instruction type	Count	Asset	Comment	Status	Execute date	Closed date	#
4/15/2016 1:00 PM	8777	7777	Internal transfers	10.00	USD		Cancelled		5/12/2016	
3/22/2016 11:59 AM	8320	7777	Internal transfers	100.00	RUB		Rejected	3/22/2016	3/22/2016	
3/11/2016 8:40 PM	8164	7777	Internal transfers	1.00	USD		Cancelled		3/14/2016	

All your orders/instructions will be depicted in the table. Here you can track the status of your orders/instructions. There are search and sort options to make the navigation easier.

3.4.1 Order/instruction status

Status	Comments
Saved	The order was filled, but not sent
Posted	The order was filled and sent.
Executing	The order is processed by the company.
Executed	The order has passed all stages of processing and successfully executed
Rejected	The order is rejected for the reason indicated in the comment
Withdrawing	Client requested to withdraw the order
Withdrawn	The order is withdrawn
Cancelled	The order is cancelled by the Company

Only orders/instruction with status “Sent” will be processed. So please, insure that you have click the SENT button. Orders/instructions with status “Sent” and “Executing” could be withdrawn, but if the order is already executed despite the status, the withdrawing request could be rejected. To withdraw your order/instruction please click on order/instruction you wish to withdraw and then on “Withdraw” button in the right

If your order/instruction is rejected, you will see the explanatory commentary specifying the reason . To view a commentary, click on the «Rejected» status:

Executing		Withdrawn		Executed		Rejected	
Count	Asset	Comment	Status	Execute date	Closed date	#	
10.00	USD		Cancelled		5/12/2016		
100.00	RUB		Rejected	3/22/2016	3/22/2016		
1.00	USD		3/22/2016 11:02:34 AM X Not enough money to execute.		3/14/2016		
1	RZD CAPITAL 5.739 03/04/17		Executed	3/9/2016	3/9/2016		

3.4.2 Search of instructions

The search function is available for the following key fields:

- Period («open date» and «close date»)
- Agreement
- Instruction type
- Extended search: Number of the order

The search function works within selected inset. For example if «Sent» is selected, then search function will return only orders with status «Sent».

If «All» is selected the search will return all orders that corresponding to the search request.

Extended search parameters are in priority and will ignore all other parameters previously entered. For example, if a certain period is selected and the number of an instruction is entered, then the search will return results for the instruction with this number, ignoring status, period, etc.

3.4.3 Types of instructions in Personal Account

At the moment, the following types of instructions are available in the Personal Account:

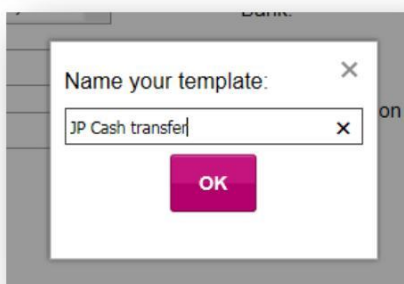
Fund transfers / cryptocurrency
Deposit / cryptocurrency
Withdraw / cryptocurrency
Internal transfers
Currency conversion
Custodial instruction
Securities receiving
Securities delivery
Securities transfer
Trade order
Market trade
OTC Trade
Corporate actions
Securities repurchase request
Other
Free form

Other instructions/orders described in the Terms and Conditions of Rendering Investment services, which are not available in the Personal Account, may be sent using «Free form».

3.4.4 Saving of template of an instruction

Instructions could be saved as a template. This helps to avoid repeatedly the necessary data such as bank details.

To save an instruction as a template, fill it in, and click «Save as a template». Enter the name for your template in the new window:



After pressing «OK» your new template will be saved and available in the form of order type selection:

New instruction

Step 1. Choose your order type

New:

Fund transfers / cryptocurrency
Deposit / cryptocurrency
Withdraw / cryptocurrency
Internal transfers
Currency conversion
Custodial instruction
Securities receiving
Securities delivery
Securities transfer
Trade order
Market trade
OTC Trade
Corporate actions
Securities repurchase request
Other
Free form

From template:

Cash transfer	4/4/2019 9:41:49 AM	
Page 1 of 1 (1 items) < [1] >		Page size: 10

3.4.5. Attachment of files.

The function of document attachment is available in Step 3:

Step 1. Test

Step 2. Fill in the form

Step 3. Upload files

The maximum size of a single file - 5 Mb

No uploaded files

Comment

SAVE

SEND

SAVE TEMPLATE

To add documents:

4. Press «Browse»
5. Choose a file for uploading on your computer
6. Press the «Upload» button
7. The uploaded file should be depicted in the form:



New instruction

Step 1. Deposit

Step 2. Fill in the form

Step 3. Upload files

Edit View

Browse...

Comment: Please process as soon as possible!

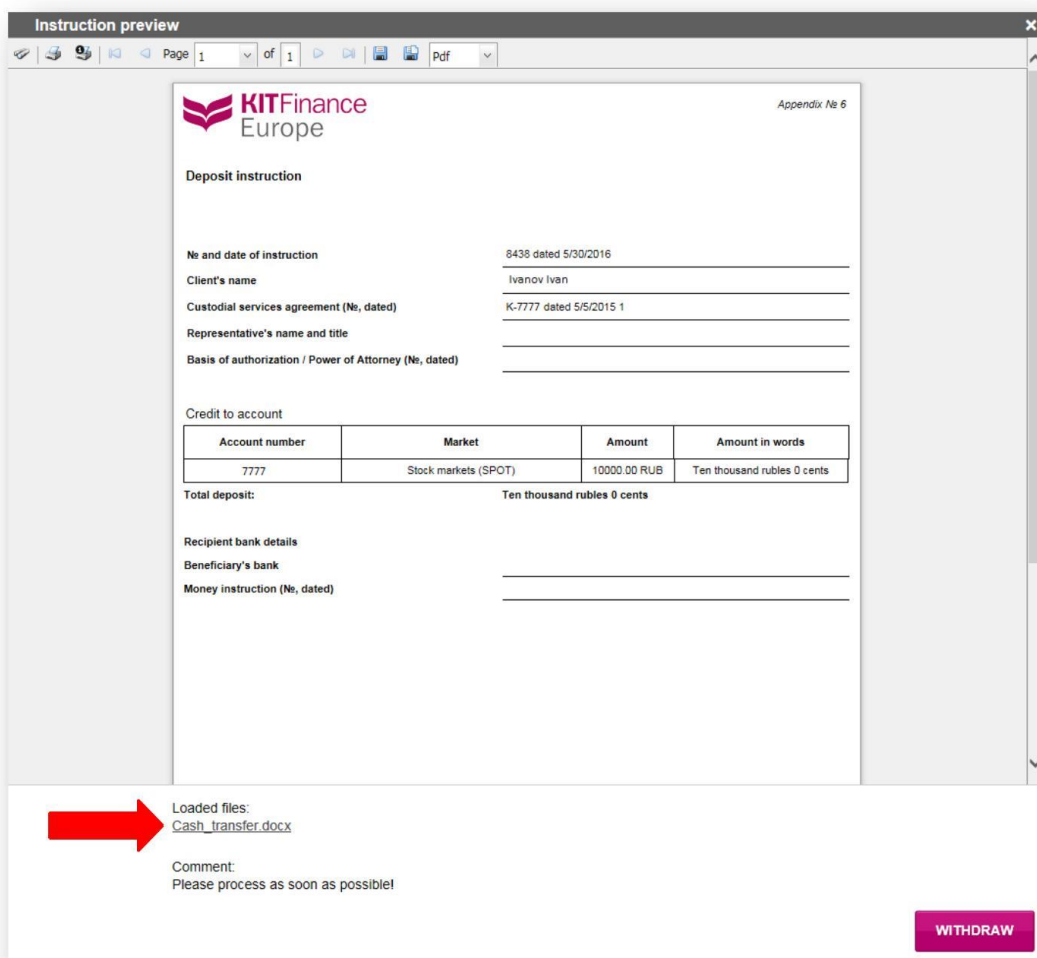
UPLOAD

The maximum size of a single file - 5 Mb

Cash_transfer.docx Delete

SAVE SEND SAVE TEMPLATE

After sending the order, you will be able to see the attached files in the common table of orders:



Instruction preview

Page 1 of 1

KITFinance Europe

Appendix № 6

Deposit instruction

No and date of instruction: 8438 dated 5/30/2016

Client's name: Ivanov Ivan

Custodial services agreement (№, dated): K-7777 dated 5/5/2015 1

Representative's name and title:

Basis of authorization / Power of Attorney (№, dated):

Credit to account

Account number	Market	Amount	Amount in words
7777	Stock markets (SPOT)	10000.00 RUB	Ten thousand rubles 0 cents

Total deposit: Ten thousand rubles 0 cents

Recipient bank details

Beneficiary's bank:

Money instruction (№, dated):

Loaded files:

Cash_transfer.docx

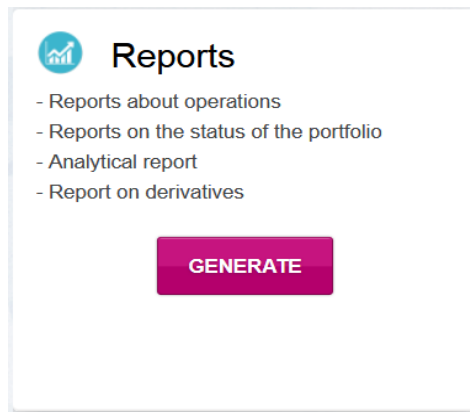
Comment:

Please process as soon as possible!

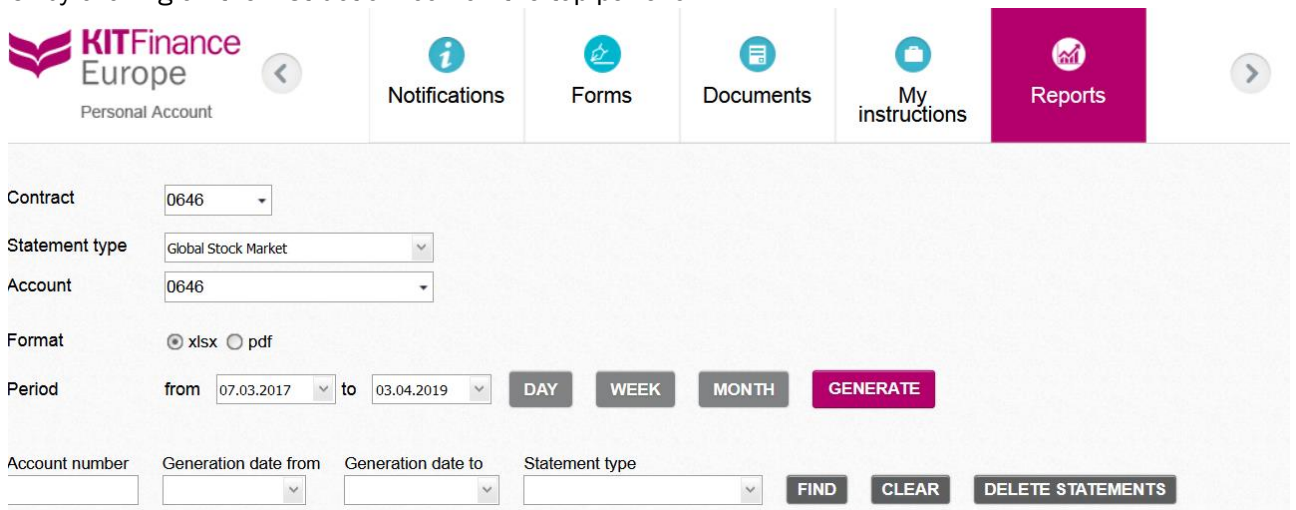
WITHDRAW

4. Reports

You can make a report directly from the main page of the PA:



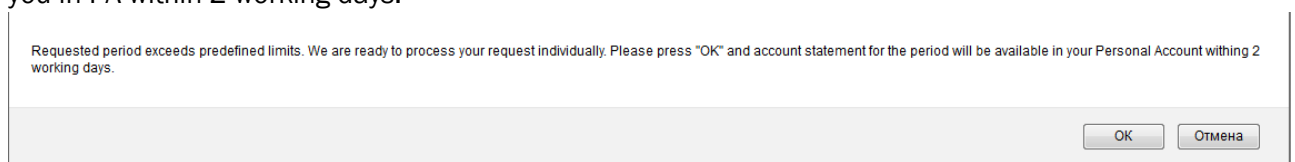
Or by clicking on the instruction icon on the top panel of PA:




here are 3 steps:


1. Select the brokerage agreement number, if you have several agreements concluded with the company
2. Select the report type, account number, format.
3. Select the reporting period.

The period could be selected either manually or using buttons Day, Week, Month. These buttons will automatically indicate the dates for the previous period. The length of the period is limited to 400 days. Requests for the reports covering longer periods will be redirected to the Back-office via dialog window by clicking on the OK button. Back-office worker will prepare the report for you and make it available to you in PA within 2 working days.



All reports are available in the corresponding table. There are filters and sorters in the table to help you to navigate and search your reports. The search request could be made by account number, creation date and report type.

In the Status column, you can monitor the status of your report. The table is renewed automatically every minute, but if you would like to refresh it yourself please click on .

You can delete the reports you do not want to be depicted in the grid. You can select all reports by clicking on the check-box in the header of the grid and then click on **DELETE STATEMENTS** or delete them one by one by using  icon.

The reports in the grid are available for you within a month. All reports older than a month will be automatically deleted. We recommend saving your reports to your local disk to avoid any loss of information.

You can build only reports for the markets your accounts are signed for. At the moment the following reports are available in the PA:

1. Global Stock Market
2. Analytical report
3. TWS
4. Global Derivatives Market
5. MOEX Derivatives

Reports for the previous working day could be generated after 11.00 am Moscow time.

If you have any queries on the functionality of PA services please do not hesitate to contact technical support service at ts@kfe.ee.