



Protecting your online accounts

Deutsche Wealth Online

We are committed to keeping your Deutsche Wealth Online account and your deposit accounts with us, safe from security breaches and fraud. We have designed a range of security controls to keep your online accounts protected.

General guidelines

- Do not use public or other unsecured computers when you log onto Deutsche Wealth Online.
- Avoid making transactions with multiple Internet browsers open; log off to close your connection.
- Use our Bill Pay feature to limit exposure of your account numbers.

Protecting online payments and account data

- Establish limits for monetary transactions at multiple levels: per transaction, daily or per account.
- Reconcile by carefully monitoring account activity and reviewing all transactions daily.
- Set up additional e-mail or SMS alerts to monitor account activity and balances.
- Receive automatic alerts when account information changes, transactions fail, and statements are available to account information, transaction failures, account additions or statement availability, trigger mandatory alerts.

Sign-in controls

Our two-factor authentication solution is designed to reduce the risk of fraud by confirming a client's or authorized user's identity when accessing Deutsche Wealth Online.

Password requirements

- Passwords expire in 90 days and require a strong combination of letters, numbers and special characters.
- Usernames and passwords should not be shared. Automatic login features should not be used.

Secure Tokens

As an additional layer of security, we offer downloadable, soft tokens to a cell phone. With this feature, users must enter a PIN and one-time token code when logging onto Deutsche Wealth Online, approving ACH transactions and approving wire transactions. If interested in this feature, please reach out to your Relationship Manager.



User level entitlements

User level entitlements help to establish your own risk review process before allowing access to a feature.

- Assign roles and use account entitlements to separate duties.
- Limit approval authority roles and set approval authority requirements for:
 - Sending a transaction or setting a transaction amount.
 - Making any changes, additions or deletions to user profiles, ACH templates and wire templates.
 - Assign dual system administrators for online cash management services.
 - Please note multiple approvals must be set by an administrator or by the Bank on your behalf.

About Deutsche Bank Wealth Management

Deutsche Bank Wealth Management is one of the largest wealth managers globally, and serves as a trusted partner to wealthy individuals, family offices and select institutions. For more information about our capabilities, please contact your Relationship Manager or visit [deutschewealth.com](https://www.deutschewealth.com)

Deutsche Bank AG NY Branch's accounts and deposits, and any investment by you in the Preferred CDs issued by, and Preferred Banking Account maintained at, Deutsche Bank AG NY Branch, are:

- NOT insured by the Federal Deposit Insurance Corporation (FDIC).
- NOT insured or guaranteed by any governmental agency of the United States.
- NOT guaranteed by Deutsche Bank Trust Company Americas (DBTCA).
- Solely obligations of the New York Branch of Deutsche Bank AG.

For clients in Argentina, Brazil, Chile, Colombia, Dominican Republic, Ecuador, Mexico, Peru and Uruguay: The information contained herein is for informational and discussion purposes only, and is not a recommendation or offer to buy or sell, or a solicitation of an offer to buy or sell, any securities or financial instruments. In addition, the information contained herein is not directed to, or intended for distribution to or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, including the United States, where such distribution, publication, availability or use would be contrary to law or regulation or which would subject Deutsche Bank A.G. or any of its affiliates or subsidiaries to any registration or licensing requirement within such jurisdiction and not currently met within such jurisdiction. By receiving this document you are deemed by Deutsche Bank A.G. and its affiliates (1) to have consented to the receipt of this document in the English language, and (2) to have represented that you are capable of understanding the contents of this document that appear in the English language. Al recibir el documento presentado, Deutsche Bank A.G. y sus afiliados considera: (1) Su consentimiento para recibir el documento presentado en el idioma de Inglés y (2) capacidad suficiente para entender los contenidos exhibidos por el presente.

For clients in Peru: Deutsche Bank is not subject to supervision by the Peruvian regulator (the "Superintendencia de Banca, Seguros y AFPs") and does not perform regulated financial services i.e. banking business, intermediation or public offering of securities on Peruvian territory.

For clients in Uruguay: Any products presented are not registered with the local authorities in Uruguay and offered exclusively on a private placement basis to Professional Clients/Investors in Uruguay.

"Deutsche Bank" means Deutsche Bank AG and its affiliated companies. Deutsche Bank Wealth Management represents the wealth management activities conducted by Deutsche Bank AG or its subsidiaries. Brokerage services are offered through Deutsche Bank Securities Inc., a broker-dealer and registered investment adviser, which conducts securities activities in the United States. Deutsche Bank Securities Inc. is a member of FINRA, NYSE and SIPC. Banking and lending services are offered through Deutsche Bank Trust Company Americas, member FDIC, and other members of the Deutsche Bank Group.