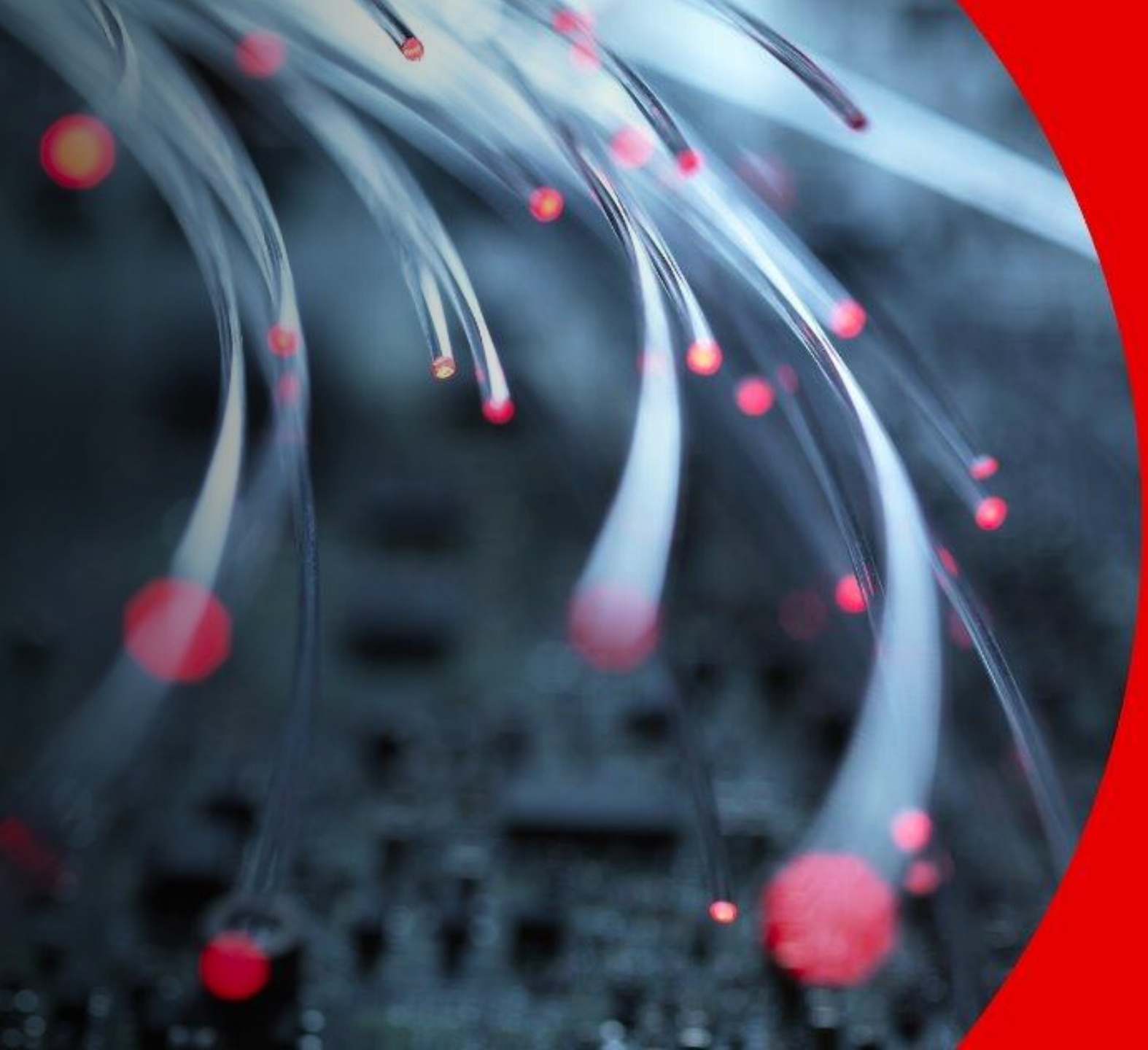


MUFG Investor Centre User Guide (APP):

Managing Your directshare (SIP)

Content

This guide helps you navigate your Share Incentive Plan on our platform.

- Join the Plan
  - Check your bank details
  - Read important information
  - Choose how you'd like to join
  - Provide/confirm personal details
  - Review and confirm
- View and Manage Your Shares
  - Check your portfolio
  - Manage contributions and view transactions
  - View contributions and dividends
  - Sales history
- Share Projection Tool
  - Using Share Projection Tool
- Sell and transferring of shares
  - Start a sale or transfer
  - Confirm your details
  - Choose how many shares to sell or transfer
  - Review transaction breakdown
  - Review and confirm

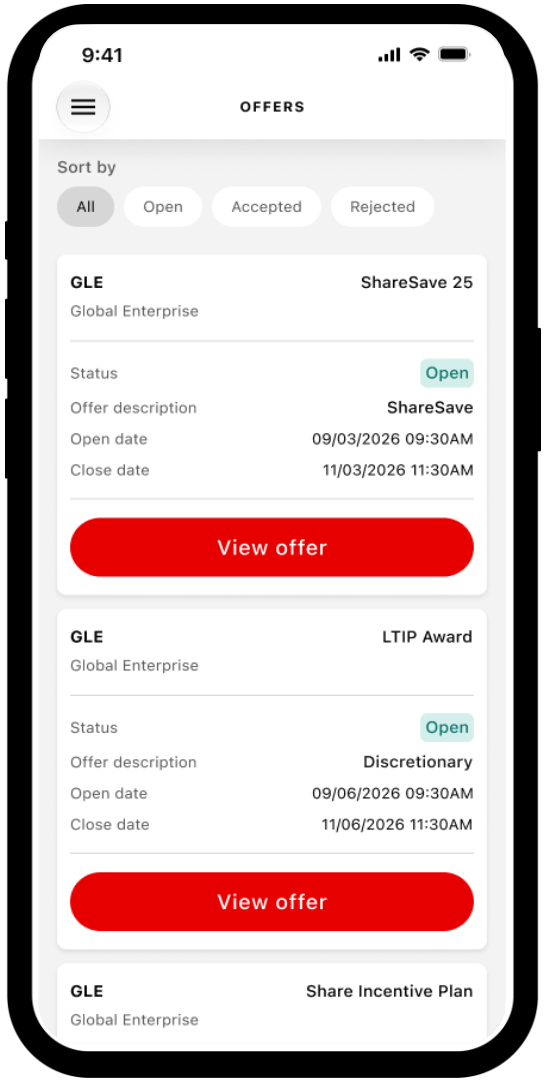
Join the Plan

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Join the Plan

View your offers

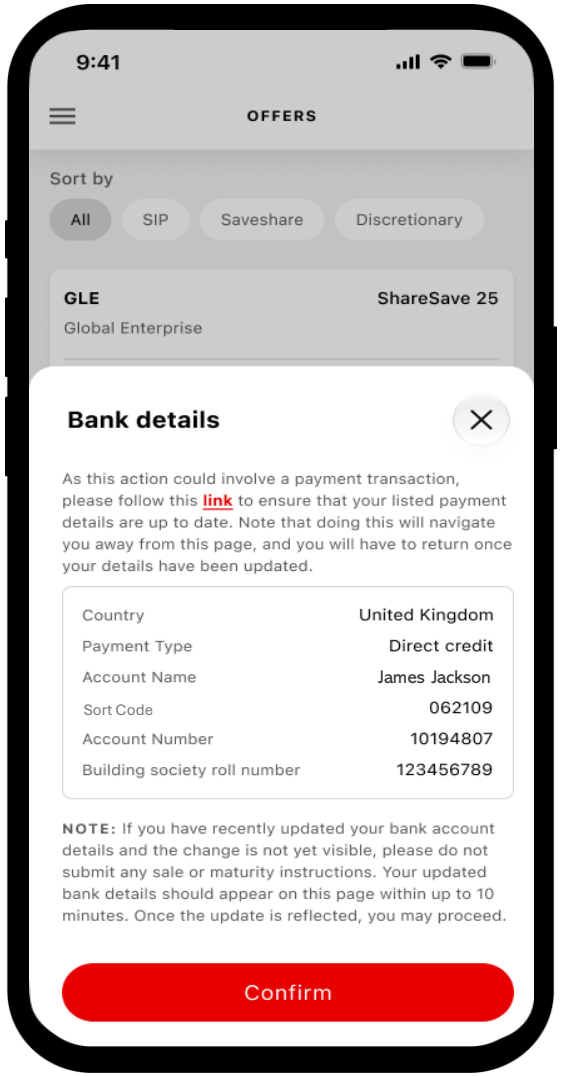
- Go to **Offers** in the bottom menu
- You'll see a list of available offers (e.g., Free Shares, Partnership Shares)
- If your plan involves payments (e.g., buying Partnership Shares), you'll be asked to confirm your bank details
- Tap **View offer** to start



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Check Your Bank Details

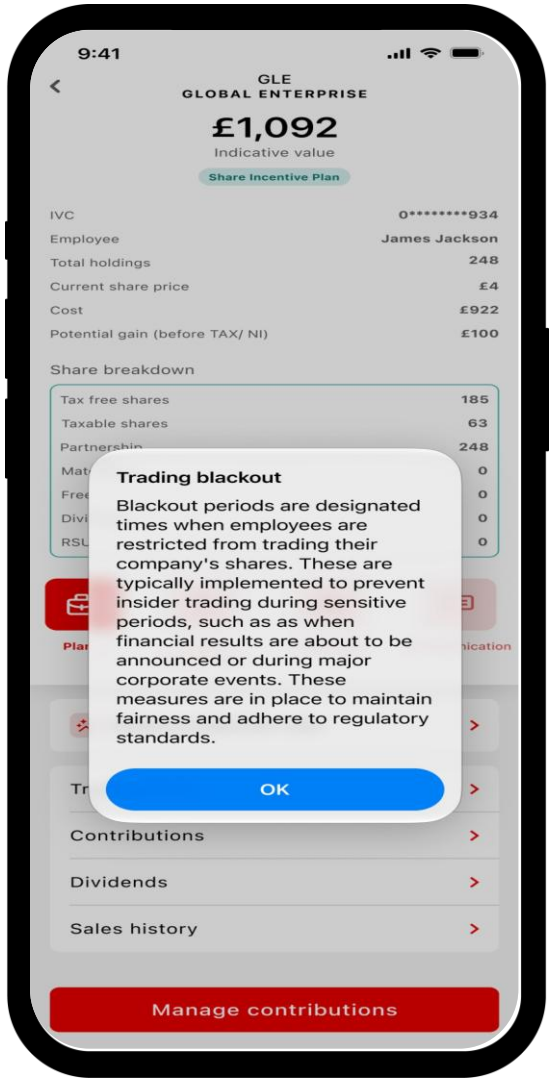
- If your plan involves payments (e.g., buying Partnership Shares), you'll be asked to confirm your bank details
- Make sure the details shown are correct
- If you've updated your bank recently, you may need to wait until the system refreshes before continuing
- Tap **Confirm** to proceed



Read Important Information

You may see notices such as:

- Trading blackout – times when employees can't buy or sell shares
- Plan documents – documents associated to the plan (e.g., Terms & Conditions, booklet). Please read these carefully before accepting



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Choose How You'd Like to Join

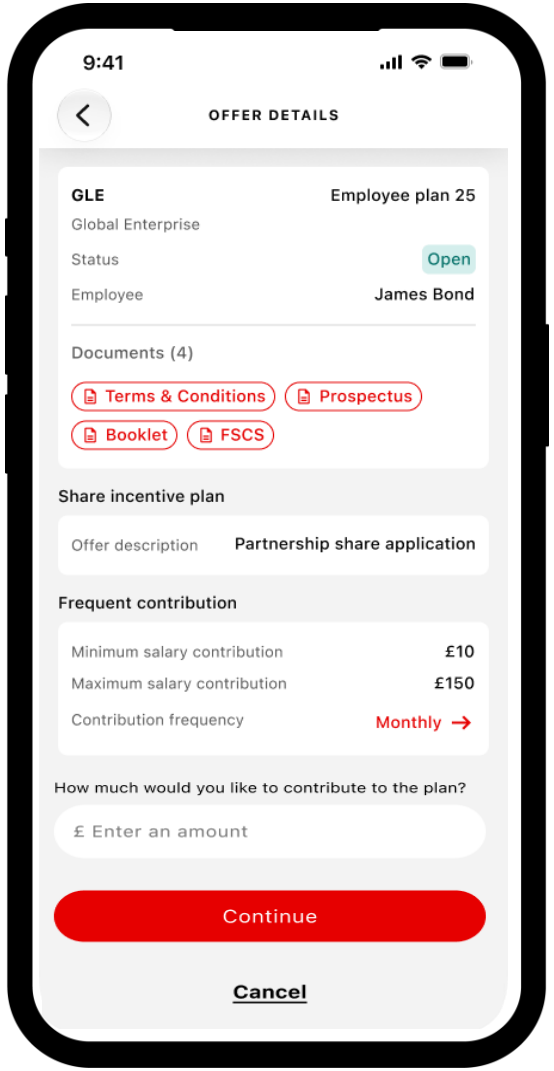
Depending on the type of offer, you'll be asked to:

Free Shares

- Decide what to do with the free shares offered (e.g., *Keep all, Sell all*)

Partnership Shares

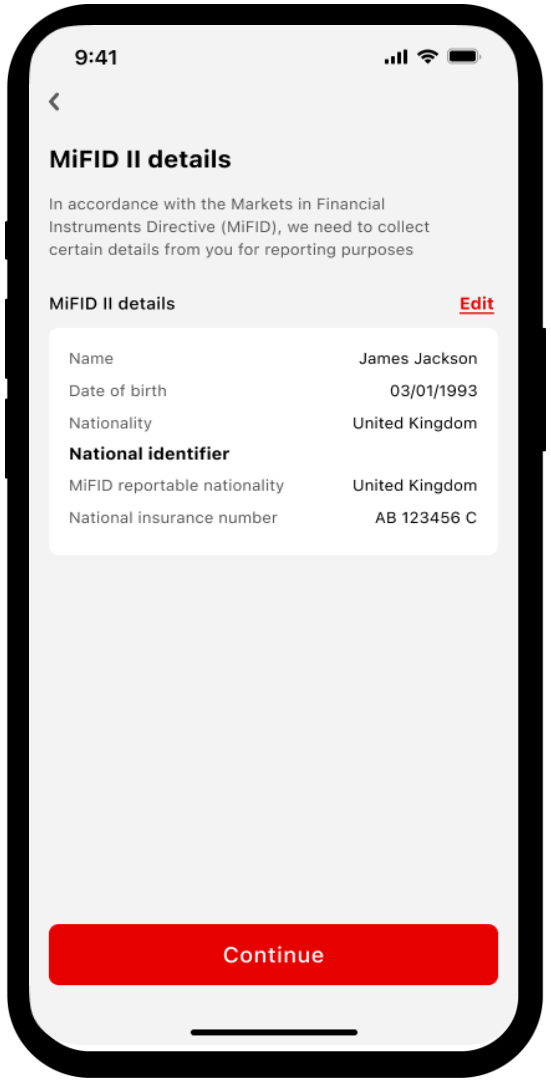
- Choose your contribution frequency
- Enter how much of your salary you'd like to contribute (within the plan limits)
- You may also be asked if you want to make a lump sum contribution



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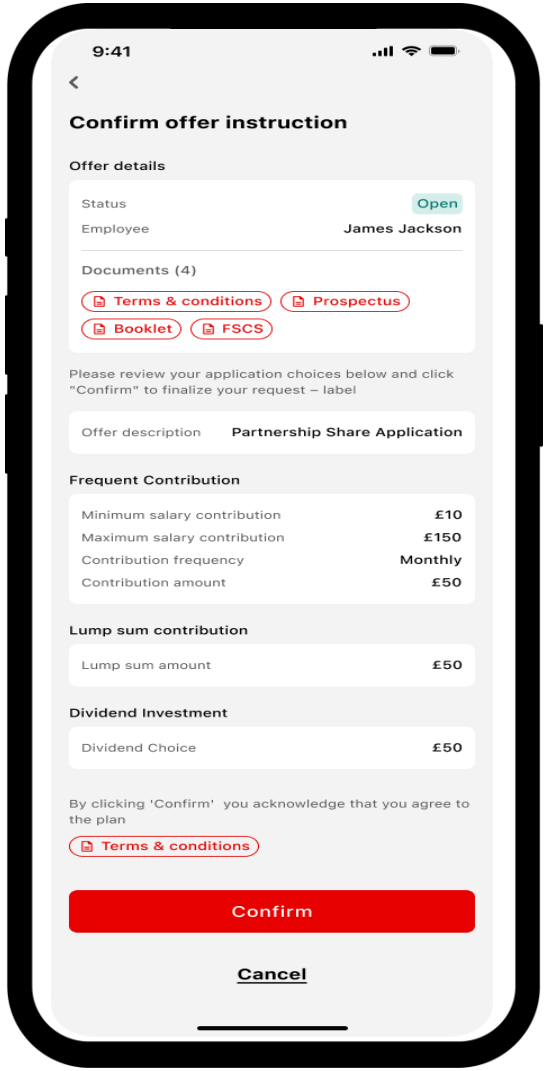
Provide/Confirm Personal Details

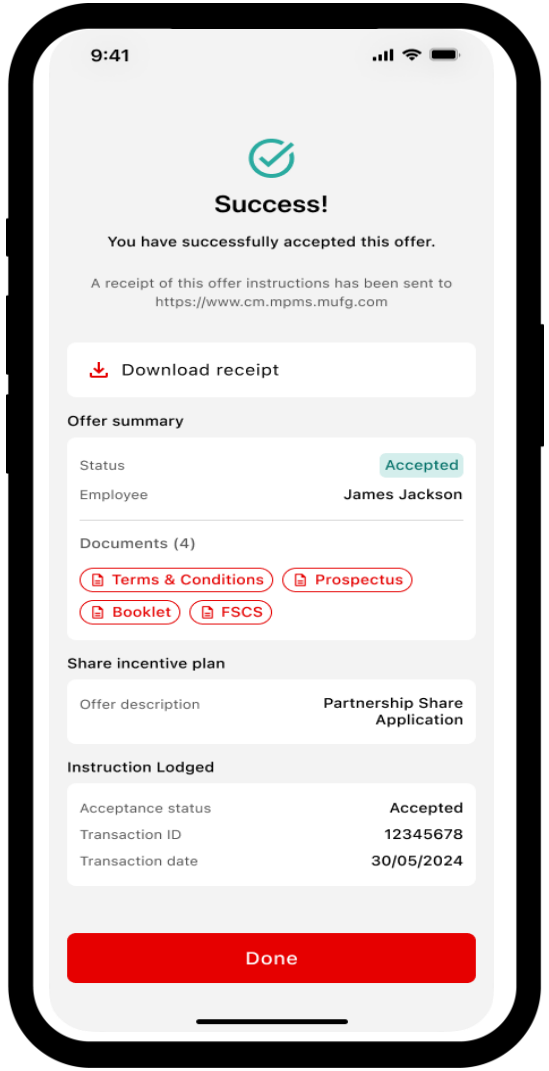
- You may be asked to confirm MiFiD II details
- Check your name, date of birth, nationality, and national insurance number
- Update if necessary, then tap continue



Review and Confirm

- You'll see a summary of your application (contribution amount, payment method, share type, etc.)
- Tap **Confirm** after checking through the details and the Terms & Conditions
- You'll see a confirmation screen with your instruction status
- A receipt will also be made downloadable if you'd like a PDF copy

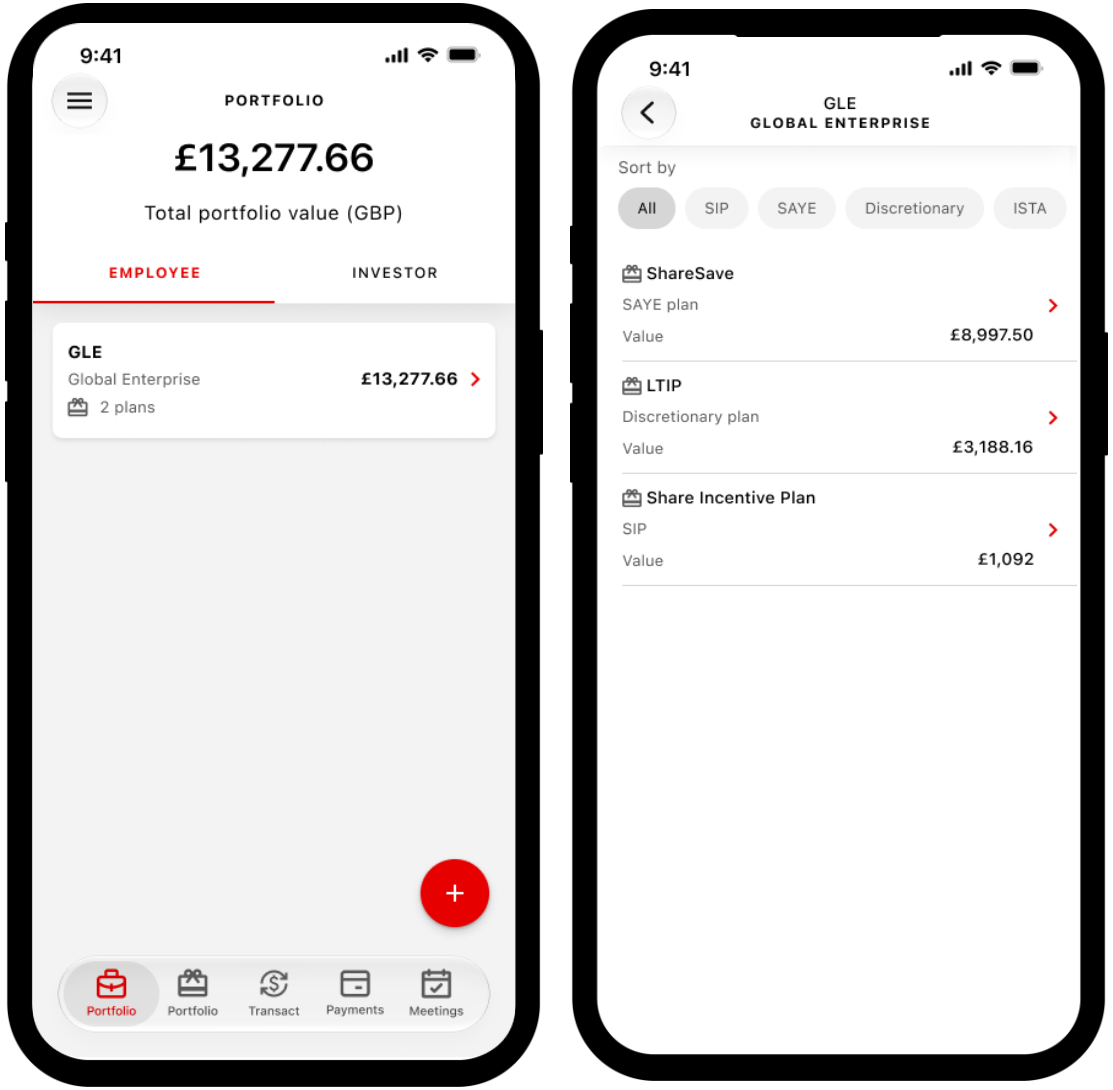




View and Manage Your Shares

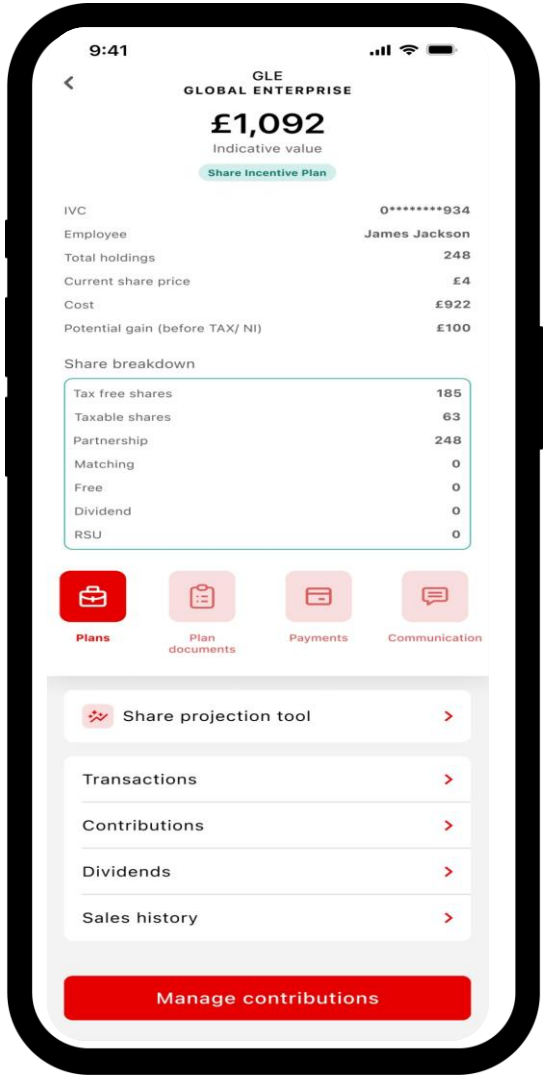
Check Your Portfolio

- Go to **Portfolio** from the bottom menu
- You'll see your holdings listed
- Tap a holding to view plan details



Manage Contributions, View Transactions and Dividends

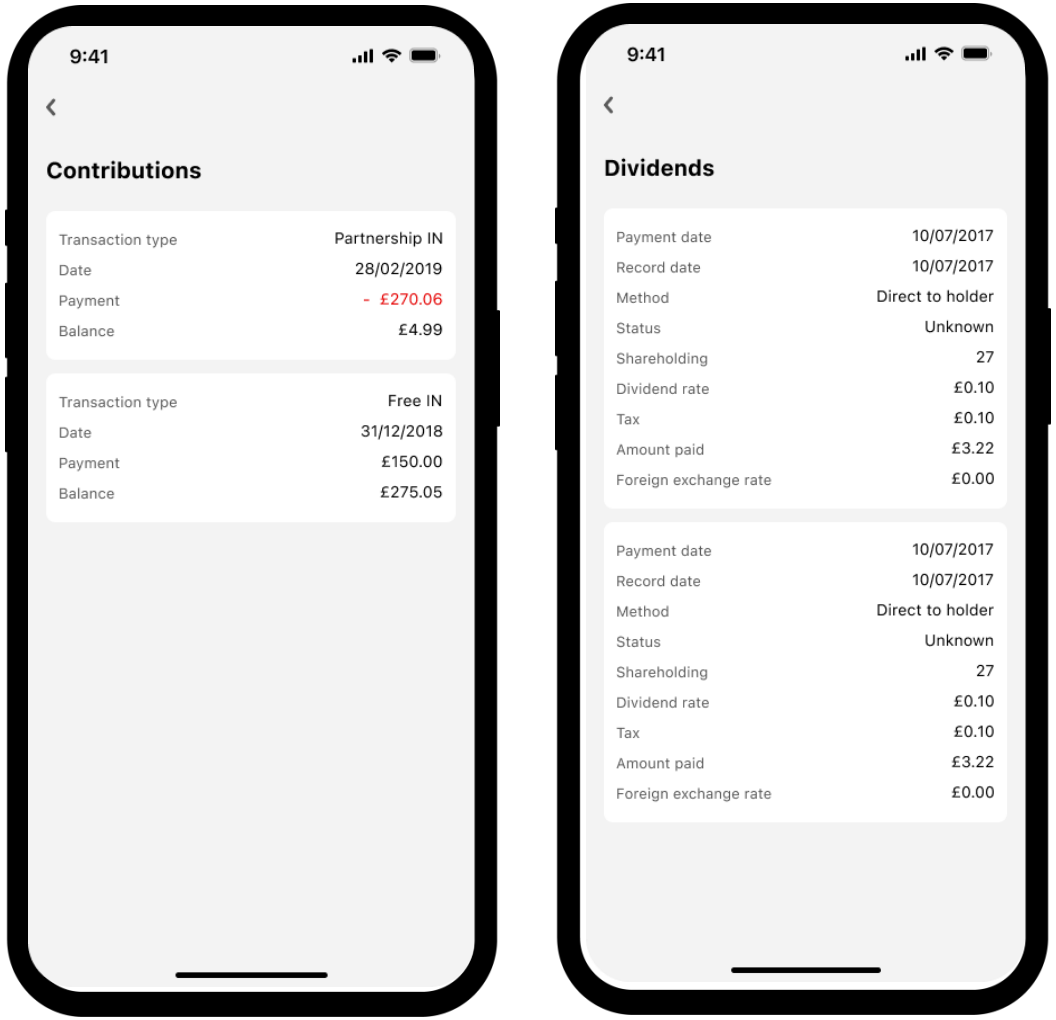
- From the plan details screen, tap **Manage contributions** to adjust your regular deductions
- Tap **Transactions** to see movements in your account
- Each entry shows type, date, number of shares, and value
- **Dividends** – To access dividend reinvestment, please click on **‘Payments’** you can choose to reinvest your dividends or have them paid to you.



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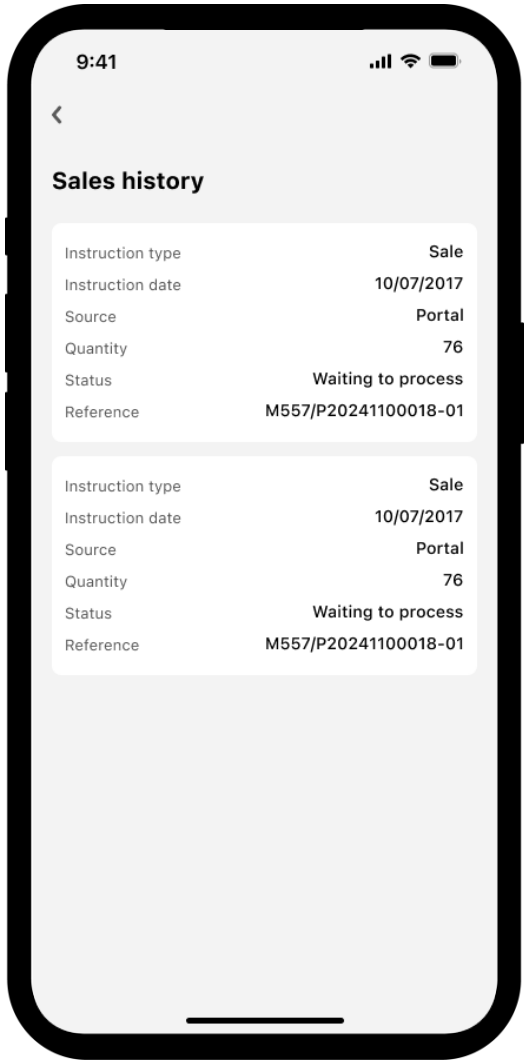
View Contributions and Dividends

- **Contributions** – see payments made from your salary into the plan
- **Dividends** - Review dividend payments on your shares (including tax and exchange rate details, if applicable).



Sales History

- Tap **Sales history** to view any shares you sold
- You'll see instruction date, source, quantity and status

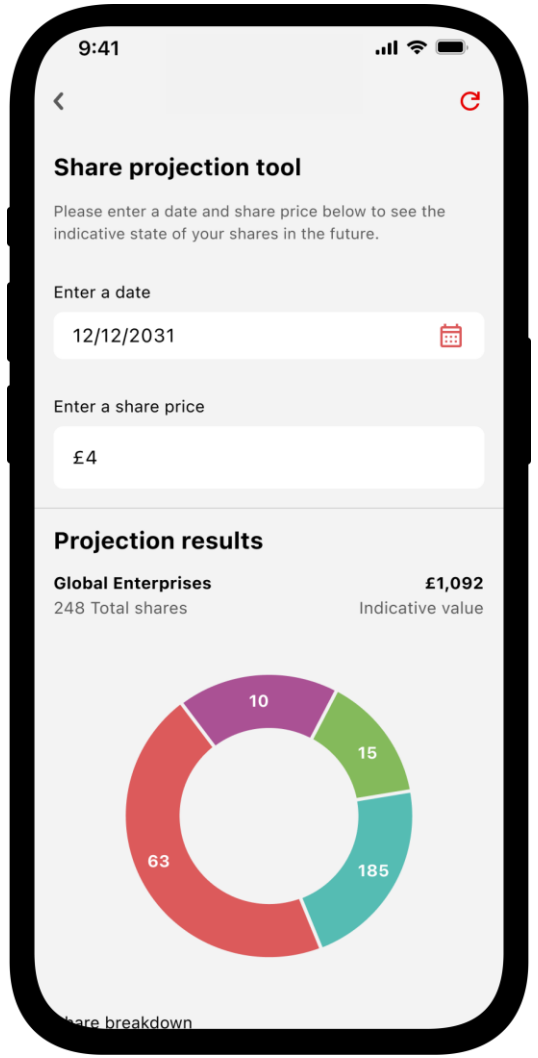


Share Projection Tool

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Using the Share Projection Tool

- Open the tool from the plan screen
- Enter your details
  - Choose a date (future projection date
  - Enter a share price you'd like to test
- The tool will calculate and display an indicative value of your holdings
- Results include:
  - Total value by share type
  - Breakdown by status

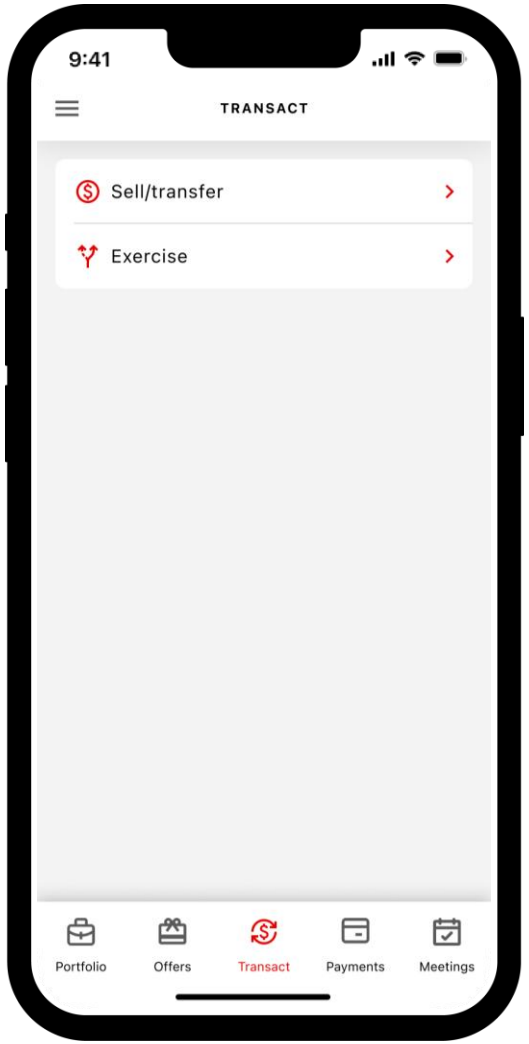


Sell and Transferring of Shares

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Start a Sale or Transfer

- From your **Portfolio**, select **Sell/transfer shares**
- If trading is temporarily restricted, you may see a **Trading blackout** message. You'll need to wait until the blackout period ends



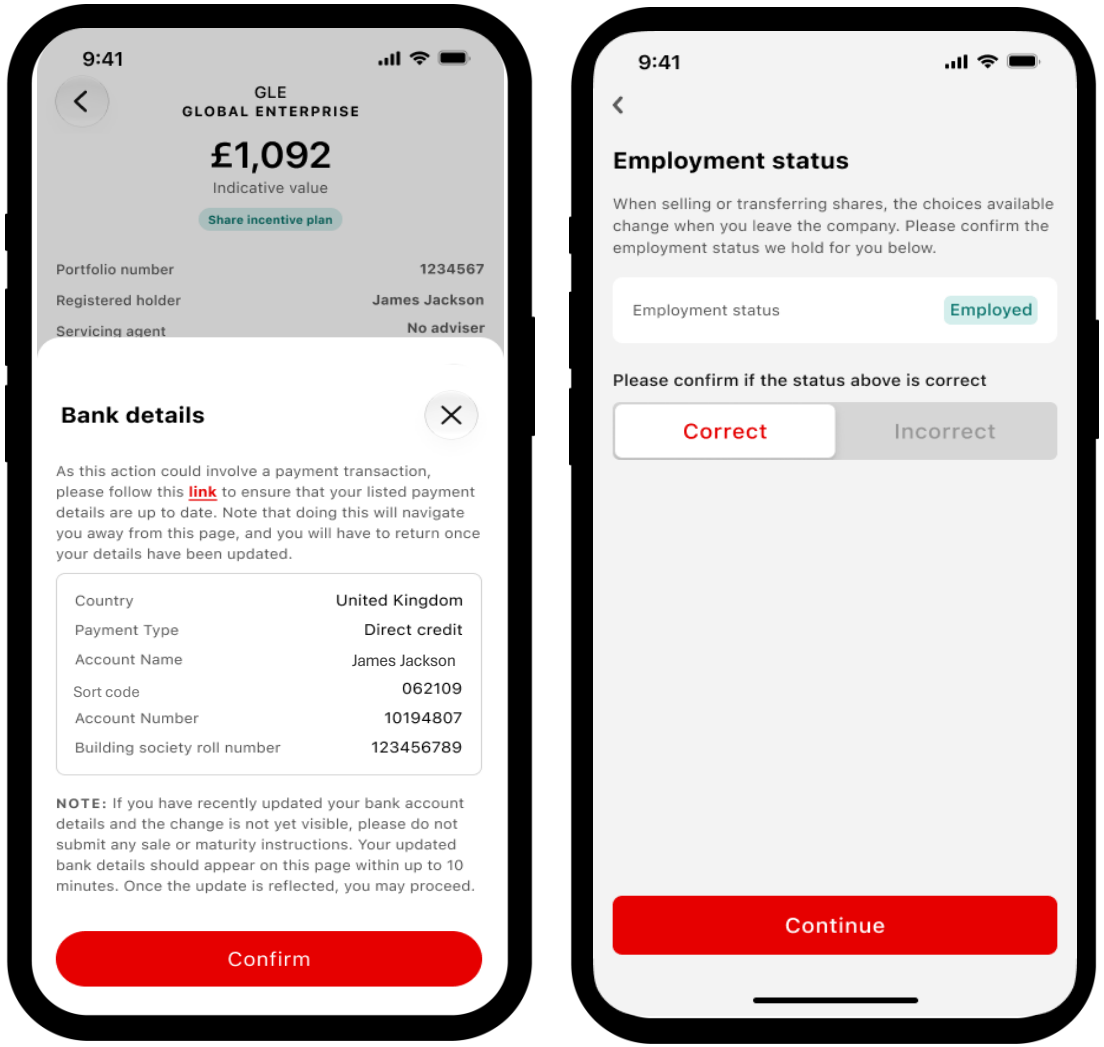
Confirm Your Details

Confirm Your Bank Details

- If you are selling shares, you'll be asked to confirm your bank details
- Make sure the account shown is correct, as this is where sale proceeds will be paid
- Tap **Confirm** to continue

Confirm Employment Status

- You may be asked to confirm your employment status
- Select the option that applies to you
- Tap **Continue**

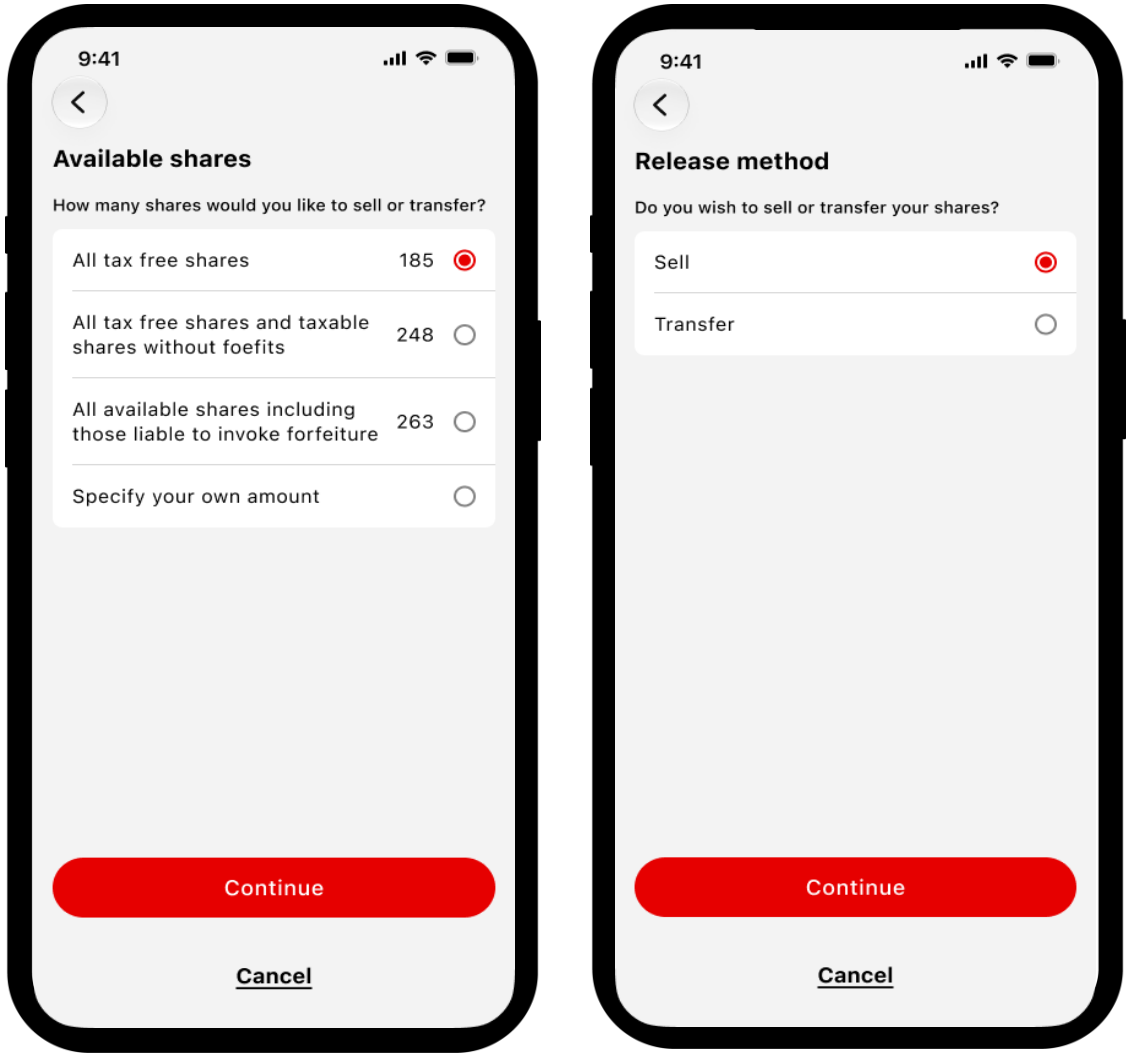


Choose How Many Shares to Sell or Transfer

Select from the available options, tap **Continue**.

You'll need to select a release method. Choose whether to:

- Sell shares (proceeds paid into your bank)
- Transfer shares (move them into your own name/certificate, nominee, or brokerage account)
- **The next slides show what happens when you choose "All tax free shares"**

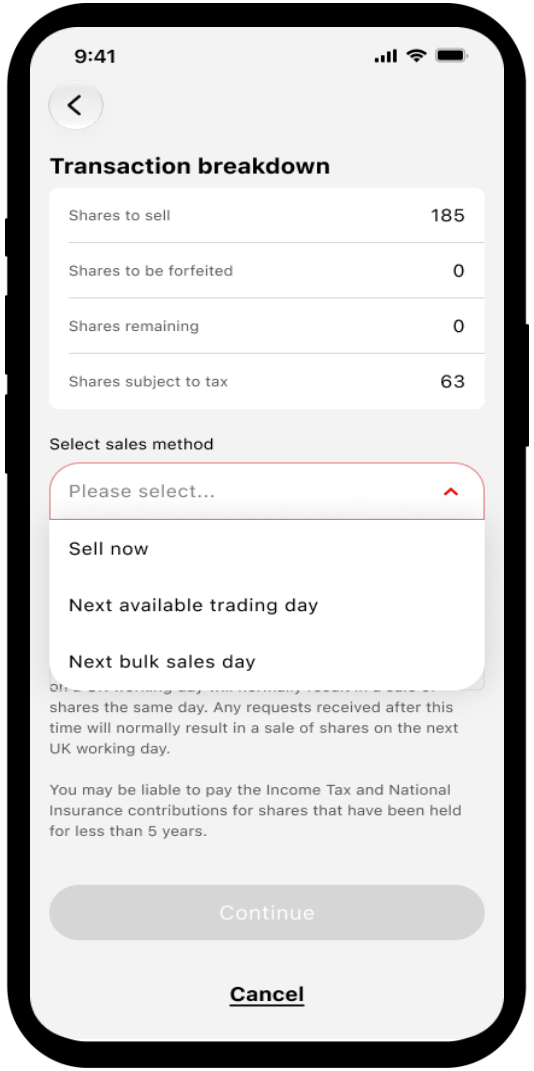


Review the Transaction Breakdown

Review the transaction breakdown and select the sale method.

If transferring shares, select the **Transfer type.**

You may also be asked to confirm or update bank details and MiFID II details



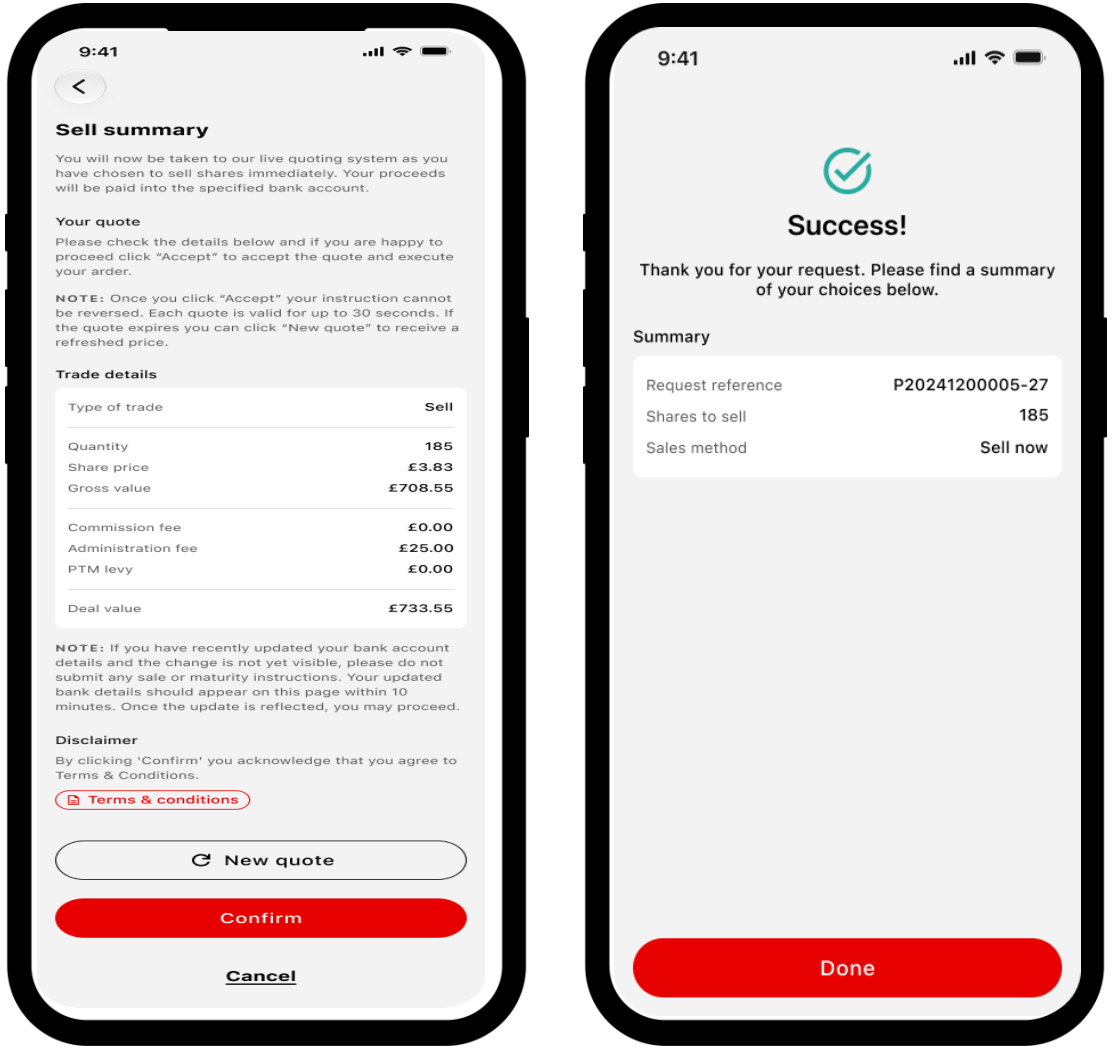
Review and Confirm

A summary screen will show your chosen:

- Number of shares
- Sale/transfer method
- Estimated proceeds or transfer details

Review and confirm once you have read the Terms & Conditions.

You'll see a confirmation screen and a receipt will be made downloadable for you to save a PDF copy.



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