

MARCARD, STEIN & CO

Bankiers

**IMPORTANT
INFORMATION**

Please read carefully and
keep it for future
references.

Your new online banking

More services, more security, more convenience: everything you need to know about your new online banking and the Marcard Banking app.

Welcome to your new online banking

We are updating our IT system and will be launching a new online banking platform along with a new authorisation process

We previously informed you about the transition to our new core banking system. This booklet provides further information about the upcoming change.

From Monday, May 11, 2026, we will be launching a new online banking service – easy to use with enhanced security and greater convenience. We will also introduce a new verification app (SecureGo plus) and a new Banking App for your smartphone or tablet.

This booklet contains important information to help you get started with your new online banking, for preparation, initial setup and the new features.

If you encounter any issues during installation, feel free to contact us at any time and we will be happy to help.



You can also find the latest information on the system change on our website (German language only).

marcard.de/de/aktuelles

Overview: Tasks before and after the transition weekend

Before the system change

Please back up and clean up important data (see p. 3)

Take a moment to familiarise yourself with our new apps (see p. 3)

Have your new login details ready (see p. 3)

Transition weekend: 8 to 11 May 2026

Please take note of the service restrictions during the IT transition weekend (see p. 3)

Initial setup immediately after the system change

How to log in to your new online banking for the first time (see p. 4/5)

How to set up your authorisation procedure, the SecureGo plus app (see p. 4/5)

Check the settings for your standing orders and order limits (see p. 4/5)

News about the ePostbox and the Marcard Banking app (see p. 6/7)

Questions and answers about the period after the change (see p. 6/7)

Service

Our service for you – always by your side (see p. 8)

Before the system change: Your preparation for our IT transition

Please make sure you save your documents

Account statements and billing records from your old online banking will be transferred automatically to the new system for the period from February 1 to May 8, 2026.

We would ask you to download and save older documents from

your e-mail inbox by Friday, 8 May at 12:00 noon, if required.

In future, you will find all new account statements and your new securities account statements in the ePostbox of our new online banking service.

Have your new login details ready

In good time before the system change, you will receive your personal login details for the new online banking service from us in two separate letters.

Letter 1 contains your individual “NetKey” as your login ID and an initial access PIN.

Letter 2 contains the activation code for the SecureGo plus app, which you will use in future to authorise your transactions in online banking. The code has a limited validity period.

Please keep these letters safe – you will need them for your initial login!

Take a look at our new apps

In the future you will need the SecureGo plus app in order to authorise transactions in your online or mobile banking. The QR codes opposite will take you directly to the free download in the Apple App Store or Google Play Store.

If you would also like to use mobile banking via smartphone, please download the Marcard Banking app. You will find this in both app stores shortly before the migration weekend – search for “Marcard Banking App”.

Please note: You will be able to set up and use the app from Monday, 11 May 2026.

Download the SecureGo plus app



iOS



Android

Service restrictions on Friday, 8 May

The current online banking will remain available for you until Friday, 8 May 2026, at 12:00 noon, after which it will be deactivated. Please submit payment orders by Friday, 8 May, before 12:00 o'clock.

Tip: If you schedule transfers for a later date and approve them in full, they will be transferred to the new system and executed. Please note: Partially signed orders will not be transferred!

Your login to the new online banking

For your first login, you should have received a NetKey and an initial access PIN from us. You will also need the SecureGo plus app as your new authorisation tool.

Security is our top priority in online banking. To ensure that only authorised persons have access and can carry out transactions, we always offer you the latest authorisation methods. As part of our system migration, we are introducing the SecureGo plus app from our technology service provider Atruvia as your new authorisation application.

The SecureGo plus app is the authentication app for your new online or mobile banking service. You cannot log in to the new online banking service without this app! You will need a smartphone or tablet with the app installed. You can download the app for free from the relevant app store for your device.

Download the SecureGo plus app



iOS



Android

You will receive these login details by post

Letter 1

NetKey

The NetKey contains all the authorisations from your previous online banking.

Initial access PIN

You must change this PIN after logging in to the new online banking service for the first time.

Letter 2

Activation code

All online banking users will be switched to the SecureGo plus app by default.

You will need the activation code to activate the SecureGo plus app.

Step 1: Set up the SecureGo plus app



1



2



3



4



5

1. Download the app to your smartphone or tablet. Android users can find it on Google Play, iOS users in the App Store. Scan the relevant QR code on the left using your device. Once the app is installed, open it. Tap “Set up”.

2. Set an access password (or a biometric feature, if applicable). Important: Make a note of the access password, as it is used in the new online banking system to authorise all functions requiring approval.

3. You can then allow the app to send you push notifications.

4. Then click on “Activate bank details for online banking” and “Scan activation code”.

5. Finally, scan or enter the activation code that we sent to your address by post in advance. Please note: The code has an expiry date, which you will find in the accompanying letter.

Step 2: Access online banking

1. Go to www.marcard.de and navigate to Online Banking.
2. Enter the NetKey and initial access PIN that we have sent to you in advance by post to your address. Then click on “Log in”.
3. After entering your NetKey and initial access PIN, you will be prompted to change your PIN. You can set the new PIN yourself.
4. You will then receive a push notification asking you to confirm the PIN change in your new SecureGo plus app.
5. You can now log in again using your NetKey and your new PIN, and you’re all set to start using your new online banking service.

Here, enter your NetKey and your personal initial access PIN

You can log in to the new online banking service from 11 May 2026, 9:00 am. You will receive your login details – NetKey and initial access PIN – by post at your address.

Please check the settings in your new online banking

Data and settings from your old online banking will be automatically transferred to the new online banking system during the migration. We recommend

you nevertheless check whether standing orders, transfer templates or any limits you have set still meet your current requirements.

Your standing orders in the new online banking

Your standing orders will be automatically transferred from your old online banking to your new online banking. You can find them via the menu under ‘Orders’ and “Standing orders” as a clear list for each registered account. You approve any changes or new entries via the SecureGo plus app.

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Auftragslimits

How to change your transaction limit

You can access the order limits page via the “Change Limit” button in your account view or at the bottom of the transfer dialogue. The defined limits for transfers and international orders apply across all accounts for all orders placed by a user within the configured period. Limit changes are secure: adjusting a limit requires two-factor authentication via the SecureGo plus app.

Mobility and up-to-date information – following the IT transition, we are able to offer you enhanced services

Real-time account and portfolio information, a new ePostbox with additional functions and mobile banking with the Marcard Banking App – the IT migration opens up new possibilities.

New: the Marcard Banking App

In the future, you'll be able to carry out your banking transactions securely and flexibly on your smartphone or tablet. The new Marcard Banking app will be available for this purpose – it will be available to download from both app stores shortly before the switch. Important: Before you can use the new app, you must first activate your new online banking on a PC or laptop (see pp. 4/5).



Step 1: Download and launch the app

Please download our new Marcard Banking App. Launch the app and select "Online access available". To do this, you must have already registered for the new online banking service. Simply follow the instructions and you're all set.

Step 2: Set a password

First, set a password for the app – the security standards that must be met are checked and displayed immediately, including the minimum number of characters. Decide whether you want to use your device's biometric features (e.g. fingerprint) to log in.



Similar image



Step 3: Confirm

Enter your Net-Key and your online PIN to log in. Select "Log in". Confirm the login using the SecureGo plus app. Your accounts are now added. In the account overview, you can see all your accounts briefly, and access key functions easily and clearly via the menu. You will be asked whether the app is allowed to send you notifications.

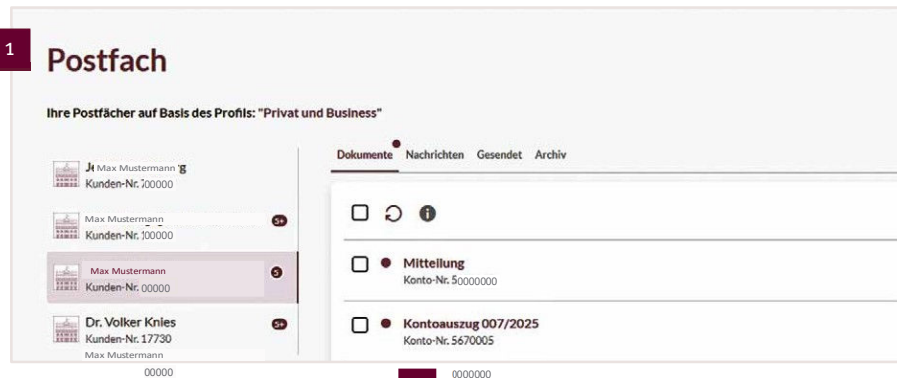
FAQ – Questions and answers about the new online banking

1. Will existing transfer templates be transferred to the new online banking system?

All existing templates will be transferred. However, these are no longer linked to a user, but to an account. Individual templates may therefore be linked to different accounts than expected or may exist in multiple instances if several users have created slightly different templates.

2. Will my saved statements from the old online banking system still be available?

Statements from your old online banking system will only be automatically transferred to the new system for the period from 1 February to 8 May 2026. We ask that you download and save any older documents yourself from your e-mail inbox by Friday, 12:00 on Friday 8 May, if required.



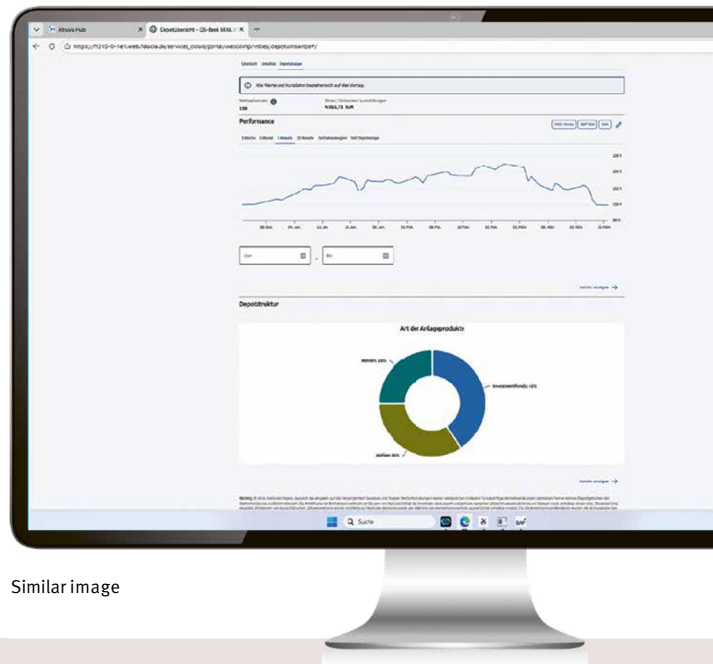
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New: the ePostbox

You will now find account and custody account statements, asset reports and other notifications in your new ePostbox. For you, and for us as a bank, this highly secure electronic mailbox is the quickest and most sustainable way to make documents available. Another advantage: you will also be able to write messages to us or upload documents here yourself in future. Important: if you have not yet set up your ePostbox, you can easily activate it directly in our new online banking service.

New: Real-time securities account information

The new online banking platform will provide you with significantly more up-to-date information regarding your securities account in future. Price movements, for example, are displayed in near-real time. This ensures you always remain well-informed and from anywhere. This enhanced transparency supports our joint efforts for your portfolio, provides guidance for decision-making and combines current information with long-term investment strategy. In future, you will be able to view detailed market information and data on your portfolio and individual securities and use flexible analysis periods for your evaluations.



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3. What should you do if your new login details are no longer available?

You will receive your new login details in two separate letters before the migration weekend. If you no longer have the details required for the initial setup, they will need to be reissued and sent to you. Please contact your advisor for assistance.

4. What happens to HBCI access with electronic signatures?

If you use banking and finance software, we will send you the login details for your HBCI/FinTS connection in time for the migration weekend. You can use these to log in to our new system.

Overview of the IT transition

Initial access to the new online banking

- To register for the first time, you will need a PC or tablet with internet access.
- Please have your NetKey, initial access PIN and SecureGo plus activation code to hand.
- Please follow the steps on pages 4 and 5 of this brochure to log in easily.

The new authentication tool: SecureGo plus app

- To activate the app, you will need a smartphone or tablet with a camera.
- The app is free of charge. It can be activated from Monday, 11 May 2026.
- You will need an authorisation password, which you set yourself when you log in for the first time (see p. 4).

Your new online PIN for digital banking

- To use the new online banking service, you will need, among other things, a new online PIN.
- You set this PIN yourself when you log in for the first time – in accordance with the rules displayed there.
- The online banking system will guide you through the initial setup process.

Mobile banking with the Marcard Banking app

- Benefit from the new features for mobile access to manage your banking transactions.
- Download the Marcard Banking App free of charge (see p. 6).
- You also set your own login password during this registration process.

Do you have any questions? We're happy to help!



marcard.de/de/aktuelles

You can find information and further help on our website regarding the IT migration.



Personal support

Your advisor is happy to assist you with any further questions or requests you may have.