



FIRST TIME LOGIN – important items

What participants should have at hand for their first time login procedure through **recommended SSO**:

- EquatePlus User-ID
- Mobile phone number
- Home email-address
- Participants shall install the MobileApp after the successful first time login (as UID and PW is required).

Three simple ways to access EquatePlus

❖ www.equateplus.com

❖ Novartis Intranet/Network

❖ EquateMobileApp

FIRST TIME LOGIN 'Novartis Network'

SINGLE SIGN-ON (SSO)

SINGLE SIGN-ON (SSO)

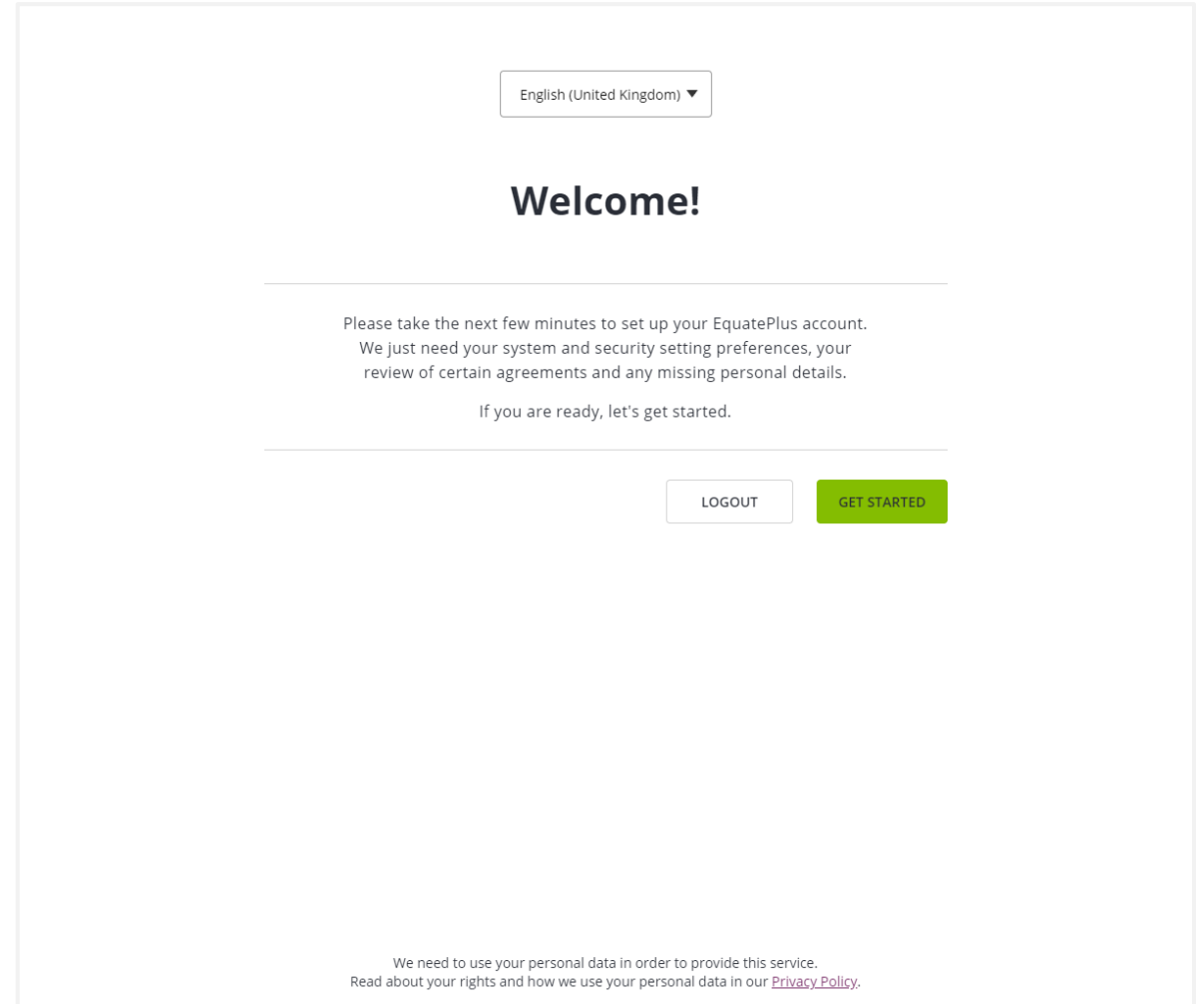


LOGIN GUIDE **ACCOUNT SETUP**

EQUATEPLUS LOGIN GUIDE

ACCOUNT SETUP – WELCOME! (LANGUAGE SELECTION)

- Welcome step greets the user and informs about the signing up process
- Language selection - as available for the company. The participant can select preferred language and click on '**Get started**'.
- The chosen language will be used during the sign-up process and will be stored as the preferred language for the application.
- The participant can change the language again later within EquatePlus (*Main Menu > Your Profile > Preferences*).



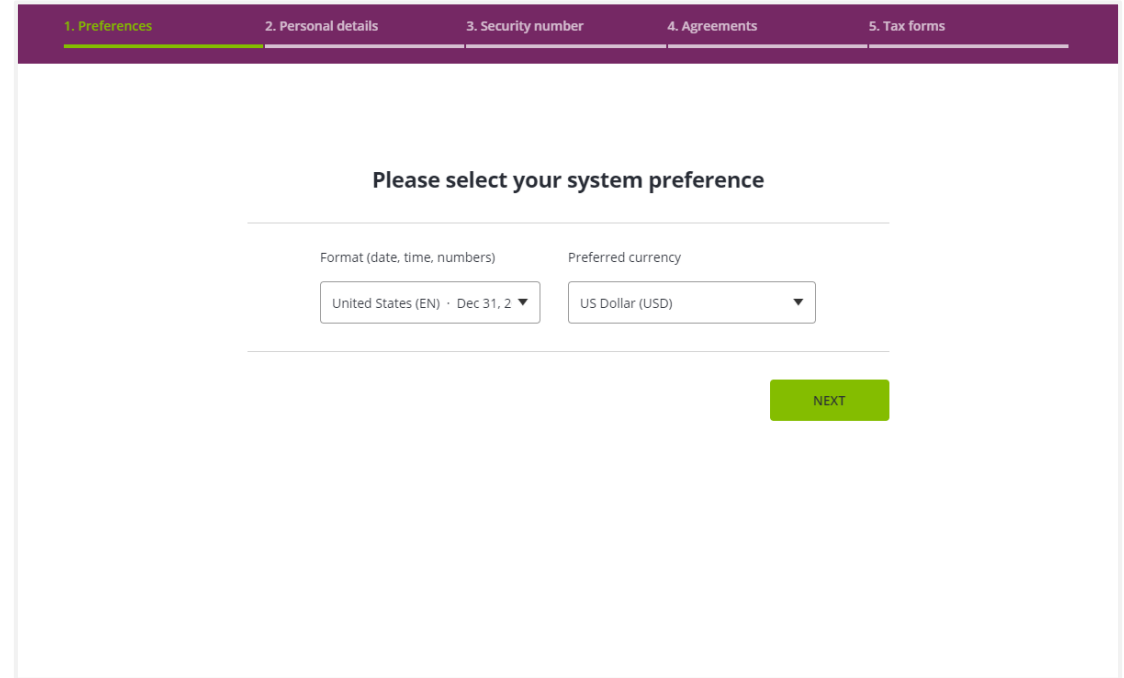
The screenshot shows a web interface for account setup. At the top, there is a language selection dropdown menu currently set to 'English (United Kingdom)'. Below this is a large heading 'Welcome!'. A horizontal line separates the heading from a paragraph of text: 'Please take the next few minutes to set up your EquatePlus account. We just need your system and security setting preferences, your review of certain agreements and any missing personal details.' Below this text is another line of text: 'If you are ready, let's get started.' At the bottom right, there are two buttons: a white 'LOGOUT' button and a green 'GET STARTED' button. At the very bottom, there is a small line of text: 'We need to use your personal data in order to provide this service. Read about your rights and how we use your personal data in our [Privacy Policy](#).'

ACCOUNT SETUP – SYSTEM PREFERENCES

Participant to select the following preferences:

Format: Format in which dates, numbers and time should be displayed in EquatePlus account

Preferred currency: Currency in which the participant wants the values of their shares to be displayed in EquatePlus.
Preferences can be changed again later within EquatePlus (*Main Menu > Your Profile > Preferences*).
Click **'Next'** to continue.



The screenshot shows a web interface for account setup. At the top, there is a purple navigation bar with five tabs: '1. Preferences' (highlighted in green), '2. Personal details', '3. Security number', '4. Agreements', and '5. Tax forms'. Below the navigation bar, the main content area has a heading 'Please select your system preference'. Under this heading, there are two dropdown menus. The first is labeled 'Format (date, time, numbers)' and shows 'United States (EN) · Dec 31, 2'. The second is labeled 'Preferred currency' and shows 'US Dollar (USD)'. Below these menus is a green button labeled 'NEXT'.

Please Note:

- The application will propose settings based on location and browser settings

ACCOUNT SETUP – PASSWORD SETTING- SSO LOGIN ONLY

SSO users will be **prompted** to **set** an EquatePlus **password** during login

Screen also includes a **reminder** of their **User ID**

With these credentials SSO participants will be able to login to EquateMobile (if activated) and to EquatePlus from outside of their corporate network.

The screenshot shows a web interface for setting a password. At the top is a dark green navigation bar with six tabs: '1. Preferences', '2. Password', '3. Personal details', '4. Security', '5. Agreements', and '6. Tax forms'. The '2. Password' tab is selected and highlighted with a green underline. Below the navigation bar, the main content area has a title 'Set up your EquatePlus password' and a subtitle 'Setting a password will allow you to log in to EquatePlus from home or on the road.' Underneath, there's a section 'Your password must include' with four radio button options: '7+ characters', 'lowercase character(s)', 'uppercase character(s)', and 'number(s)'. Below these options are two input fields: 'Password' and 'Confirm password'. At the bottom of the form, there is a 'Please note' section stating: 'to log in from outside your office you will also need your User ID: 980 696 969'. A 'NEXT' button is located at the bottom right of the form.

ACCOUNT SETUP – PERSONAL DETAILS

In order to contact participants in case of transaction queries and send you statements, confirmations, documents and notifications, they need to provide Equatex with any mandatory contact information that has not been provided by the company.

Participants can change these details later again within EquatePlus (*Main Menu > Your Profile > Personal Details*), if they are allowed to edit this information.

Click on **'Next'** to continue.

This might include:

- Home address (no other address types)
- Email address(es)
- Phone number(s)

The screenshot shows a web form titled "Please enter/confirm your personal details". At the top, there is a navigation bar with five tabs: "1. Preferences", "2. Personal details" (which is highlighted in green), "3. Security number", "4. Agreements", and "5. Tax forms". Below the navigation bar, the form contains the following sections:

- Please enter/confirm your personal details**: A heading followed by a paragraph: "Some of your details have already been provided by your company. However, we will need the following additional information, to contact you in case of transaction queries, and to send you statements, confirmations, documents, notifications, etc."
- Your contact details**:
 - Home email**: A text input field.
 - Mobile phone number**: A dropdown menu showing "United States" and a text input field.
- Your home address**:
 - Street address**: A text input field with a "+ Add address line" link below it.
 - City**: A text input field.
 - State / Province / Region**: A text input field.
 - Postal code**: A text input field.
 - Country**: A dropdown menu.

At the bottom right of the form, there is a green button labeled "NEXT".

ACCOUNT SETUP – SECURITY NUMBER (VERIFICATION CODE)

- This security step requests the user to register a mobile phone number for the two step verification
- All participants will be asked here to activate this security setting at least for the password recovery and the bank account change elements (set as "required" for all companies)
- The user must:
 1. Enter a valid mobile phone number
 2. Receive a numeric security verification code sent to that phone number via SMS or dictated in a voice call
 3. Enter the received code as a confirmation of the possession of that mobile phone

Once the code has been verified the user can proceed to the next step

Please note: This activation step can only be skipped, if the user explicitly accepts weaker security at the bottom

The screenshot shows a web interface for account setup. At the top, there is a purple navigation bar with five tabs: '1. Preferences', '2. Personal details', '3. Security number' (which is highlighted with a green underline), '4. Agreements', and '5. Tax forms'. Below the navigation bar, the main content area has a heading 'Please enter your mobile phone number'. Underneath this heading, there is a paragraph: 'Your security is our highest priority. To verify that it's really you we will send you a verification code via text message.' followed by a link '[Why is this necessary?](#)'. Below this text, there is a label 'Mobile phone number' above a form field. The form field consists of a dropdown menu currently showing 'Switzerland' and an adjacent text input box. To the right of the text input box is a green button labeled 'SEND CODE'. At the bottom of the form, there is a small disclaimer: 'Verification codes via text message are sent through a third party communication platform, Twilio Inc. ([privacy policy](#)). Your mobile number is used only for the purpose of receiving the verification code. If you do not have a mobile phone number, you can still proceed after you [accept weaker security](#).'

ACCOUNT SETUP – AGREEMENTS

- Depending on the situation (location country and plan participation) there might be different mandatory agreements that will appear in this step.
- Agreements are shown via the PDF viewer in the browser.
- The first agreement will be shown in open mode with the action buttons available next to it.

Examples of such agreements are:

- General conditions

1. Preferences 2. Personal details 3. Security number 4. Agreements 5. Tax forms

Please read and confirm that you accept the Agreements below

It is necessary to accept these Agreements, in order to use EquatePlus.

CONSENT TO ELECTRONIC COMMUNICATION

EQUATEX
Part of the Computershare Group

flatex
BANK

Consent to Electronic Communication through EquatePlus

By consenting to this agreement, I accept that all future communication between myself and FinTech Group Bank AG, Frankfurt / Germany (hereinafter the "Bank") and/or Equatex AG, Zurich / Switzerland, ("Equatex", the plan administrator) may take place electronically through my account at the electronic platform "EquatePlus". This includes, without being limited to, the provision of the contractual terms and conditions and my consent hereto, the submission of transaction orders as well as the provision of account statements and annual tax statements.

I understand that I need to check my personal EquatePlus account on a regular basis and may suffer a loss/disadvantage if I fail to fulfill my duties of examination and cooperation (e.g. failure to object to an incorrect or incomplete statement of account).

I acknowledge that while all documents provided electronically to me through EquatePlus can be printed, the Bank and Equatex are unable to ensure that a printout of the electronically provided documents will be accepted by third parties (such as fiscal authorities). I am aware that I can request a hardcopy of the contractual documents and the annual tax statement through EquatePlus or the Call Center. I understand

ACCEPT

FULLSCREEN

DOWNLOAD

PRINT

CONSENT TO USE OF PERSONAL DATA

PARTICIPATION AGREEMENT

GERMAN SECURITIES TRADING ACT AND DISTANCE CONTRACTS

MARKETS IN FINANCIAL INSTRUMENTS DIRECTIVE (MIFID) AGREEMENT

NEXT

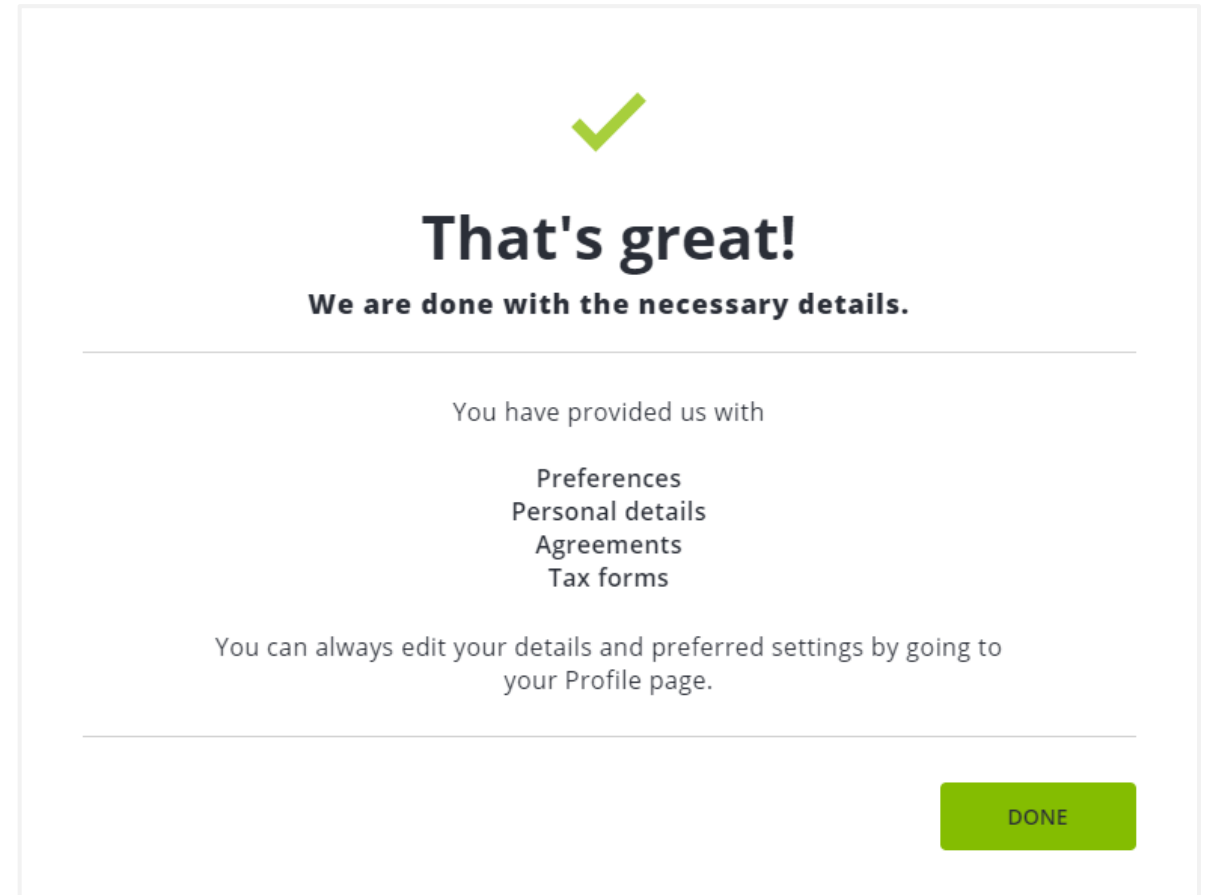
Sample screenshot of a Consent to Electronic Communication

ACCOUNT SETUP – SUMMARY

The user sees a high-level summary of all steps they have completed and can now access the platform.

If any tax form has been set to curing, the user will see a warning message with instructions on the next steps.

After clicking '**Done**' the participant can access their EquatePlus account and shares.



EQUATEMOBILE

Giving participants access to their plans anytime, anywhere on their mobile devices



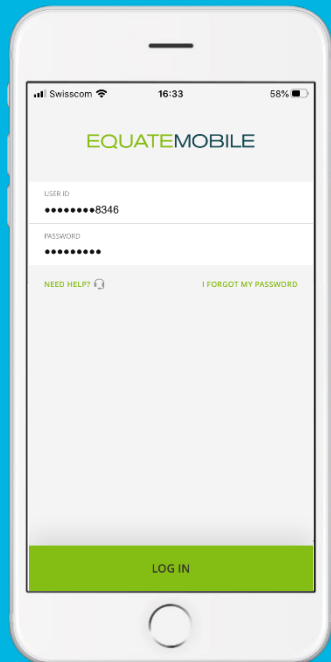
MobileApp Login

- › EquateMobile is a hybrid mobile app available for iOS-based and android-based smartphones
- › Downloadable from Apple 'App Store', 'Google Play' store
- › Same login credentials as for EquatePlus

1

Login

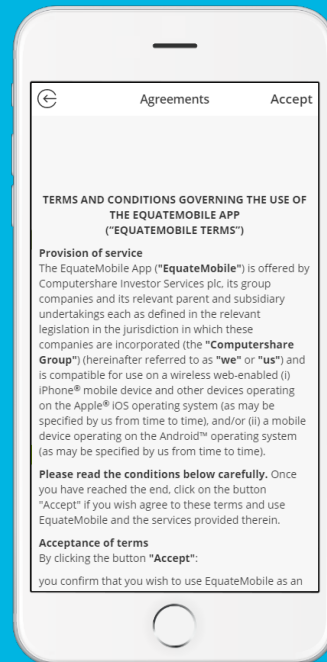
Entry of user id and password (user id will be remembered in subsequent logins)



2

Terms & Conditions

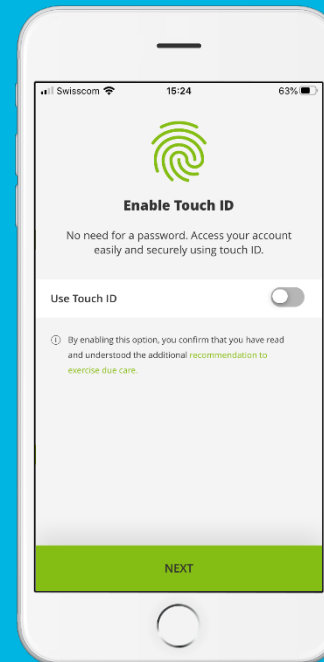
Agreement to the EquateMobile app specific terms and conditions



3

Touch ID / Face ID setup

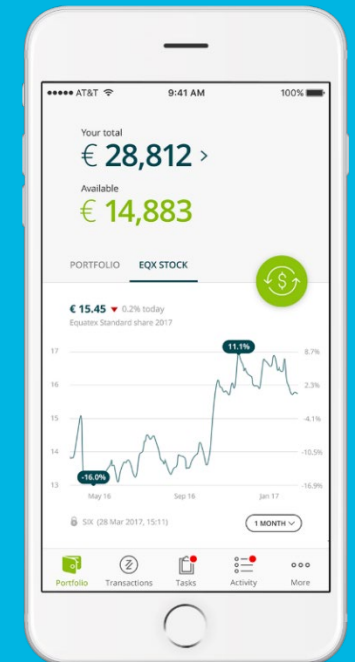
Participants can enable fingerprint or Face ID functionality to login to EquateMobile



4

Landing page

EquateMobile portfolio page is the landing page after successful login with access to all features



* Login flow for cases where the full on-boarding to the account has been completed in EquatePlus (e.g. language, contact preferences, tax forms, have been completed)



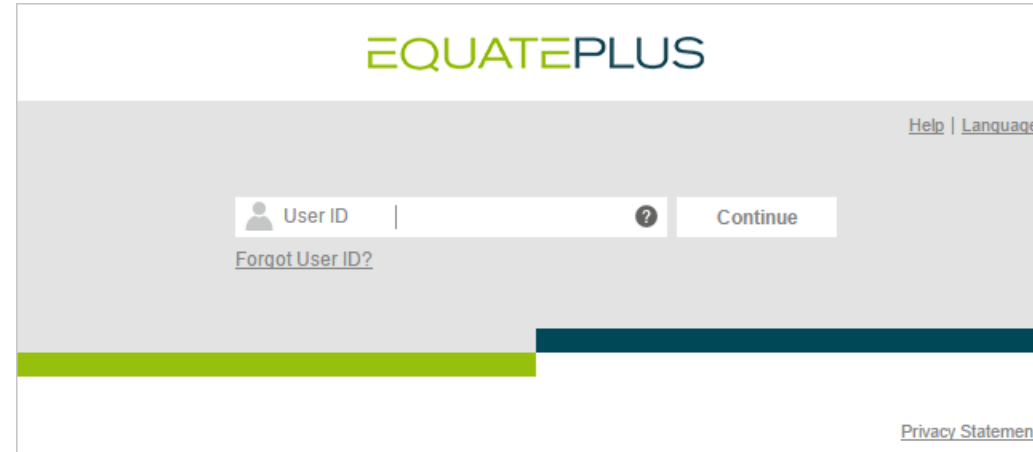
FIRST TIME LOGIN 'EquatePlus.com'

EquatePlus User-ID

STEP 1: USER ID

The first time the plan participant accesses EquatePlus, they should: Use the link www.equateplus.com
The same link can be used for future logins going forward.

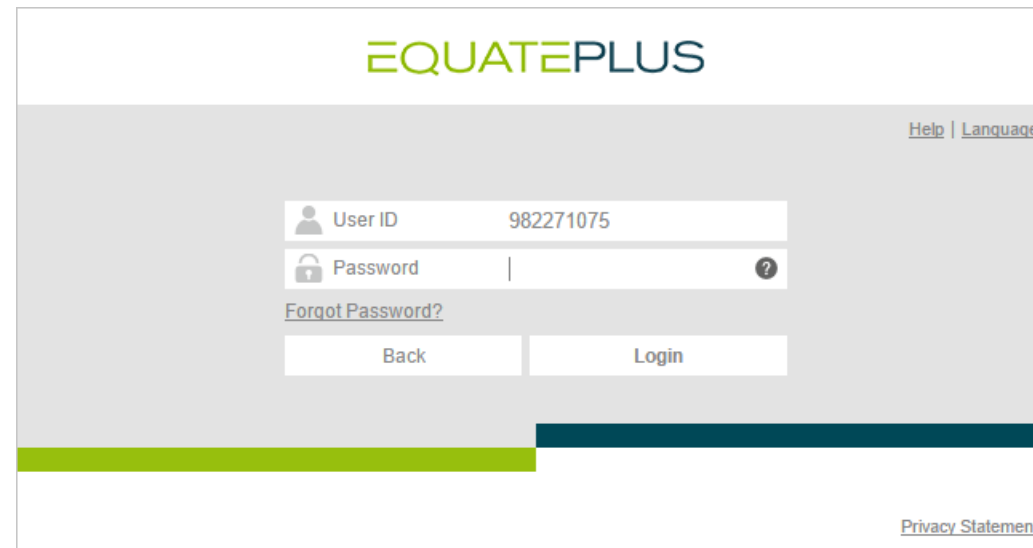
On the first screen the participant should input the EquatePlus User ID received and press '**Continue**'.

The image shows the EquatePlus login interface. At the top, the 'EQUATEPLUS' logo is displayed in green and blue. Below the logo, there is a grey rectangular area containing the login form. On the right side of this grey area, there are links for 'Help' and 'Language'. The login form itself consists of a white input field with a person icon and the text 'User ID', followed by a question mark icon in a circle. To the right of the input field is a white button with the text 'Continue'. Below the input field, there is a link that says 'Forgot User ID?'. At the bottom of the page, there is a dark blue horizontal bar, and below that, a white bar containing a link for 'Privacy Statement'.

STEP 2: INITIAL PASSWORD

The participant will have to input the password received in the following screen and press '**Login**'.

- If the data is correct, the participant will have access to EquatePlus.
- In case of wrong password, the participant will have a total of 3 attempts. After that, the account will be blocked for security reasons, for 3 hours.



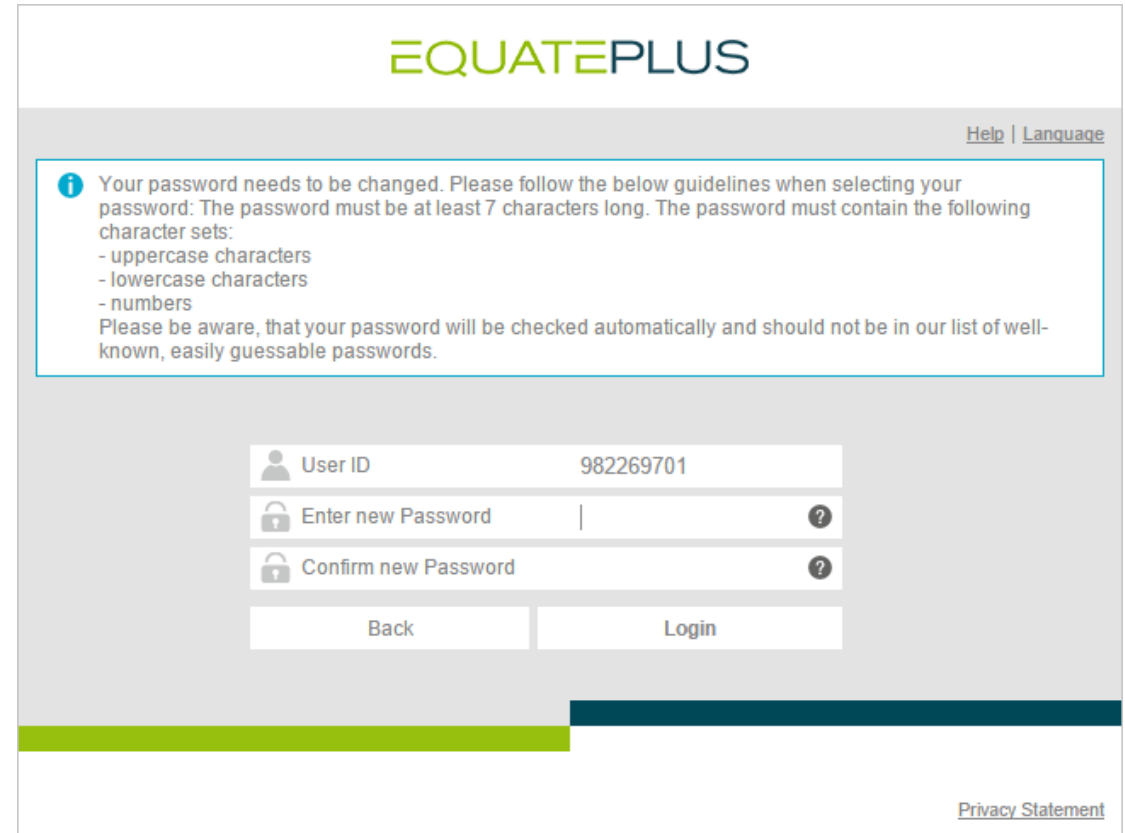
The screenshot shows the EquatePlus login interface. At the top, the logo 'EQUATEPLUS' is displayed in green and blue. Below the logo, there are links for 'Help' and 'Language'. The main form contains two input fields: 'User ID' with the value '982271075' and 'Password' which is currently empty. Below the password field is a link for 'Forgot Password?'. At the bottom of the form are two buttons: 'Back' and 'Login'. A green horizontal bar is visible at the bottom of the page, and a link for 'Privacy Statement' is located in the bottom right corner.

STEP 3: CHANGE PASSWORD

Next the participant will have to change the password to something defined by them, confirm the new password and then press '**Login**'.

The new password needs to comply with EquatePlus password policy. Instructions regarding password policy will be displayed for the participant (*see information box*)

With this step the participant has completed the set-up of the new login credentials and is now able to continue with the setup of the EquatePlus account.



The screenshot shows the EquatePlus login page. At the top, the logo "EQUATEPLUS" is displayed in green and blue. To the right of the logo are links for "Help" and "Language". Below the logo, a blue-bordered information box contains a message: "Your password needs to be changed. Please follow the below guidelines when selecting your password: The password must be at least 7 characters long. The password must contain the following character sets: - uppercase characters - lowercase characters - numbers. Please be aware, that your password will be checked automatically and should not be in our list of well-known, easily guessable passwords." Below this box, there are three input fields: "User ID" with the value "982269701", "Enter new Password" with a question mark icon, and "Confirm new Password" with a question mark icon. Below the input fields are two buttons: "Back" and "Login". At the bottom right of the page, there is a link for "Privacy Statement".