

Your new online banking

More services, enhanced security, greater convenience: Everything you need to know about your new online banking and the Banking App.

IMPORTANT INFORMATION

Please read it carefully
and keep it for future
reference.


M.M. WARBURG & CO
BANK

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 up-to-date information about the system change on our website:

mmwarburg.de/en/the-bank/new-it/

Overview: Tasks before and after the transition weekend

Before the system change

Please back up any 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: May 8 – 11, 2026

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

Initial setup immediately after the system change

Your first login to your new online banking ([see p. 4/5](#))

Configuration of your authorisation method, 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 new Warburg 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 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 kindly ask you to download and save any older documents from your ePostbox

yourself, if needed, by Friday, May 8, 2026, 12:00 o'clock.

In the future, you can find all your account statements as well as your new portfolio statements in the ePostbox of our new Warburg online banking.

Have your new login details ready

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

Letter 1 contains your individual "Warburg NetKey" as your login ID, as well as an initial access PIN.

Letter 2 contains the activation code for the SecureGo plus app, which you will use to authorise online banking transactions in the future.

Please keep these letters, as 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 shown on the right will take you directly to the free download in the Apple App Store or Google Play Store.

Additionally, if you would like to use mobile banking on your smartphone, please download the Warburg Banking app. You will find it in both app stores shortly before the transition weekend – simply search for "Warburg Banking App".

Please note: You can set up and use both apps from Monday, May 11, 2026.

Download the
SecureGo plus app



iOS



Android

Service restrictions on Friday, May 8

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

Tip: If you schedule money transfers for a later date and fully authorise them, they will be transferred to the new system and processed. **Warning:** Partially authorised orders will not be transferred!

Your login to the new Warburg online banking

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

Our highest priority in online banking is security. To ensure that only authorised individuals have access and can carry out transactions, we will provide you with up-to-date authorisation methods. As part of our system transition, we are introducing the SecureGo plus app provided by our new technology partner Atruvia, as your new authorisation tool.

The SecureGo plus app is the authentication app for your new online or mobile banking. Without it, you will not be able to sign in to the new online banking. Please install the app on the smartphone or tablet you will use for banking. SecureGo plus is available free of charge from the Apple App Store and Google Play.

Download the SecureGo plus app



iOS



Android

You will receive these login details by post.

Letter 1

Warburg NetKey

Your Warburg NetKey provides the same permissions as in your current online banking.

Initial access PIN

You must change this PIN as part of your initial login to the new online banking.

Letter 2

Activation code

All current online banking participants will be automatically transferred to the SecureGo plus app.

You will need the activation code to set up the app.

Step 1: Set up the SecureGo plus app



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 QR codes on the left. You will be taken directly to the download page in the app store. Once installed, open the app and tap “Set up”.



2. Set an authentication password (and, if you prefer, enable biometric authentication such as fingerprint or facial recognition). Important: Please remember your authentication password. You will need it to authorise all functions in the new online banking that require approval.



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



4. Next, select “Activate online banking connection” and “Scan activation code”.

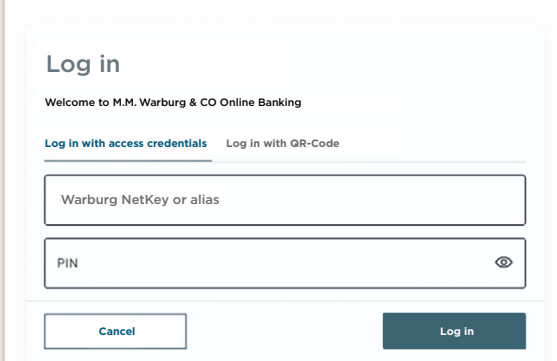


5. Finally, scan or enter the activation code you received in advance by post. Please note: The code has an expiry date, which you can find in the letter we send with the activation code.

Step 2: Access online banking

1. Go to mmwarburg.de/en/ and then navigate to online banking.
2. Enter your Warburg NetKey and initial access PIN, which you received by post in advance. Proceed by selecting “Log in”.
3. After entering your Warburg NetKey and initial access PIN, you will be asked to change your PIN. You can set your new PIN yourself.
4. Next, you will receive a push notification in the SecureGo plus app to authorise the PIN change.
5. You can now log in again using your Warburg NetKey and your new PIN. You are now ready to use the new Warburg online banking.

Enter your Warburg NetKey and your initial access PIN here.



You will be able to log in to the new online banking system from May 11, 2026 at 9 o'clock. We will send your login details (Warburg NetKey and initial access PIN) to your address.

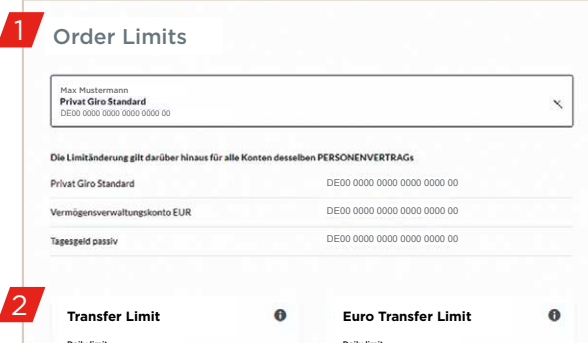

Please check the settings in your new online banking.

Data and settings from your current online banking will be automatically transferred to the new system as part of the transition. However, we recommend

that you check whether, for example, standing orders, transfer templates or limits you have set still meet your requirements.

Your standing orders in the new Warburg online banking

Your **standing orders** will be automatically transferred from your current to your new online banking. You can find them in the menu under “Orders” and “Standing orders” as a list for each account. Any changes or new limits must be authorised via the SecureGo plus app.



How to change your order limit

You can access the **order limit** page via the “Change limit” button in your account overview or at the bottom of the transfer screen. The defined **limits** for transfers and international payments apply across all accounts for all transactions of a user within the configured period. Limit changes are secured: Adjusting a limit requires a 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 features and mobile banking with the Warburg Banking app – our IT transition opens up new possibilities.

New: the Warburg Banking app

In the future, you will be able to carry out your banking transactions securely and everywhere on your smartphone or tablet. The new “Warburg Banking App” will be available for installation and use – shortly before the transition for download in both app stores. Important: Before you can use the new app, you must first activate your new online banking on a computer or laptop (see p. 4/5).



Step 1: download and start the app

Please download our new Warburg Banking app. Open the app and select “Existing online access”. This requires that you have already logged in to the new online banking system. Follow the instructions and you will be ready to go in no time.

Step 2: set a password

First, set an app password – the required security standards will be checked and displayed directly, including the minimum number of characters. Select, whether you would like to use the biometric features of your device (e.g. fingerprint) to log in.



Step 3: confirm

Enter your Warburg NetKey and your online PIN to log in. Select “Log in”. Authorise the login using the SecureGo plus app. Your accounts are now integrated. The account overview shows all your accounts at a glance – and gives you access to key functions via the menu. You will also be asked whether the app may send you notifications.

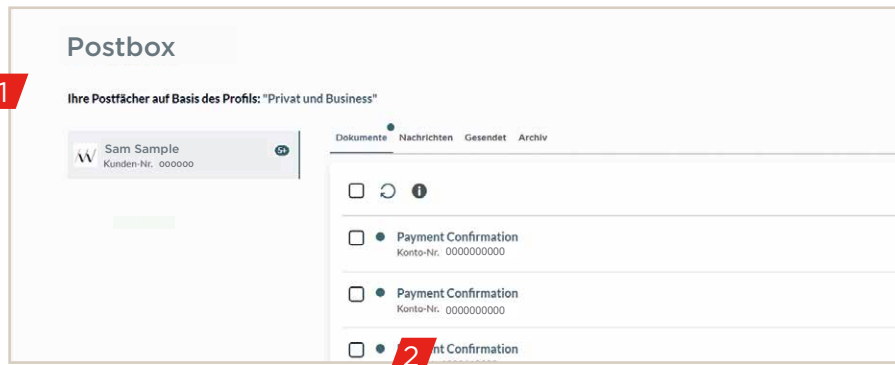
FAQs – Questions and answers about the new Warburg online banking

1. Will existing templates for money transfers be available in the new online banking?

All current templates will be transferred. But unlike before, they will no longer belong to a user but to an account. As a result, some templates may be assigned to different accounts than expected or may appear more than once if several users created slightly different versions.

2. As part of the transition, you will receive a new IBAN – what should you consider?

Customers affected by an IBAN change have been informed separately. From May 11, 2026, you will only be able to submit payment orders using your new IBAN, and account information will only be issued for the new IBAN. Please update your IBAN in your systems accordingly and inform all relevant banking contacts of your new IBAN.

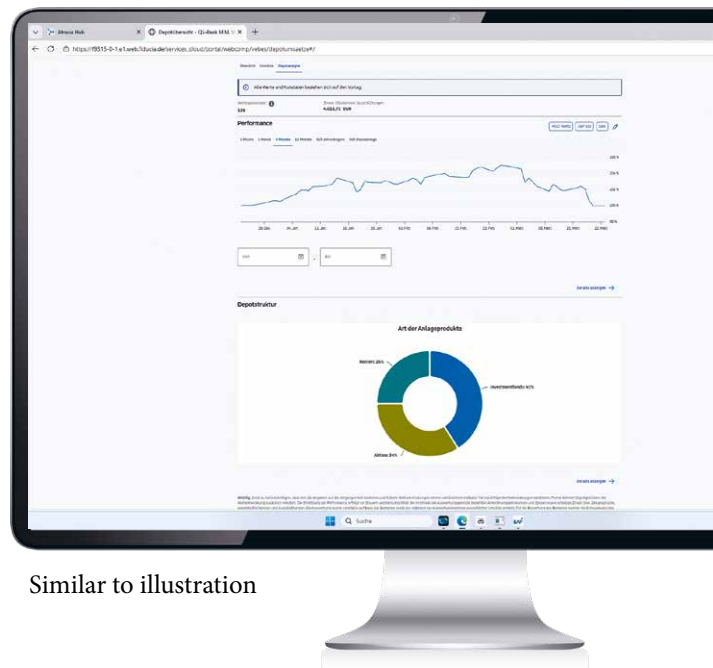


New: the ePostbox

Account and portfolio statements, asset reports and further communications will be available in your new ePostbox if you prefer it. For you and for us as a bank, this particularly secure electronic mailbox is the fastest and most sustainable way to make documents available. Another advantage: Here you will also be able to send us messages or upload documents in future. Please note: If you have not set up the ePostbox yet, you can easily activate it directly in your new online banking.

New: real-time portfolio information

The new Warburg online banking will provide you with significantly more up-to-date information about your securities portfolio. For example, share price movements are displayed in near real time, keeping you informed at all times. This improved transparency supports our joint work on your portfolio, provides guidance for decision-making and combines up-to-date information with a long-term investment strategy. In the future, you will have access to detailed market information as well as data on your portfolio and individual securities, and you will be able to use flexible evaluation periods for analyses.



Similar to illustration

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 transition weekend. If you do not have the details required for initial setup anymore, they will need to be reissued and sent again. Please contact your adviser or our telephone support service of the IT transition.

4. What will happen to access via HBCI with an electronic signature?

If you use banking finance software, we will provide you with the login details for your HBCI/FinTS connection at the transition weekend. This will allow you to log in to our new system.

Overview to the upcoming IT transition

Initial access to the new Warburg online banking

- You will need a computer or a tablet with internet access for the initial login.
- Have your user ID, initial access PIN and SecureGo plus activation code ready.
- Please follow the steps on pages 4 and 5 – for a straightforward first access to the system.

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. It can be activated from Monday, May 11, 2026.
- For further use, you will need an authentication password, which you define during the initial login.

Your new online PIN for digital banking

- To use the new online banking, you will need a new online PIN.
- During the initial login you will set this PIN yourself, following the guidelines shown there.
- The online banking platform will guide you through the initial setup process.

Mobile banking using the Warburg Banking app

- Benefit from the new features for mobile access to manage your banking transactions.
- Download the Warburg Banking app free of charge (see p. 6).
- During the initial login process, you will set your own login password.

Any questions? We are happy to help!



mmwarburg.de/en/the-bank/new-it/
You can find information, an explanatory video and further support on our website about the IT transition.



Personal advice
As always, we are here for you in person. Please feel free to get in touch with your adviser.



Telephone support for the IT transition
Our service hotline: Free of charge within Germany (0800 72 33 982) and internationally (+49 40 3282 2332).