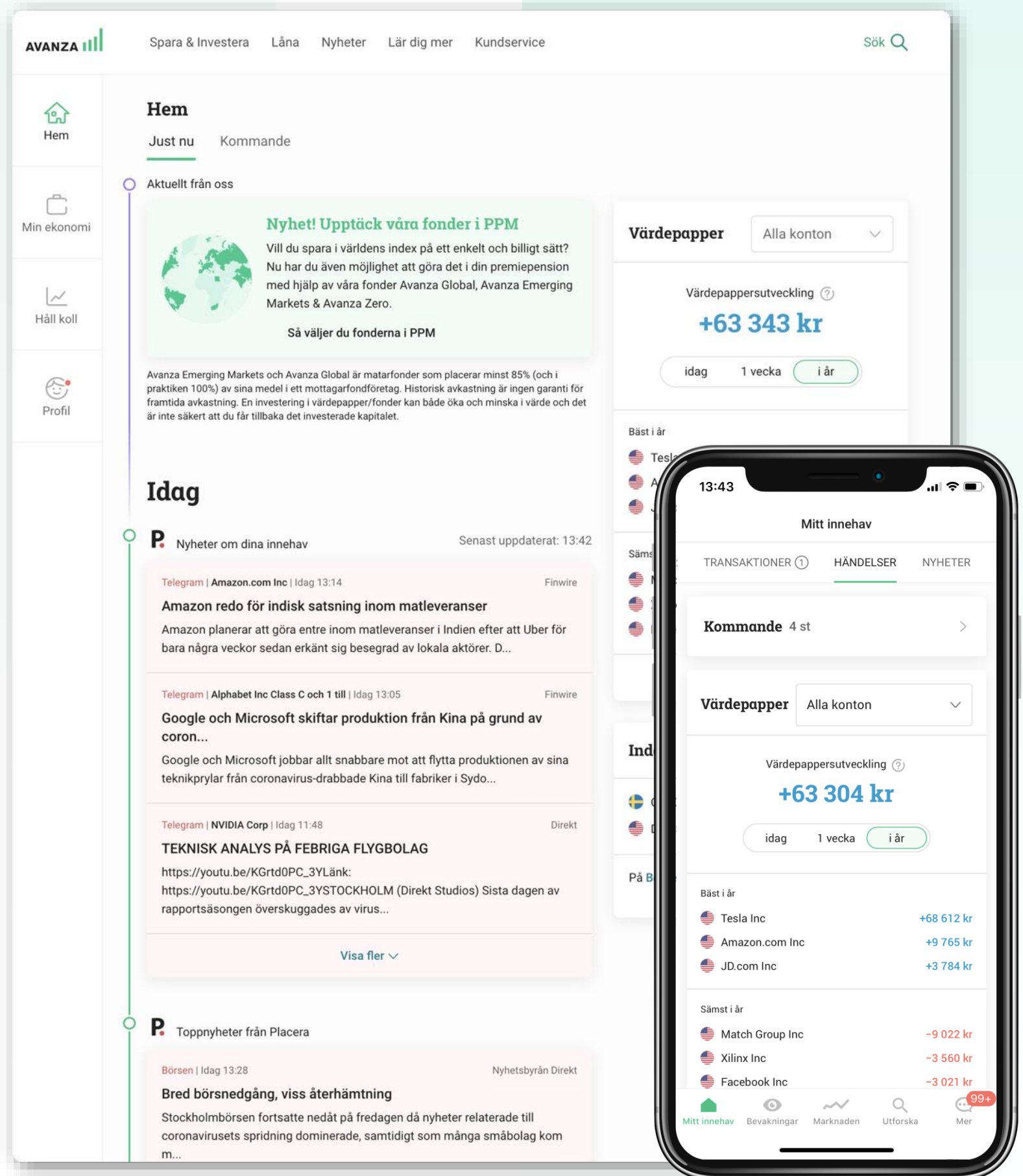


# A tour of our customer interface

## Home

# Personalised feed

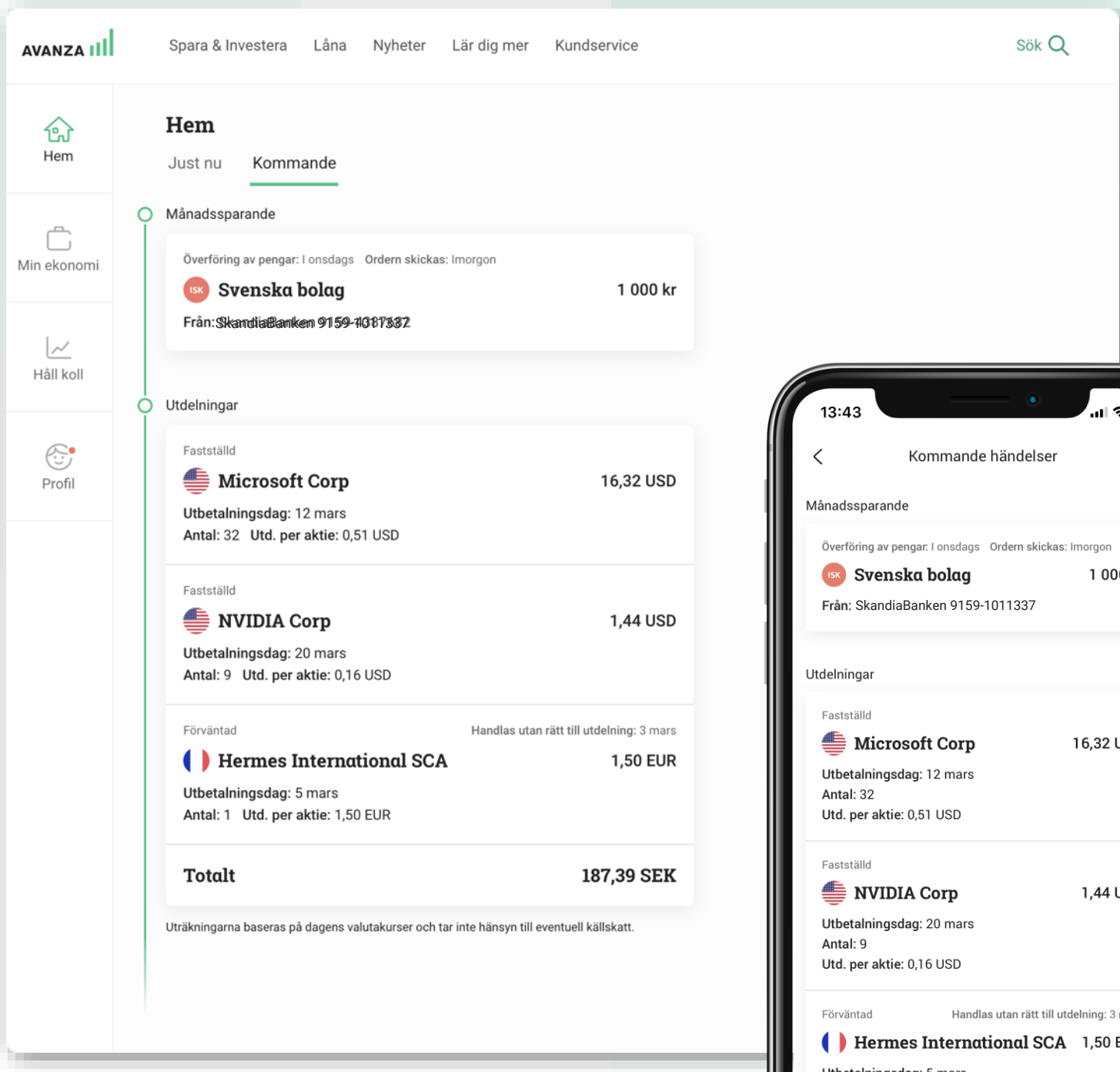
After logging in, users are met with a personalised feed showing recent news and events relating to their holdings and a simple overview of the recent total performance of all accounts.



Home

Upcoming events

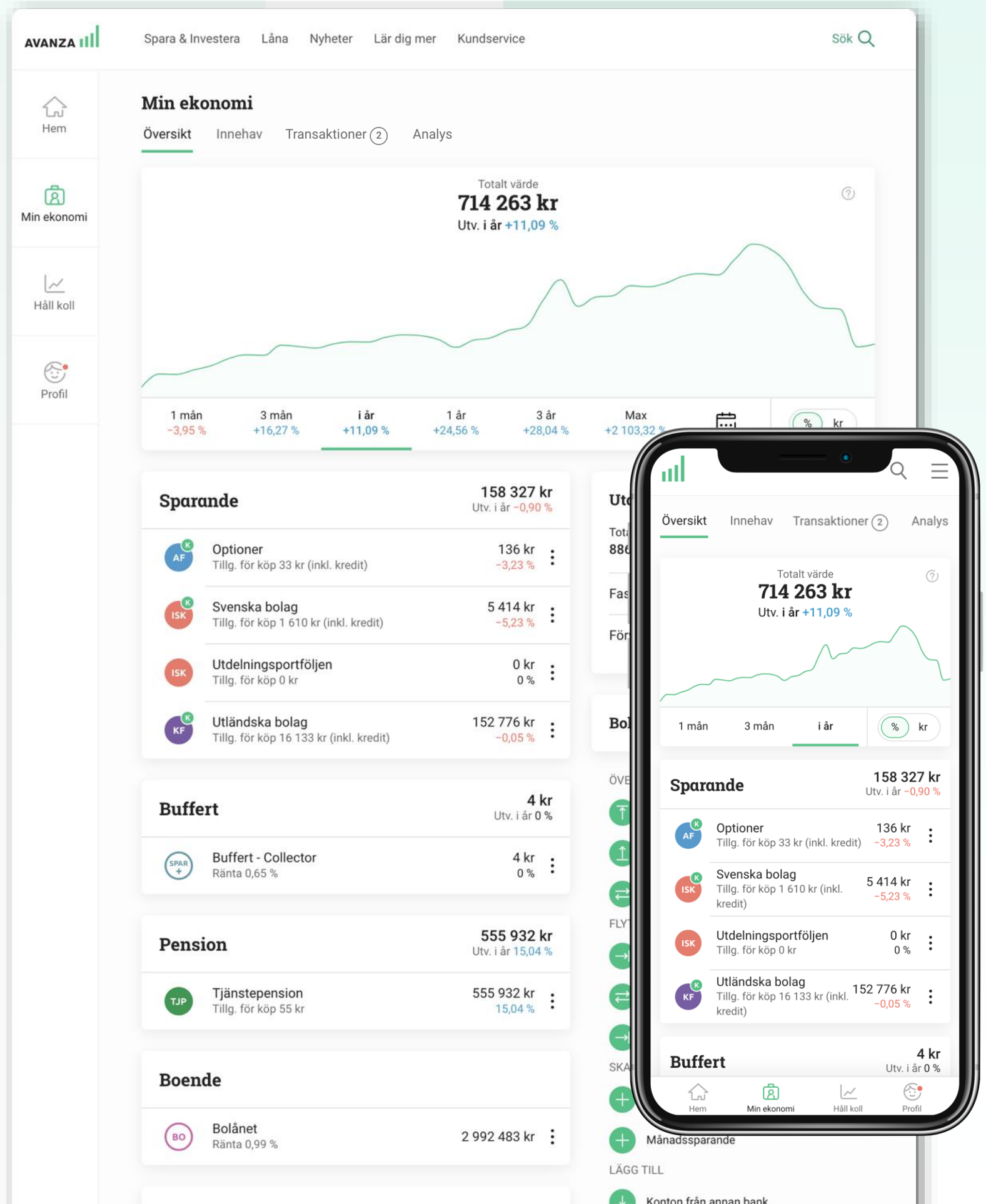
Users can easily view upcoming events regarding their accounts and holdings. Events such as upcoming deposits, dividends and reports will be shown here.



## My economy

# Overview of accounts

Under the “My economy” section users can view an accounts overview and easily follow historic performance of all of their accounts through different time intervals, either in percentage terms or in absolute Swedish krona.

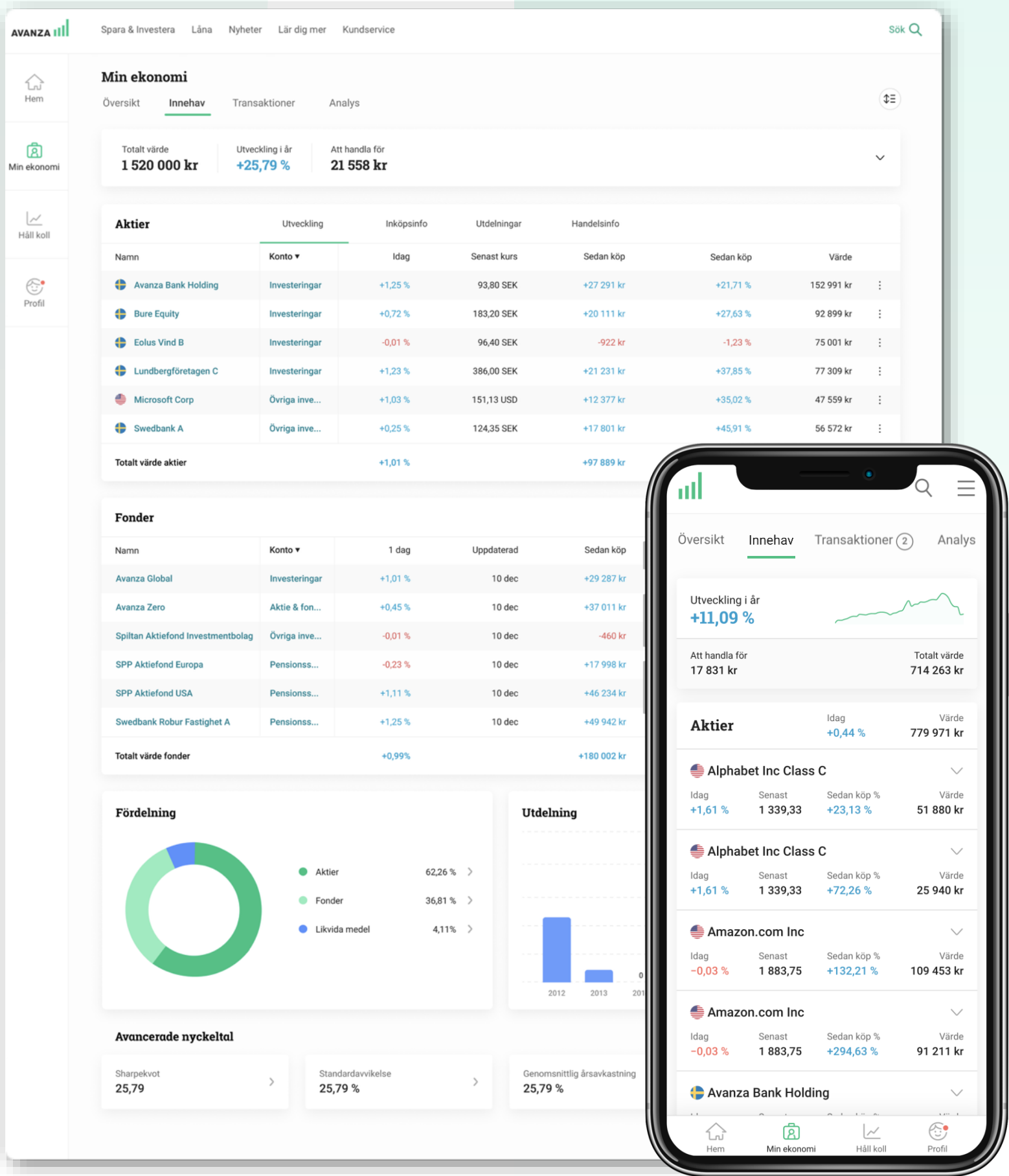




## Holdings

# Informative overview of all holdings

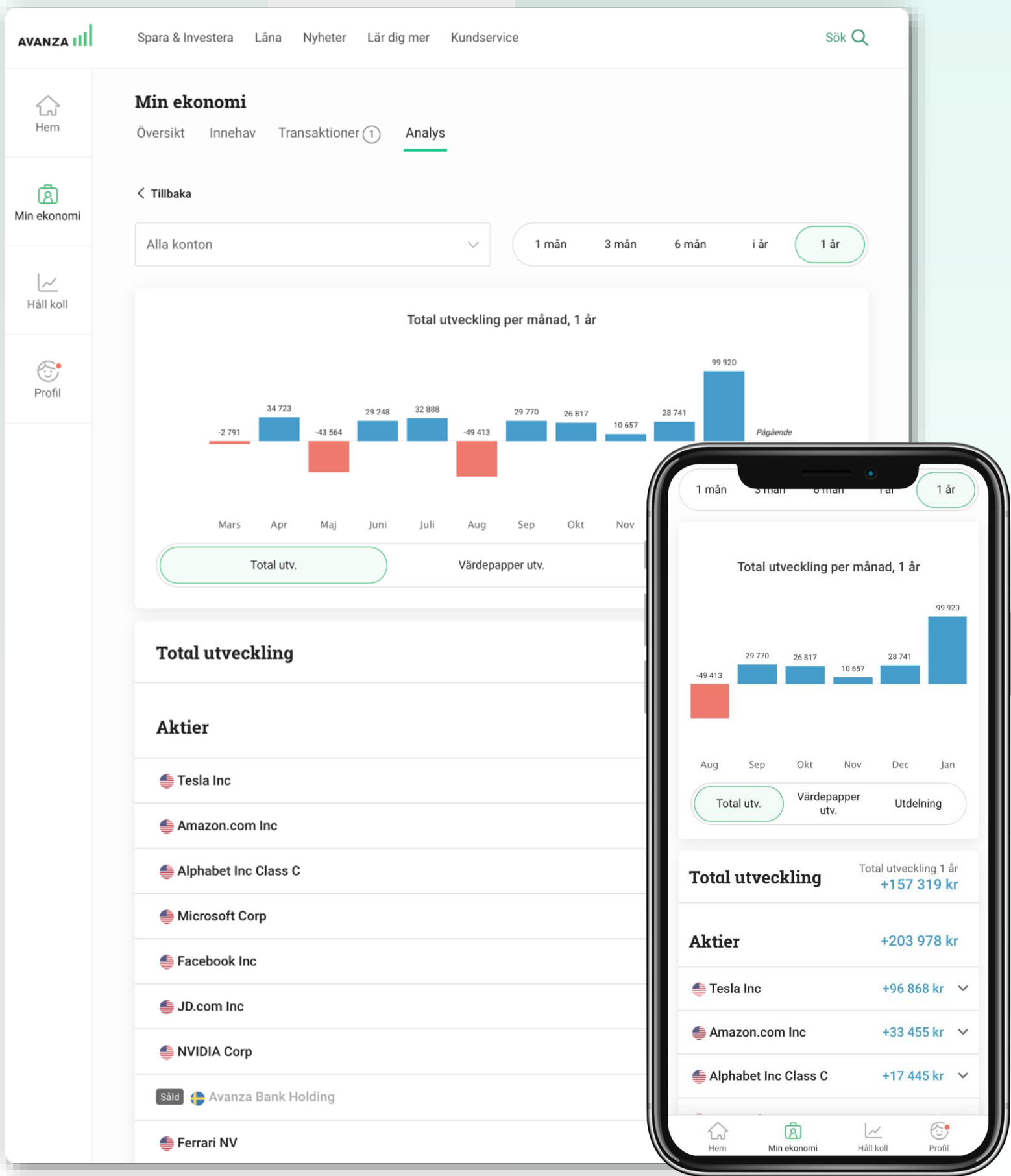
Under the “Holdings” tab, users can see an informative overview of all of the holdings from all accounts, including details regarding sharp ratio, standard deviation, compound annual growth rate and historical dividends.



## Analyse

# Deep portfolio insights and analysis

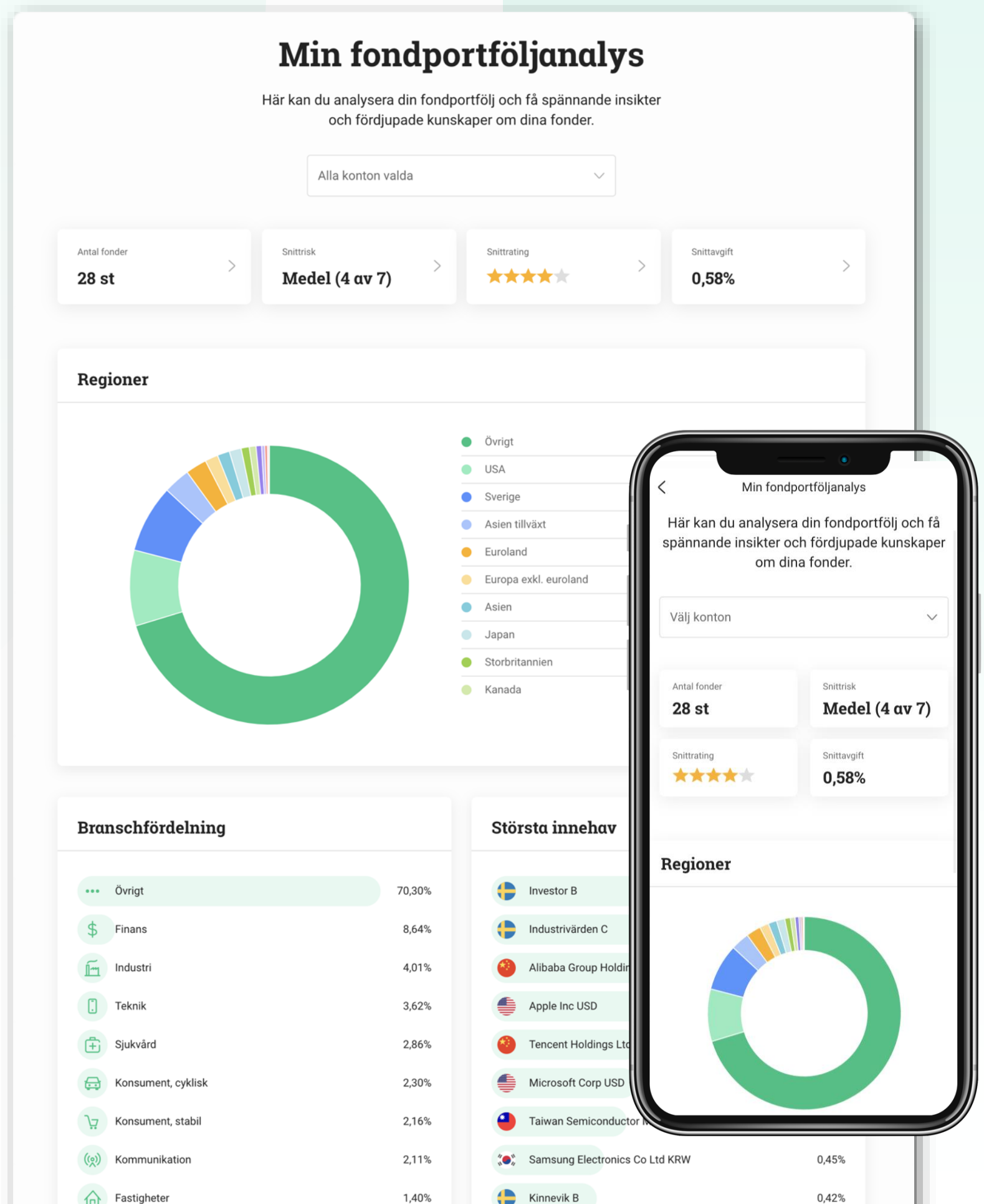
Under the “Analysis” tab, users can view even deeper data and historical performance of their holdings.



## Analyse

# Mutual fund portfolio analysis

The Mutual fund portfolio analysis tool will aggregate data regarding the user's total mutual fund holdings and show an overview of the combined portfolio's diversification across markets and industries as well as showing the largest underlying holdings, total sustainability score and CO2-risk data.

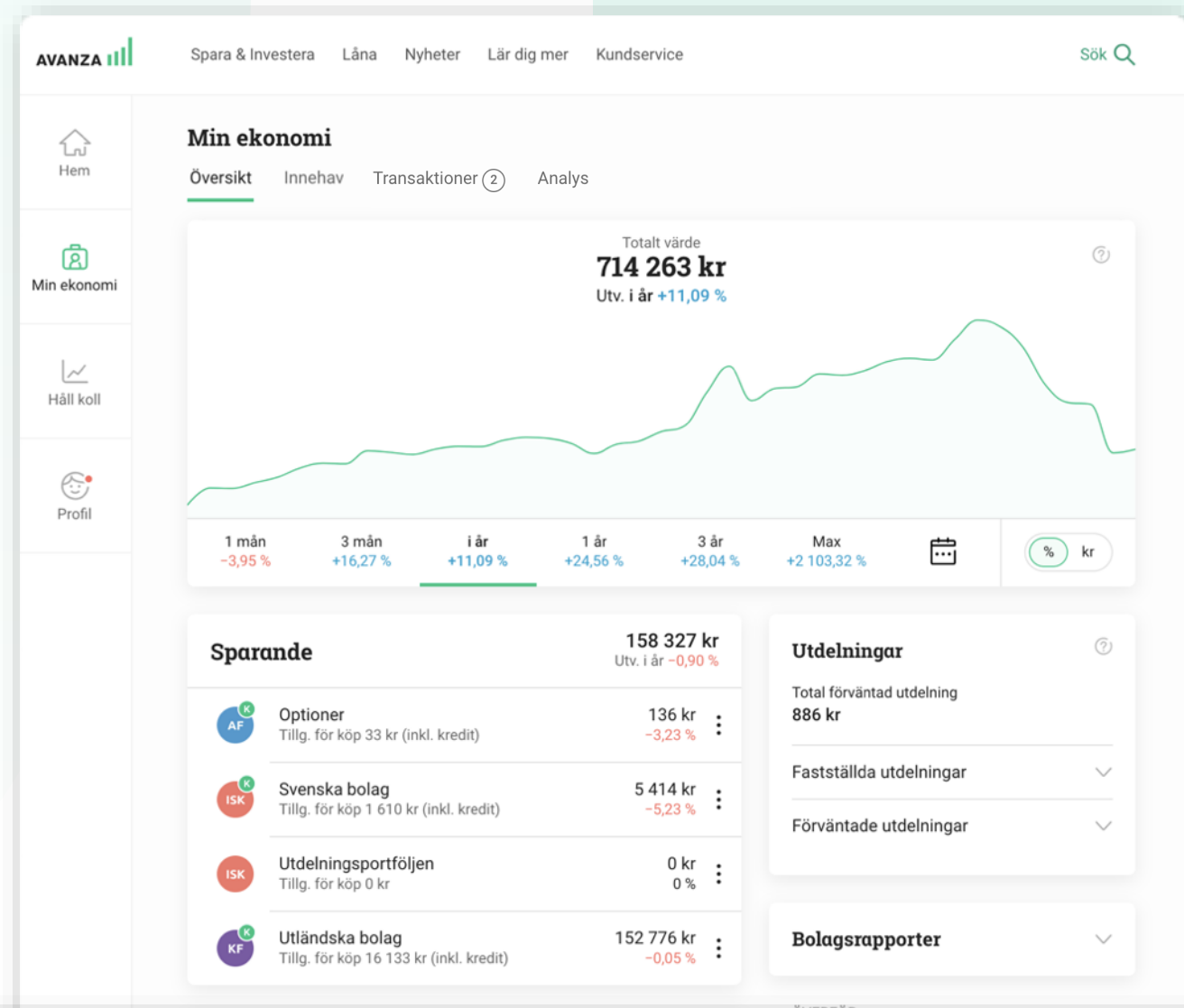


## Open Banking

# Add accounts from other banks

By using mobile BankID users can easily add external accounts from other banks and investment platforms like the P2P-lending platform Lendify and crowd funding platform Pepins.

Users can also easily see which accounts can be moved to Avanza.



### Externa konton

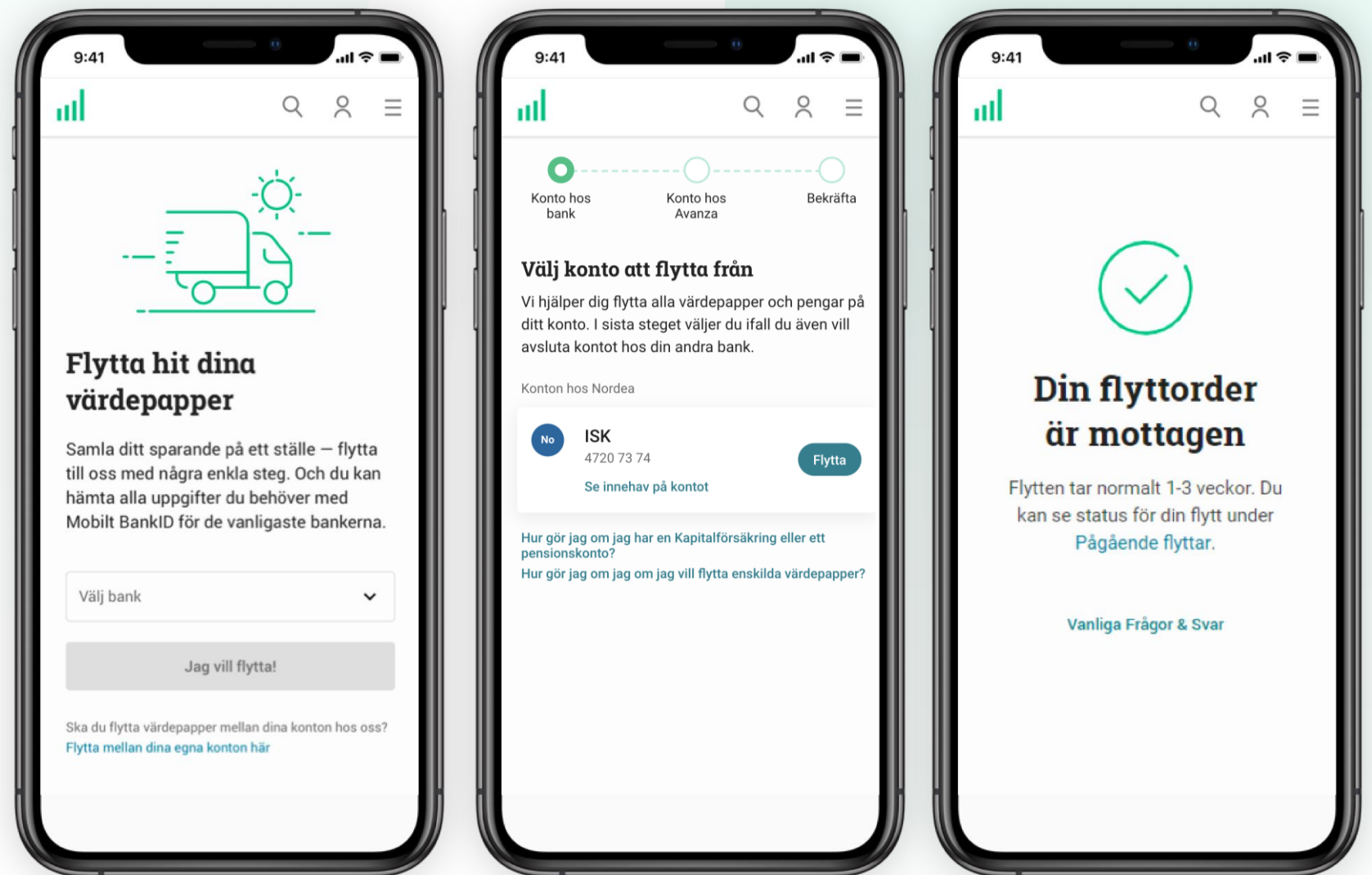
No	Nordea   Renovering Uppdaterades 2019-06-02	102 025	
Sw	Swedbank   12233445566 Uppdaterades 2019-06-02 <a href="#">Flytta hit</a>	17 250	
Pe	Pepins   12233445566 Uppdaterades 2019-06-02	17 250	
Le	Lendify   12233445566 Uppdaterades 2019-06-02	17 250	



## Open Banking

# Move accounts to Avanza

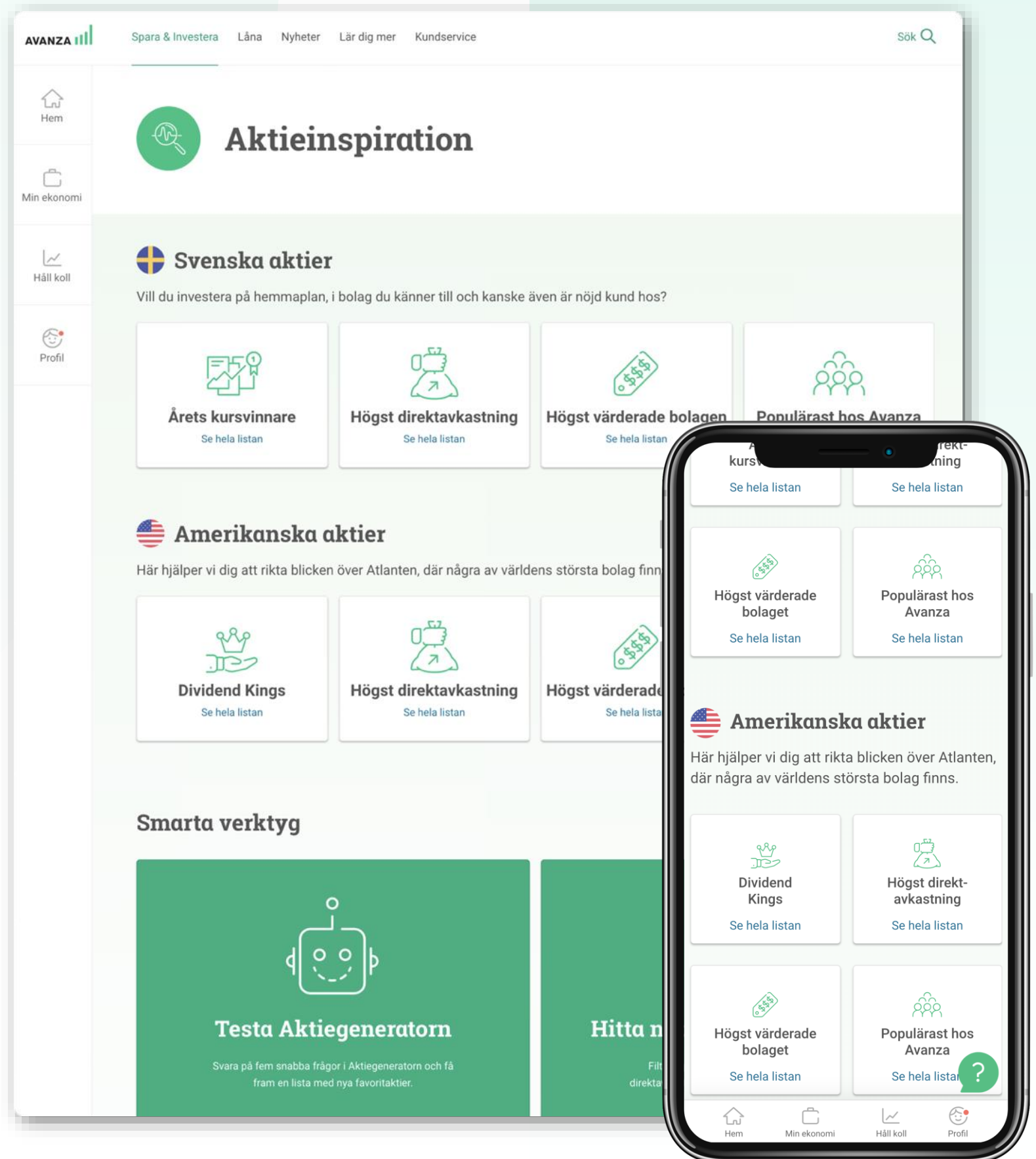
Users can easily move their accounts and investments to Avanza by using mobile BankID. Instead of manually entering account numbers and investments into a form, users can automatically gather the data by adding their external account and initiate the transfer by the push of a button.



## Stock trading

# Stock inspiration

Users will find top lists and tools to find new stock investments on our Stock inspiration page.



Stock trading

# Stock screener with extensive filtering options

Users can find potential investments from a universe of over 9 000 Nordic, American, Canadian and European stocks using a large number of filters in our stock screener.

Hem

Min ekonomi

Håll koll

Profil

AVANZA

Spåra & Investera

Låna

Nyheter

Lär dig mer

Kundservice

# Aktielistan

Se aktiekurser för aktier på Stockholmsbörsen, First North, Spotlight Stock Market, Nordic MTF och N...

Här kan du filtrera bland tusentals olika svenska och utländska aktier i jakten på just dina guldgrubbor. Klicka på k...

historisk avkastning, antal ägare, teknisk analys, analytikernas rekommendationer och mycket mer.

Filter

Standard

Spåra

Spåra som ny

Börsvärde MSEK

1

520 000

Land och lista

Valda länder

Valda listor

P/E-tal

0

50

Antal ägare

850

22 000

Förändr. ägare %

1 d

1 v

1 m

3 m

1 år

14

100

Lägg till filter

Standard

Kurs

Historik

Mina nya kolumner

USA

Test

Anpassad

	Namn	Äg. 1 år %	SMA 50/200 %	Rek.	Senast	+/- %	1 år %	Börsvärde MSEK	P/E-tal	Direk
Köp	3M Co	196,83	0,76	-	150,02	-0,09	-27,65	836 209	18,89	
Köp	AAK	96,27	0,12	-20	165,45	-4,58	20,14	43 996	29,08	
Köp	American Express Co	44,93	4,77	-	110,00	-2,49	2,08	882 745	13,49	
Köp	Arion Banki SDB	58,27	4,97	-	5,98	-1,97	5,84	11 065	25,89	
Köp	AT&T Inc	71,36	5,71	-	35,27	-1,29	13,34	2 481 884	18,43	
Köp	Axfood	31,86	0,04	-50	179,05	-3,4	4,74	38 899	23,17	
Köp	BillerudKorsnäs	21,11	2,64	11,11	116,70	-3,55	-2,99	25 194	24,92	
Köp	Boliden	14,98	2,15	35,71	198,40	-2,75	-21,5	55 796	9,64	
Köp	Coca-Cola Co	62,17	5,67	-	53,63	-2,37	18,26	2 282 178	26,42	
Köp	DNB	46,77	4,19	40	155,90	-3,56	-4,94	261 331	9,93	
Köp	Equinor	48,93	0,91	60	141,25	-1,6	-26,57	987 271	29,37	
Köp	Ericsson A	32,24	1,42	56,52	78,50	-4,03	-9,35	267 203	148,22	
Köp	Essity A	31,07	4,02	28,57	286,50	-3,21	10,4	208 850	20,36	
Köp	Essity B	24,97	4,59	28,57	287,60	-3,33	11,6	208 850	20,46	
Köp	Fabege	20,26	6,59	33,33	156,95	-6,35	26,49	55 439	9,23	
Köp	Hufvudstaden A	38,25	8,58	50	172,30	-4,81	15,48	38 240	9,64	

Lägg till filter

Allmänt

Belåningsvärde

Blankningsbar

Bransch

Börsvärde MSEK

Historisk utv %

Land och lista

Sök

Nyckeltal

Direktavkastning %

P/E-tal

P/S-tal

Teknisk analys

BB avstånd band %

BB avstånd kurs

Beta-tal

RSI 14

RSI Trend

SMA 20/50/200

SMA 50/200

Volatilitet

Övrigt

Analytikers rek %

Antal ägare

Dagar till rapport

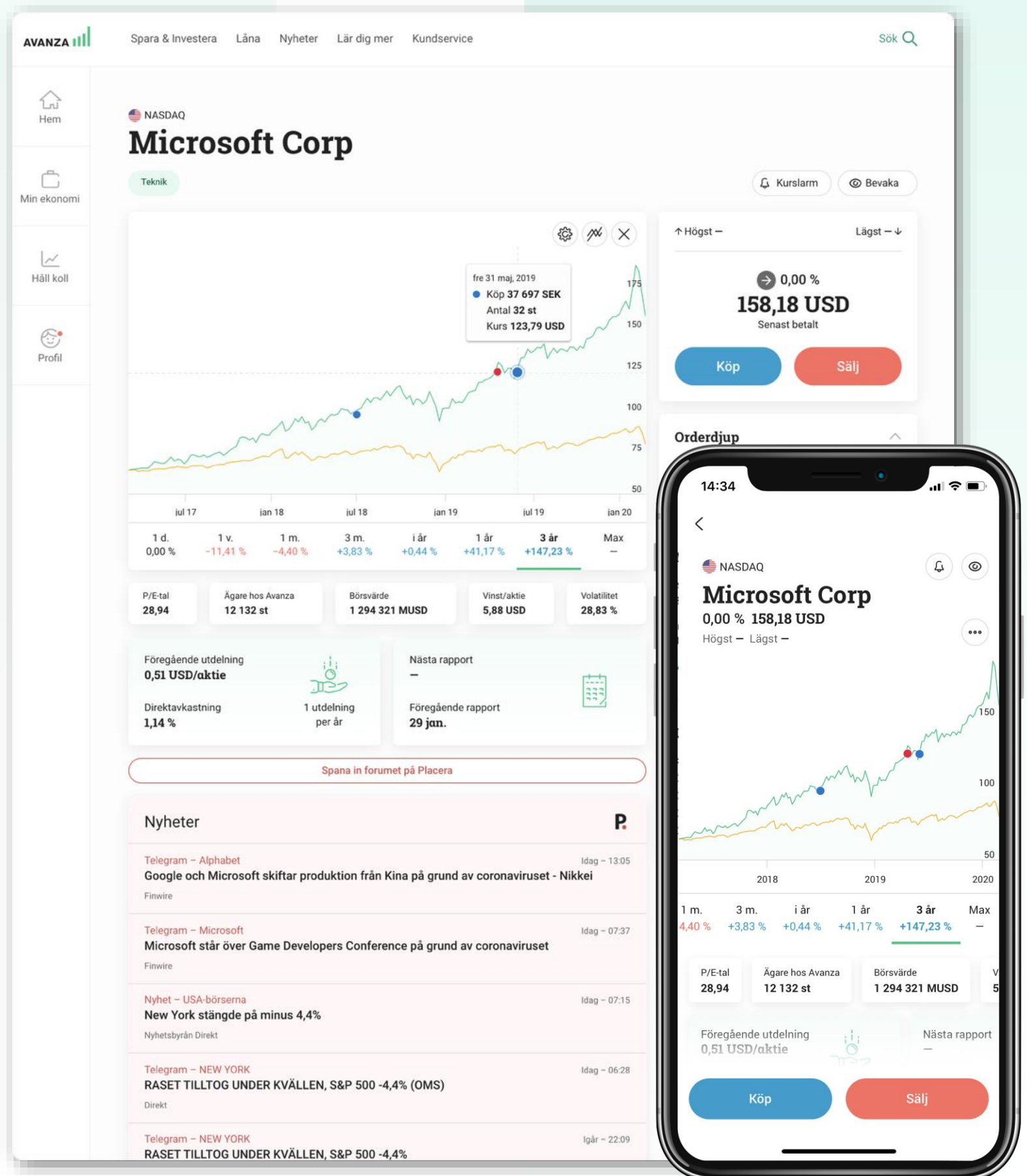
Dagar till utdelning

## Stock trading

# Stock overview

Our stock overview page will display real time price data and order book as well as a number of key metrics, a news feed and different chart types plotted with users buy and sell history.

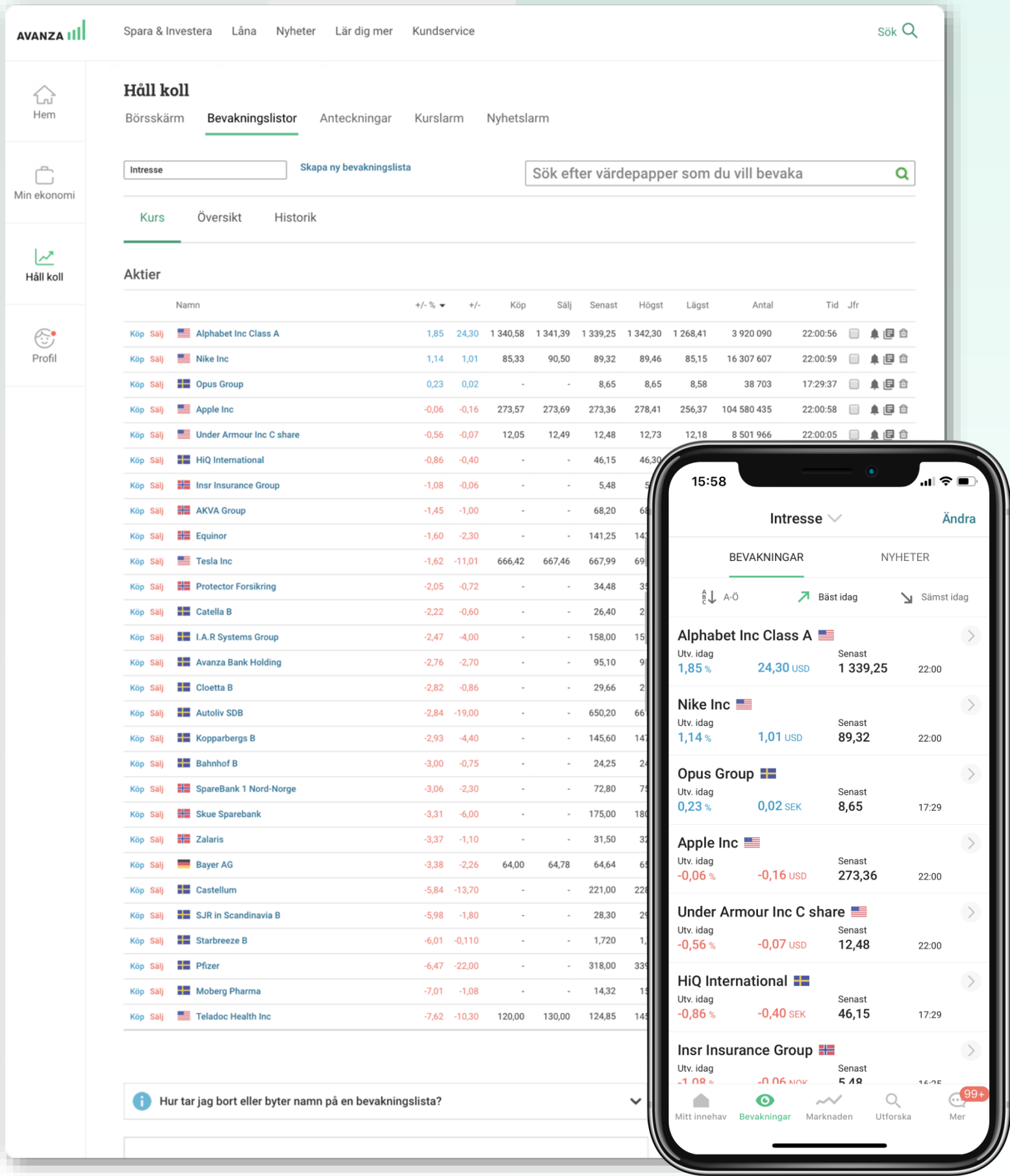
The chart also comes with the added functionality of being able to compare the performance to any other instrument in our investment universe as well as different indices.





# Keep up Watchlists

Users can create multiple watchlists of stocks, mutual funds and other financial instruments for an easy overview and comparison. This will also generate a customised news feed with news related to the companies and mutual funds in the watchlist.

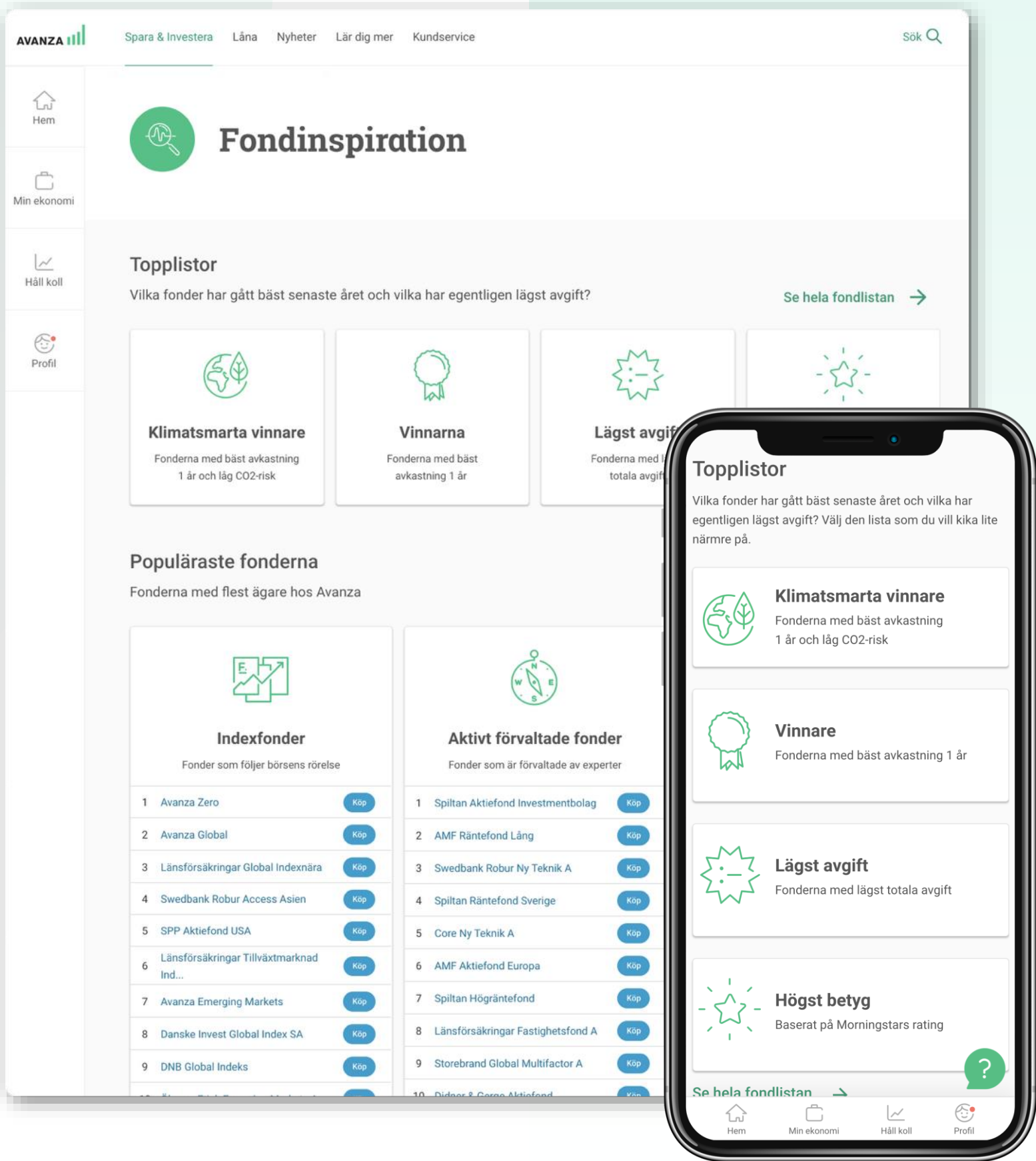




Mutual funds

# Mutual fund inspiration

Users can find inspiration for mutual funds to invest in by top lists on popularity, performance, fees, Morningstar rating etc.

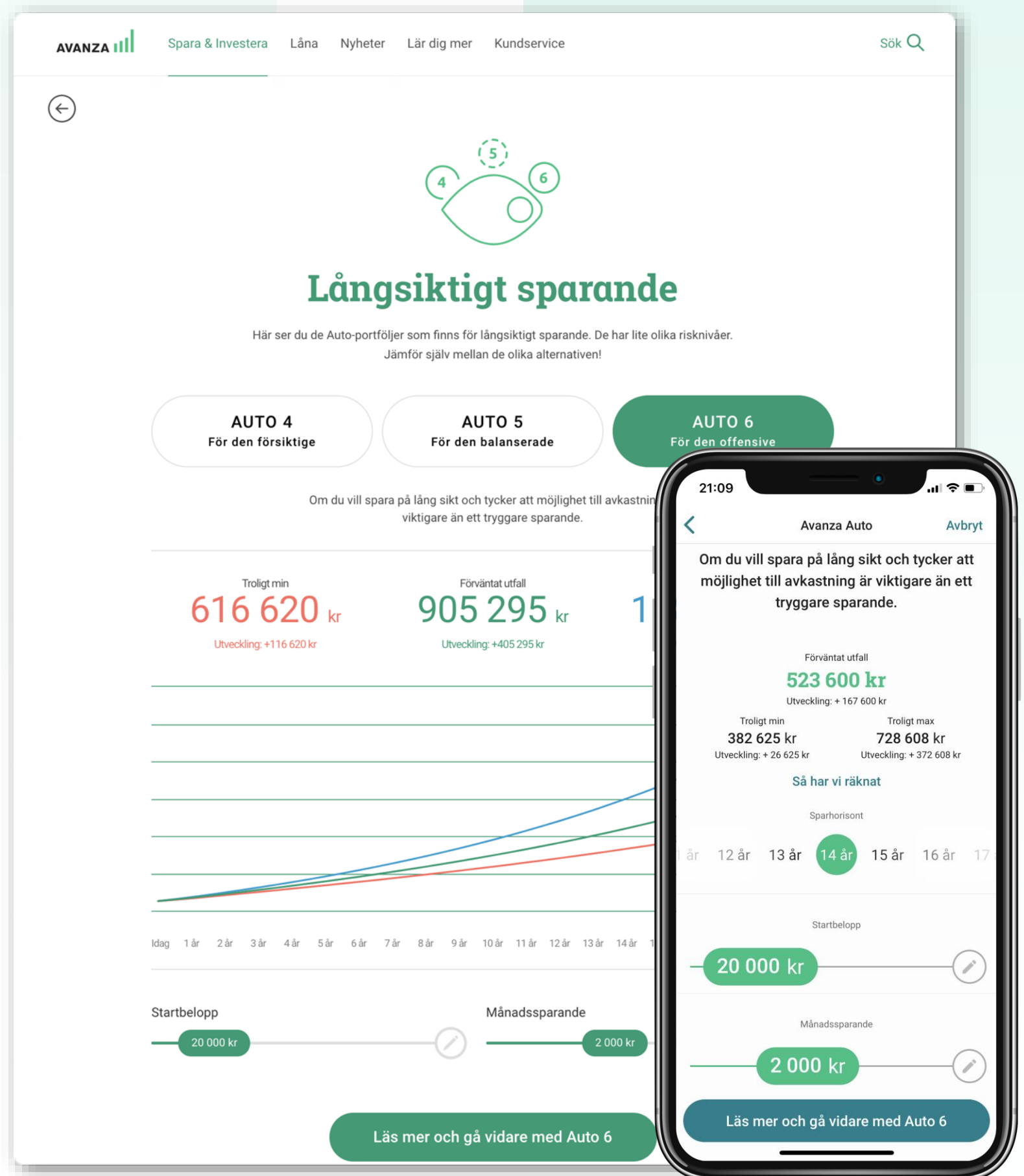


## Mutual funds

### Avanza Auto

For users that want an investment that manages itself, we offer a selection of special funds that manages the portfolio according to Modern Portfolio Theory.

Users select between 6 funds according to their risk tolerance, and can view projected returns before investing and setting up an automatic monthly investment.

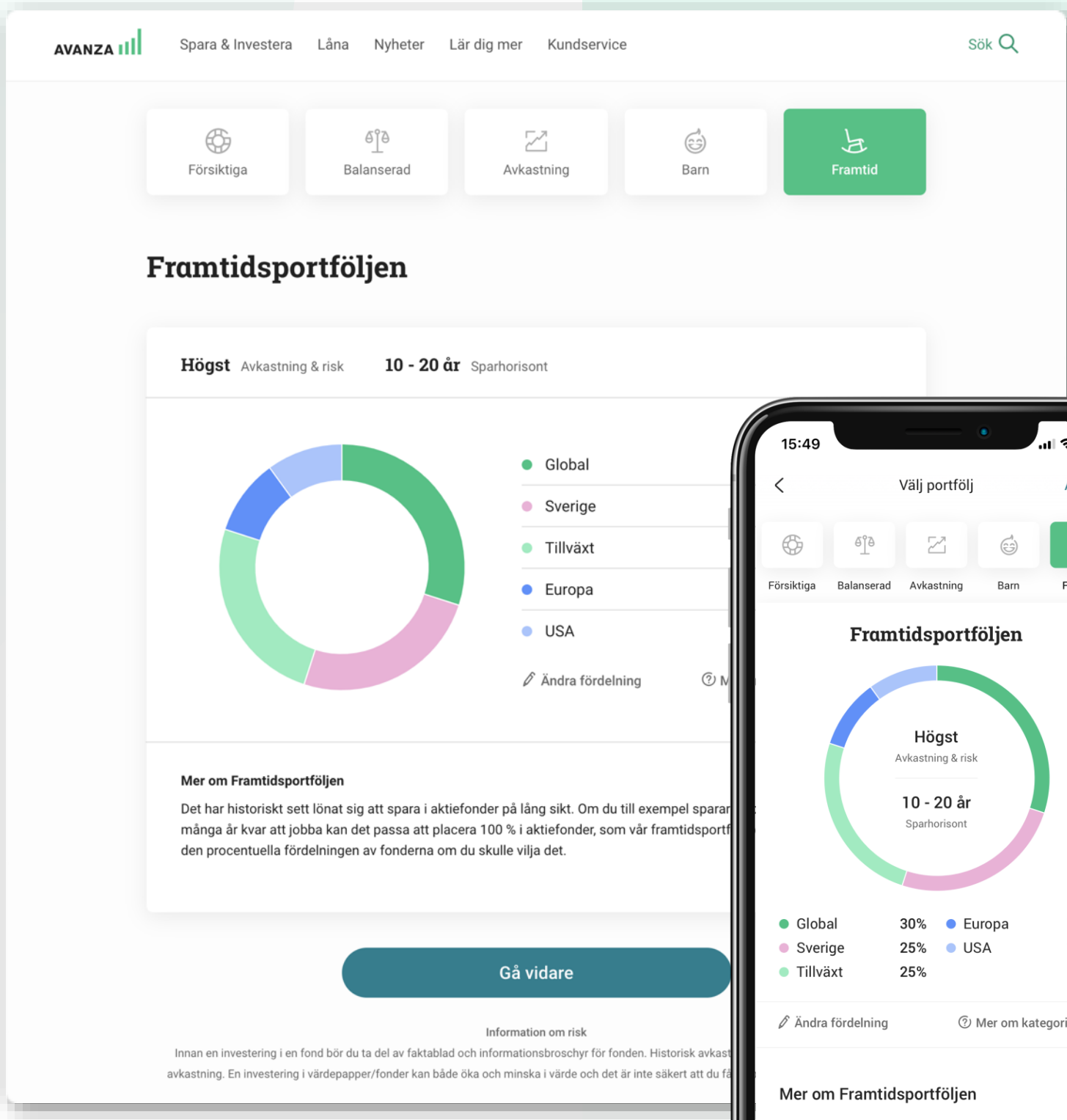


Mutual funds

Portfolio Generator

The Portfolio Generator will suggest an allocation of mutual funds across different regions and asset classes depending on the chosen portfolio.

Users can then edit the allocation and generate a portfolio of mutual funds for a one time purchase or automatic monthly investment.

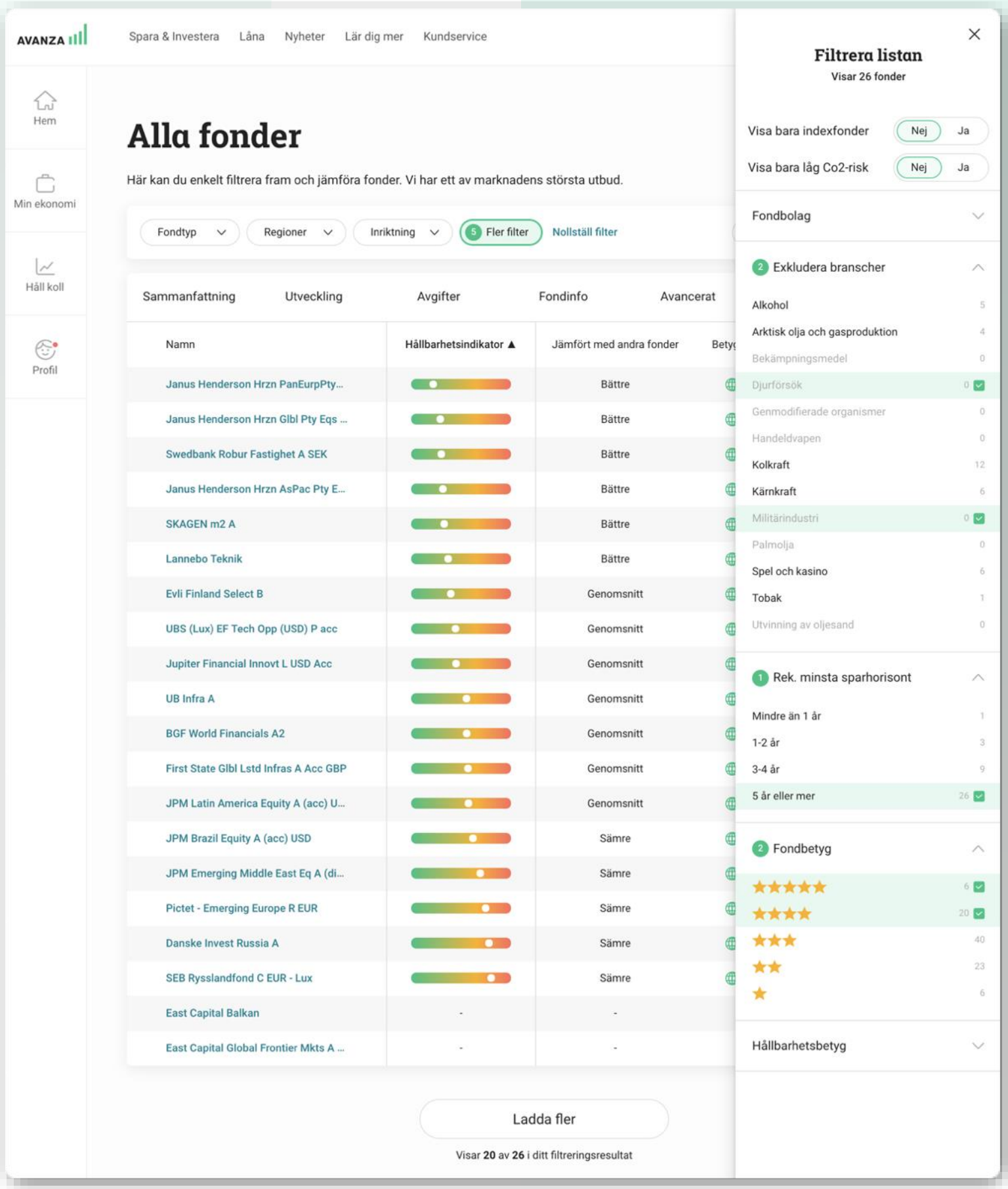


Mutual funds

Mutual fund screener

The mutual fund screener has a lot of filtering and sorting functionality including extensive sustainability data.

Users also have the ability to exclude industries like gambling, guns, animal testing, tobacco etc.



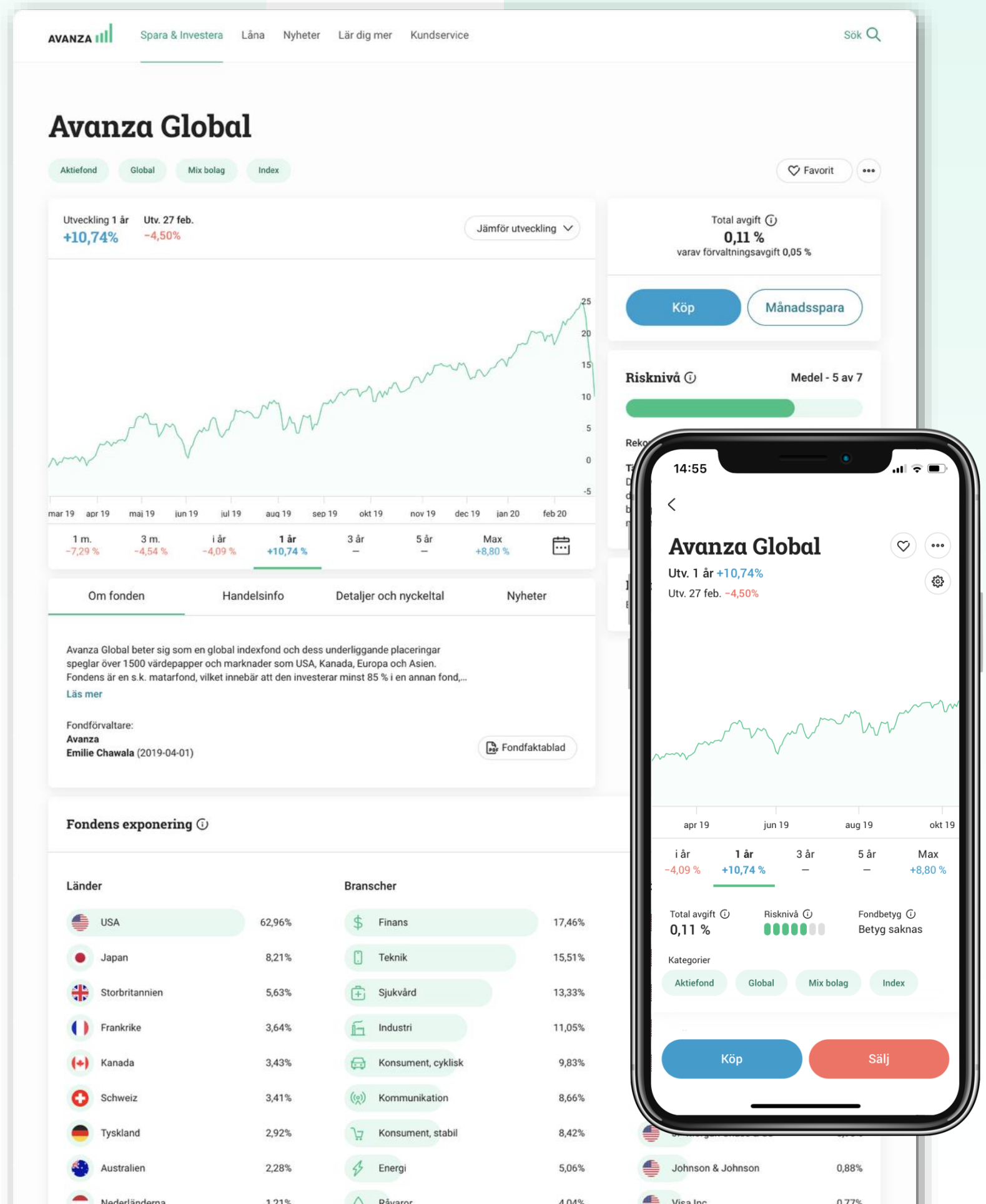


## Mutual funds

# Mutual fund overview

The mutual fund overview page give users an informative look at an individual mutual fund.

The chart comes with the added functionality of being able to compare the performance to any other instrument in our investment universe as well as different indices.

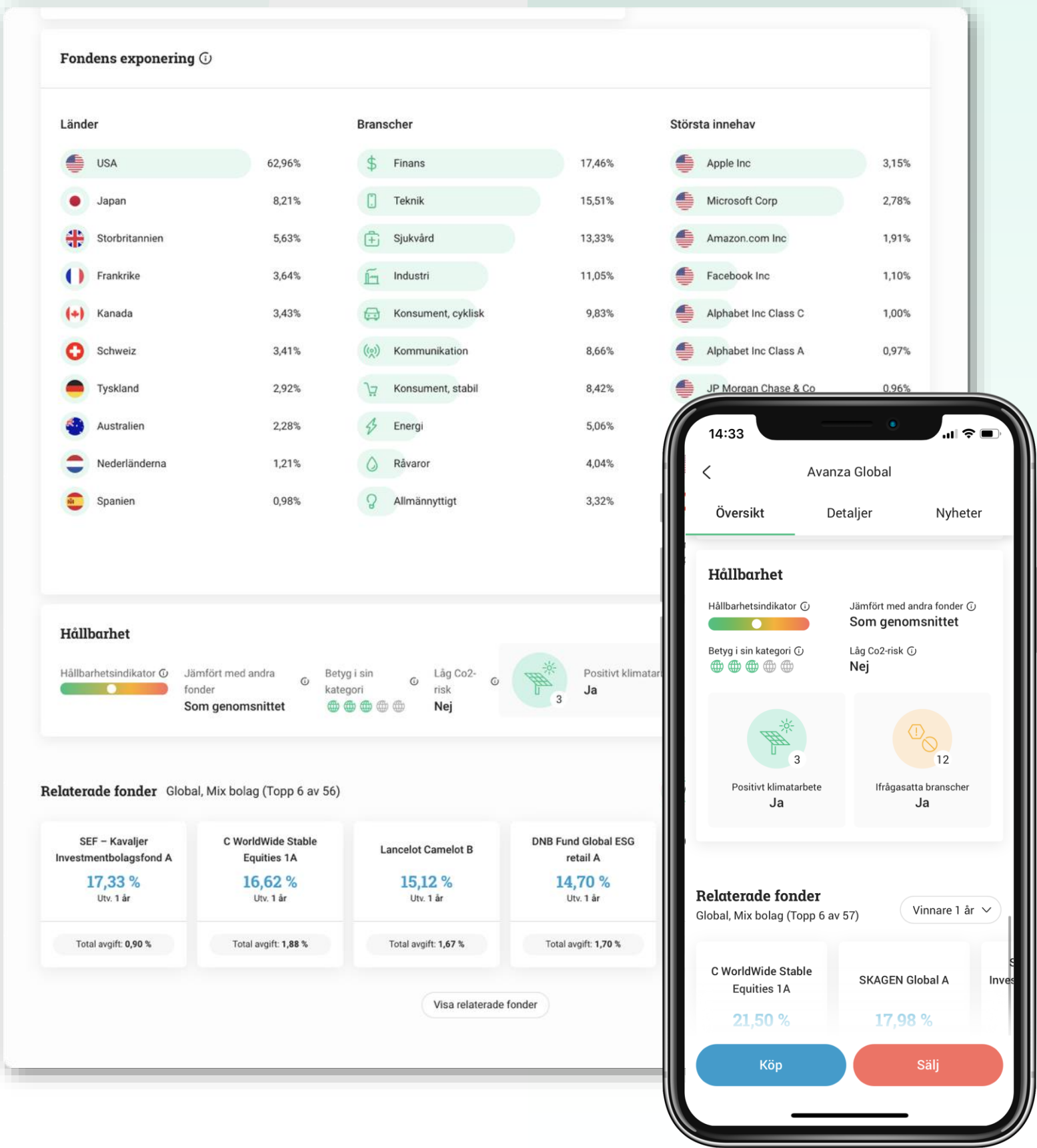




Mutual funds

Extensive fund data  
incl. sustainability  
scores

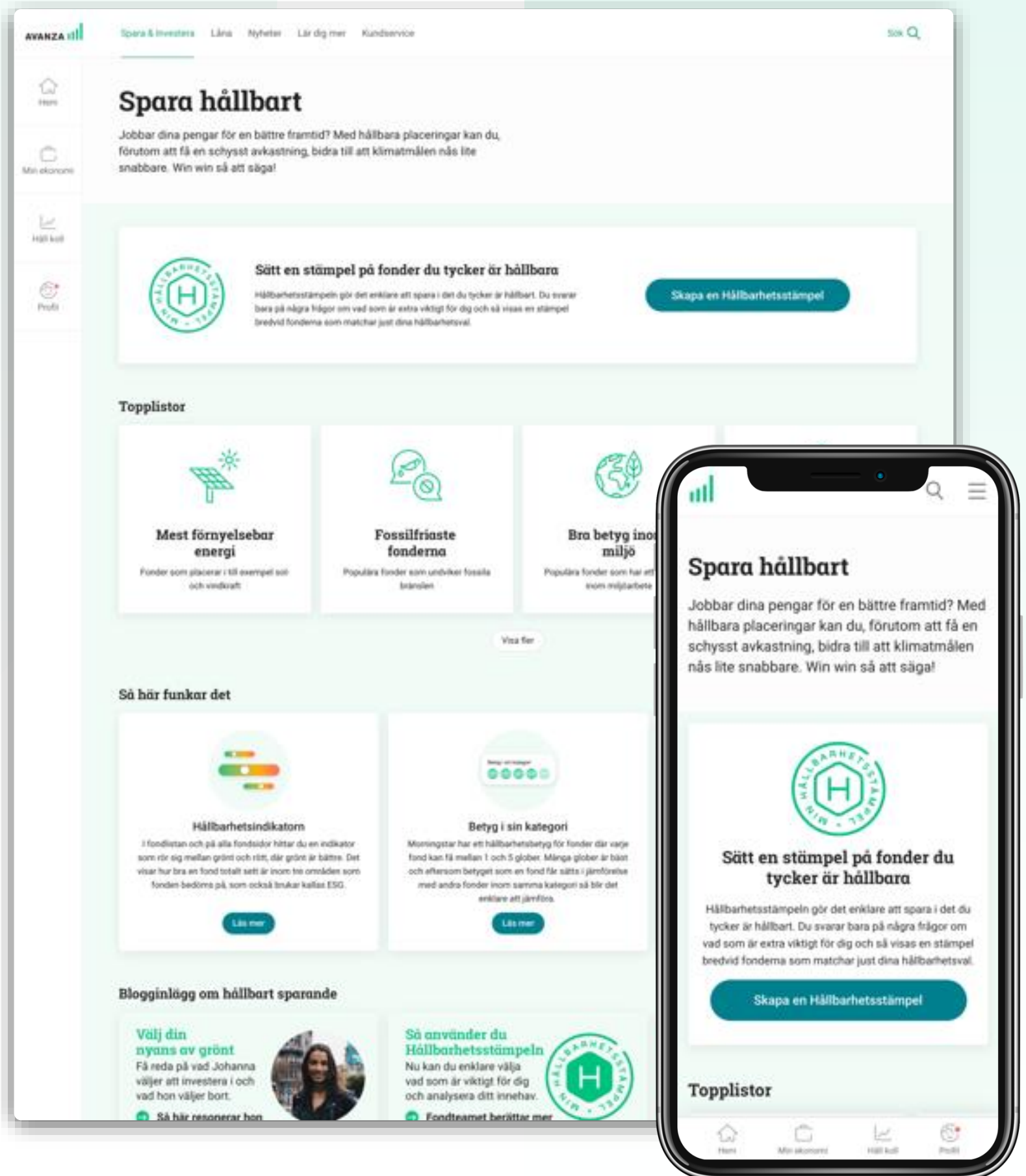
Scrolling down on the mutual fund overview page gives the user more information regarding the fund’s exposure to different markets, industries and top individual holdings as well as sustainability data.



## Sustainability

# Save sustainably

As the largest digital savings and investment platform in Sweden, we have a great responsibility not only to our clients but also to the society at large. Tools and products to help our customers allocate their savings to more sustainable options is a huge focus going forward.

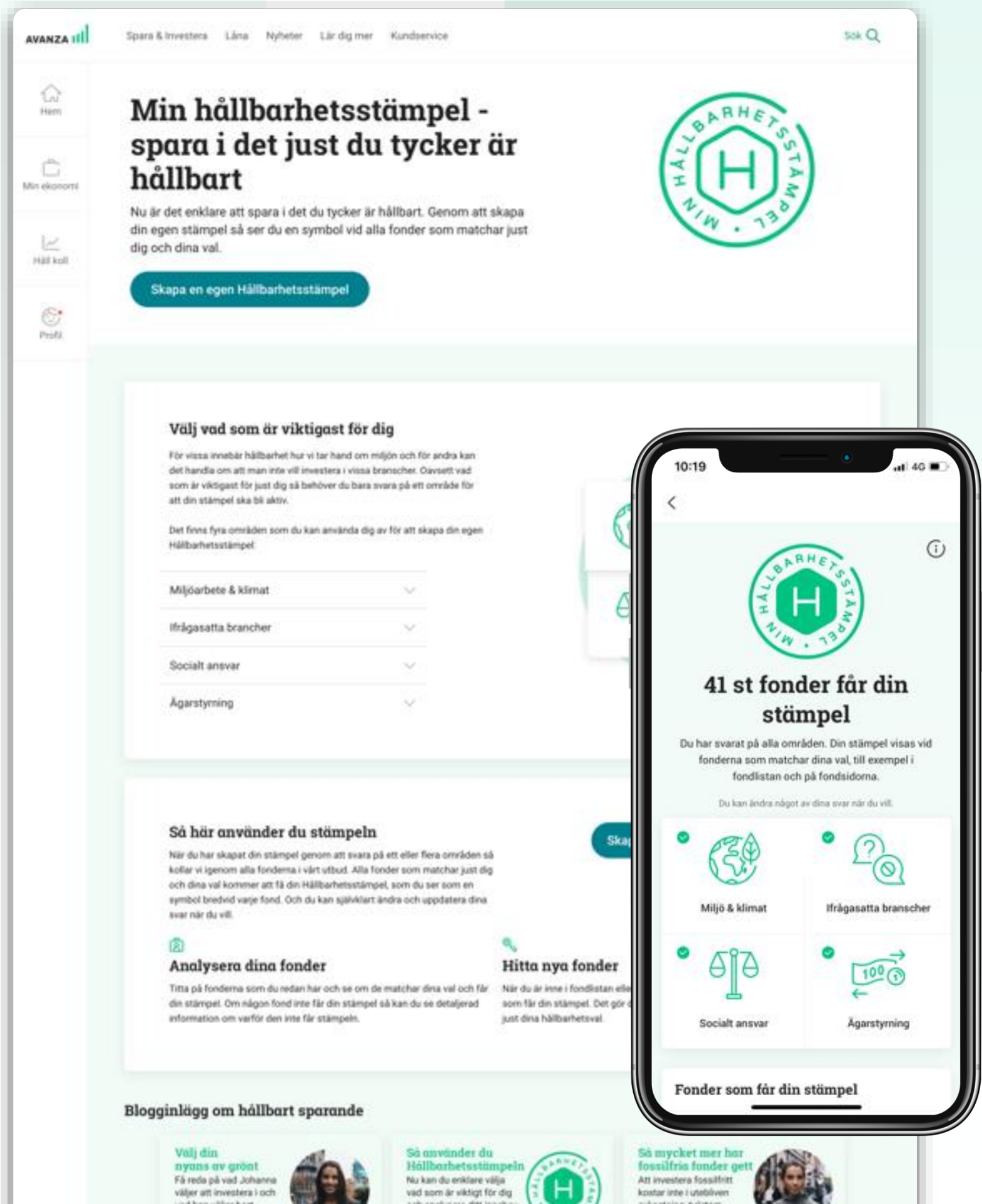


## Sustainability

# My Sustainability Label

Users can decide what is sustainable based on four areas. For example, how much they want funds to be exposed to fossil fuels, which industries they don't want to invest in and how important they feel it is that the companies in their funds work with human rights and working conditions for employees.

The user's personal sustainability label will be visible as a small symbol on all the funds that match their personal choices.

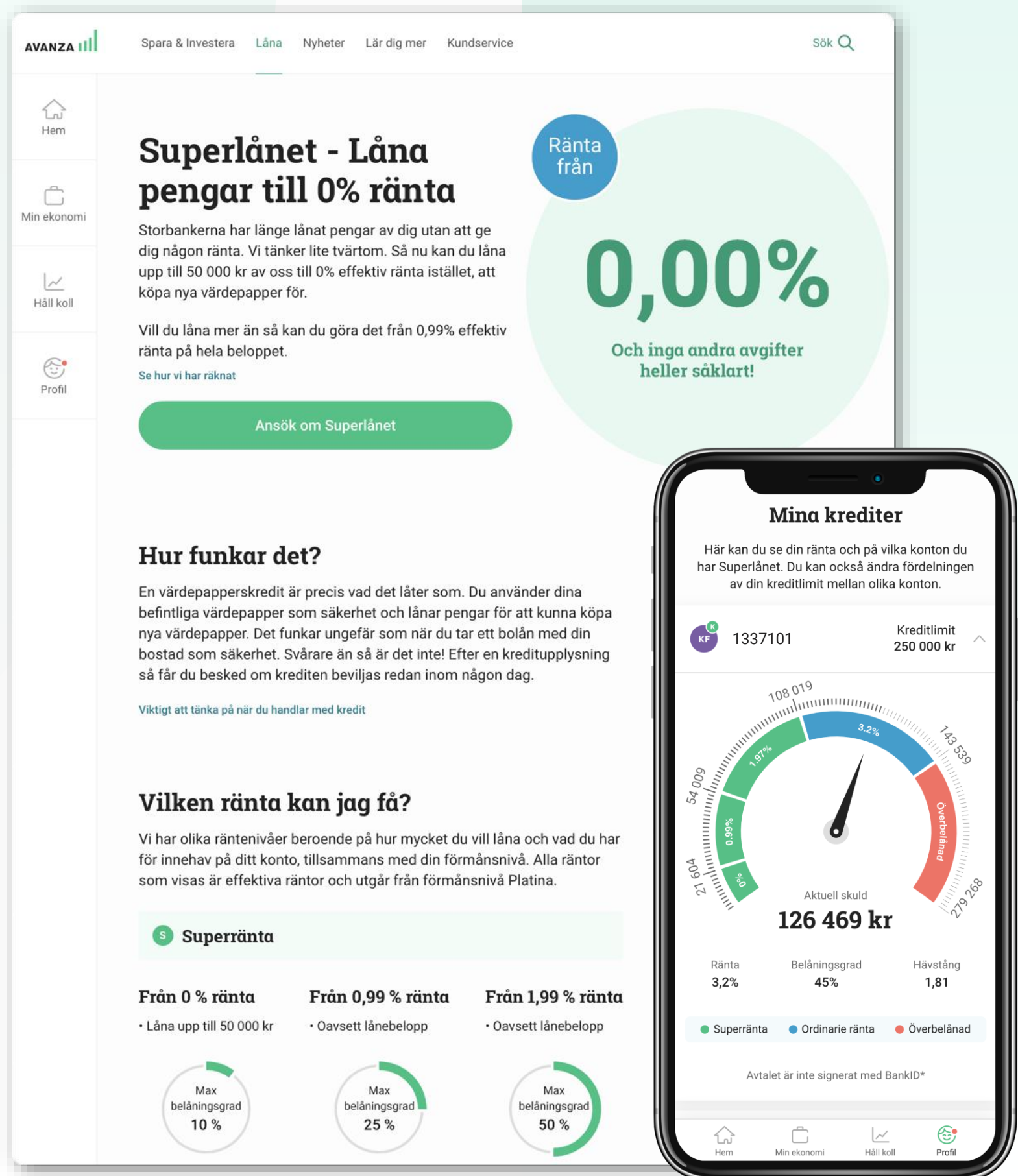




## Margin lending

# Margin lending from 0 % interest

Users can get access to margin lending starting from 0,00 % interest. When using margin lending users can get a clear overview of how much is currently being used and which interest rate is being applied on the loan.



## Mortgages

# Low interest mortgage offering

We offer our users access to a low interest mortgage product from our partner Stabelo.

AVANZA

Spara & Investera

Låna

Nyheter

Lär dig mer

Kundservice

Sök

# Bolån+

Ränta fr. 1,37%

Bolån med samma låga ränta till alla. Låna upp till 60% av bostadens värde till rörlig ränta på 1,37%. Med Bolån+ slipper du obekväma förhandlingar, "helkundskrav" eller hålla koll på ränterabatter som försvinner. Som det borde vara, helt enkelt.



Kolla om du kan få Bolån+



Flytta ditt bolån till Bolån+

Bolån+ är ett samarbete med Stabelo AB som kreditgivare. Med en rörlig ränta på 1,37 % för ett lån på 2 000 000 kr med 30 mån (effektiv ränta 1,38 %), blir det totala beloppet att betala 2 412 142 kronor, varav 412 142 kr ränta om räntan är oförändrad under lånets löptid (30 år). Den första månadsbetalningen blir då 7 839 kr vilket motsvarar en räntekostnad om 2 283 kr och en amortering om 5 556 kr/mån. Lånet förutsätter pant i fast egendom eller bostadsrätt.



Rörlig\* ränta 1,37%



Inga krångliga helkundskrav



Grön 10 pu

Kreditgivare  stabelo

### Aktuella räntor

3 mån

1 år

2 år

3 år



### Flytta till Bolån+

- ✓ Bolån med 1,37% rörlig ränta utan några krångliga helkundskrav
- ✓ Låna upp till 60% av bostadens värde med Stabelo som kreditgivare
- ✓ Slipp förhandlingar och att hålla koll på ränterabatter som försvinner



**Gör Snabbkollen**  
Här kan du testa om du kan få Bolån+



**Flytta ditt bolån**  
Ansök direkt om att byta till Bolån+

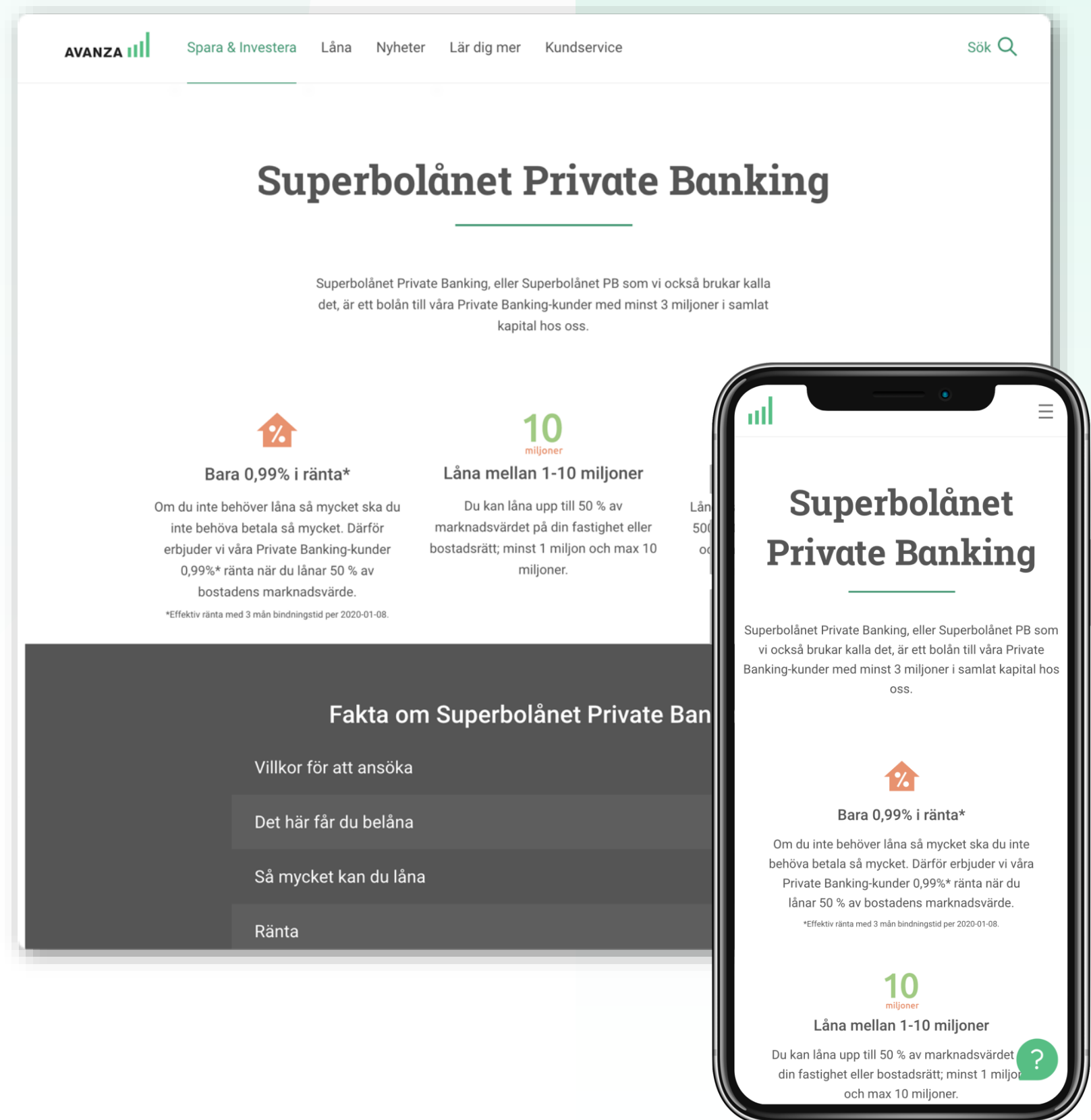
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## Mortgages

# Private Banking mortgage offering

Our Superbolånet Private Banking is a mortgage offering to our Private Banking customers with a very favorable interest rate. The LTV requirement is 50%.



## Mortgages

# Mortgage eligibility checker

Before applying for a mortgage, users can use the simple mortgage eligibility checker.

The image shows a desktop and a mobile version of the AVANZA mortgage eligibility checker. The desktop version is a web application with a sidebar menu containing 'Hem', 'Min ekonomi', 'Håll koll', and 'Profil'. The main content area is titled 'Snabbkollen Kan du få Bolån+?' and contains a form with the following sections:

- Se om du kan flytta ditt bolån**: A message stating 'Här kan du snabbt kolla om du kan få Bolån+ med Stabelo som kreditgivare. 1,37% i rörlig ränta - prutat och klart!'.
- Antal sökande**: Two buttons, 'En person' (selected) and 'Två personer'.
- Uppgifter om dig**:
  - Din fasta månadsinkomst**: A text input field containing '40 000'.
  - Har du studielån?**: Two buttons, 'Ja' (selected) and 'Nej'.
  - Har du andra lån?**: Two buttons, 'Ja' and 'Nej' (selected).
- Om hushållet**:
  - Hur många barn finns i hushållet?**: A dropdown menu showing '0'.
- Om bostaden**:
  - Vilken typ av boende vill du låna till?**: Two buttons, 'Bostadsrätt' (selected) and 'Villa'.
  - Vad är bostaden värd?**: A text input field containing '4 000 000'.
  - Hur stort är lånebeloppet?**: A text input field containing '2 200 000'.
  - Hur stor är månadsavgiften?**: A text input field containing '2 963'.

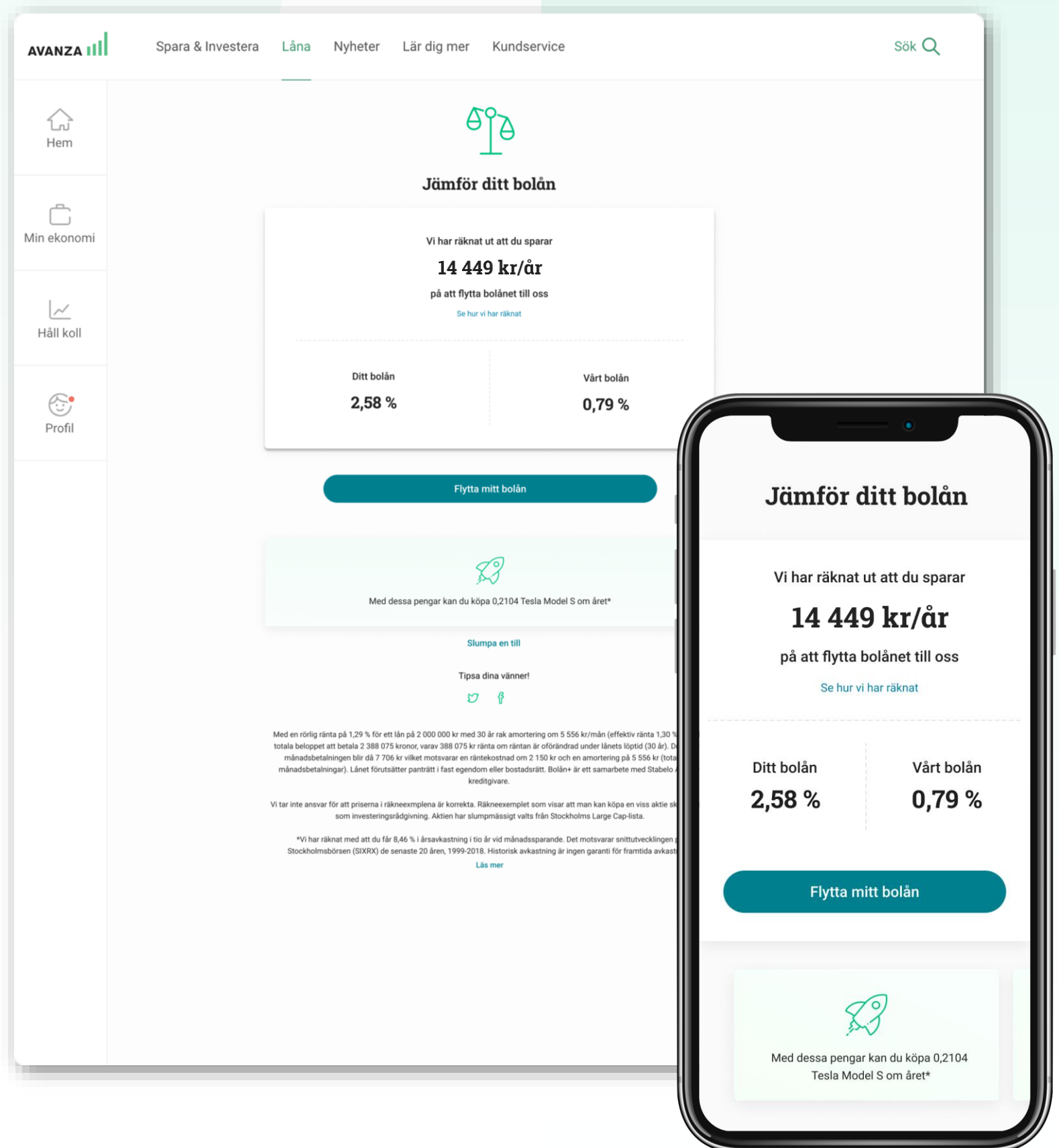
On the right side of the desktop form, there is a progress bar and a message: 'Det ser bra ut! Med de uppgifter som du har fyllt i så kommer vår kreditgivare Stabelo troligtvis kunna bevilja dig ett bolån. Så här har vi räknat'. Below this is a large blue button labeled 'Ansök om Bolån+ nu'.

The mobile version is shown as a smartphone screen displaying the same form, with a house icon and the title 'Kan du få Bolån+?'. The mobile screen also shows the same form fields and buttons as the desktop version.

## Mortgages

# Compare your mortgage

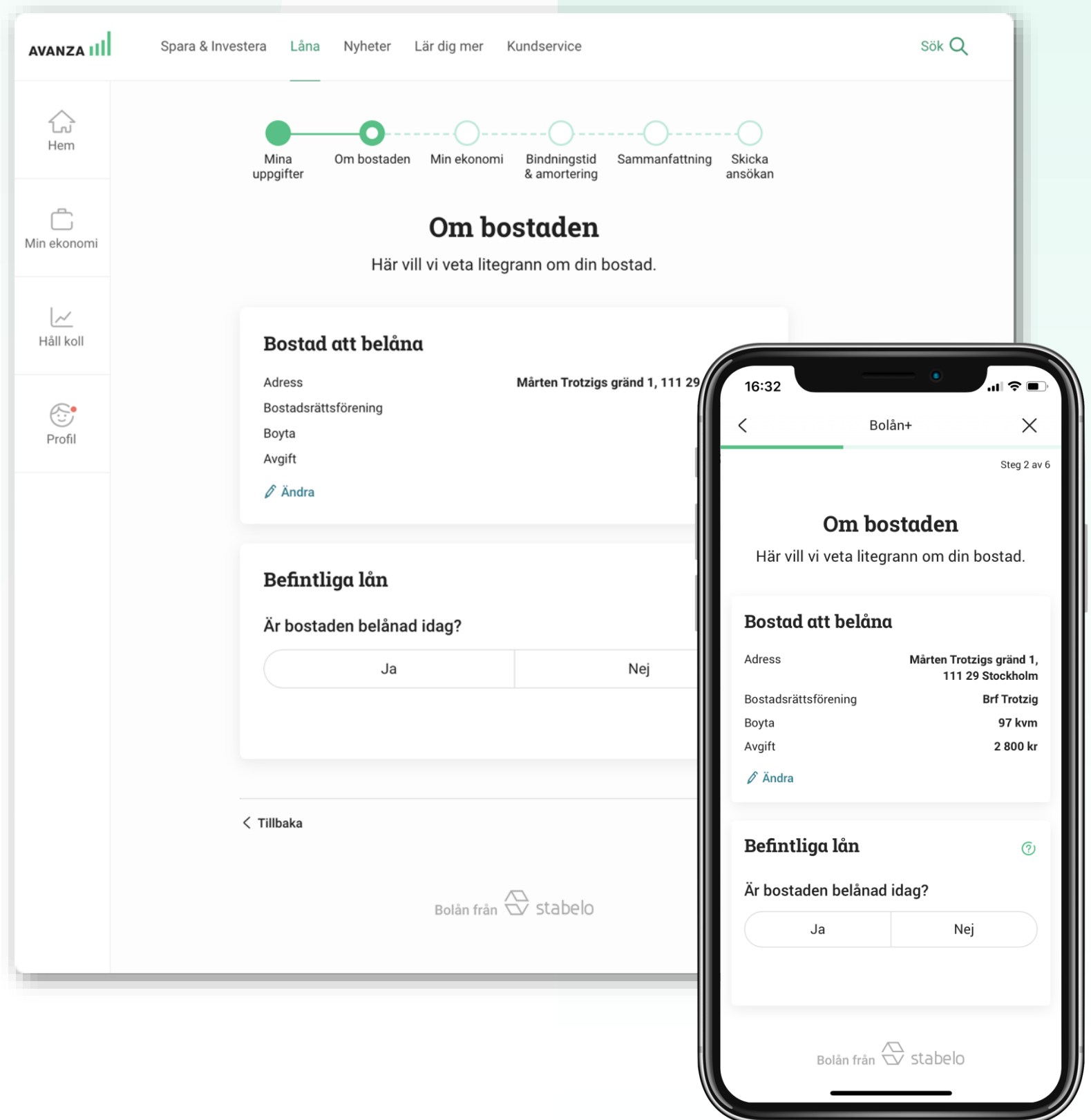
By letting users automatically gather information regarding their existing mortgage using mobile BankID we calculate the potential yearly savings by moving their mortgage to Avanza/Stabelo.



## Mortgages

# Digital mortgage application

Easy and modern mortgage application flow both on the website and in our iOS and Android apps.



## Savings accounts

# Third party savings account platform

Our users can open and manage high yielding savings accounts from third party bank partners directly on our webpage and in our app. These accounts are fully integrated in the Avanza user experience.

All accounts are included in the deposit insurance scheme, which also apply individually for each institution.

The image displays the Avanza website and its mobile app interface, both featuring a section for 'Sparkonto med ränta' (Spark account with interest). The website header includes the Avanza logo and navigation links: 'Spara & Investera', 'Låna', 'Nyheter', 'Lär dig mer', 'Kundservice', and a search icon. The left sidebar contains icons for 'Hem', 'Min ekonomi', 'Håll koll', and 'Profil'. The main content area on the website has a large green percentage symbol graphic and the title 'Sparkonto med ränta'. Below this, a description states: 'Ett sparkonto passar bra för dig som vill ha ett buffertsparande eller spara med låg risk.' Two tabs are visible: 'Ingen bindningstid' (selected) and 'Fast bindningstid'. A list of four Sparkonto+ accounts is shown, each with a bank logo, name, and interest rate:

Bank	Account Name	Interest Rate
Collector Bank	Sparkonto+ Collector	0,65 %
Resurs Bank	Sparkonto+ Resurs Bank	0,60 %
Santander	Sparkonto+ Santander	0,60 %
Nordax	Sparkonto+ Nordax	0,35 %

Below the list is a section titled 'De vanligaste frågorna om Sparkonton' (The most common questions about Spark accounts) with five questions listed:

- Är jag skyddad av insättningsgarantin när jag sparar på ett Sparkonto+?
- Varför är räntan högre om jag öppnar ett sparkonto direkt hos er samarbetspartner?
- Kan jag låsa upp ett bundet Sparkonto+ i förtid?
- Var hittar jag all information om Sparkonto+?
- Var hittar jag all information om Sparkonto+?

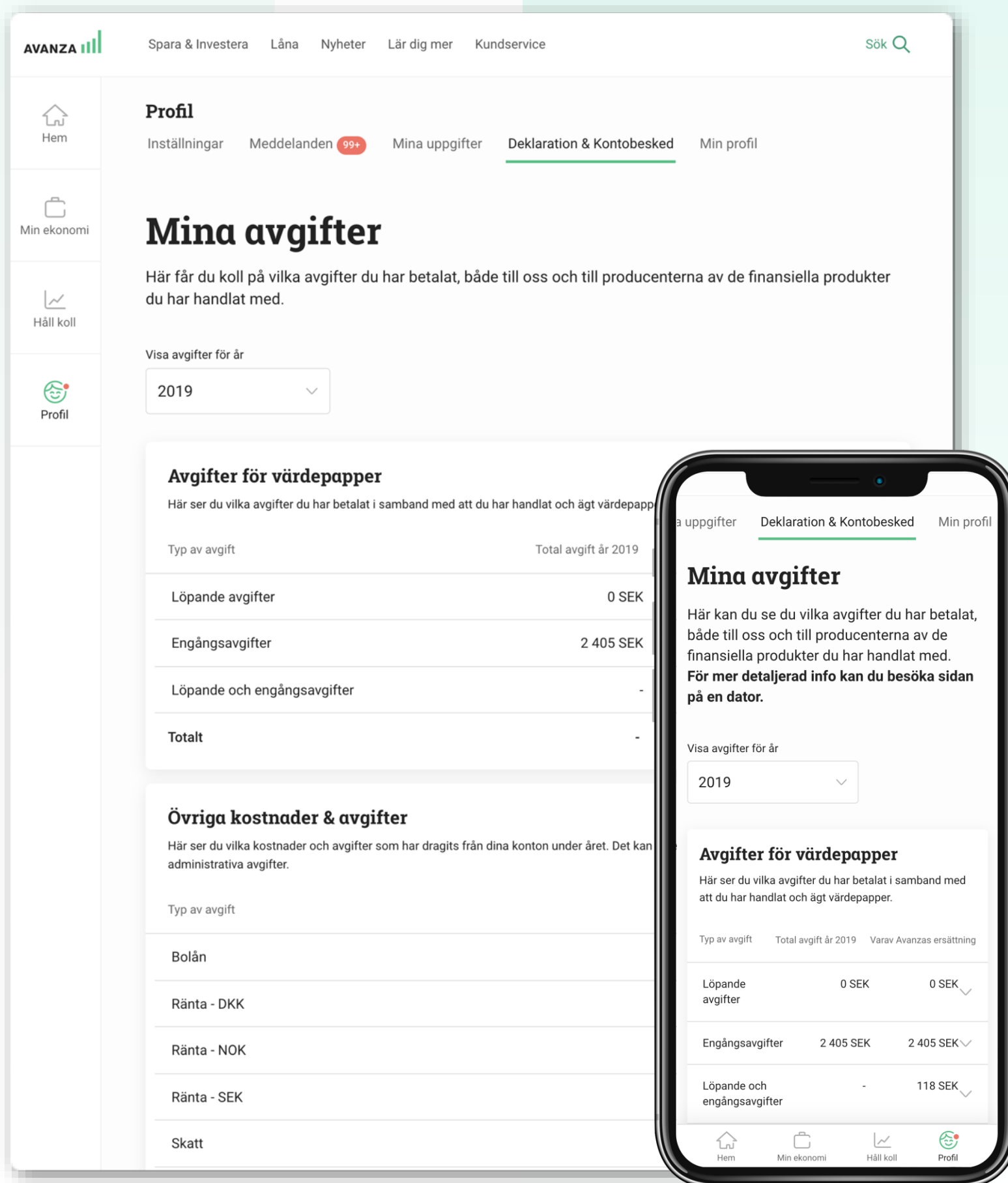
The mobile app screenshot shows the same 'Sparkonto med ränta' section, with a description: 'Ett sparkonto passar bra för dig som vill ha ett buffertsparande eller spara med låg risk. För att öppna ett konto i appen så behöver du ha Mobilt BankID.' It also features the same tabs and list of Sparkonto+ accounts.



## My fees

# Full transparency of costs

Transparency is a key part of our core values and our “My fees” page reflect just that, going way beyond MiFID II requirements. Users have easy access to all third party fees and commission as well as interest rate charges, taxes and other expenses.



## Investor Relations

### Sofia Svavar

✉ [sofia.svavar@avanza.se](mailto:sofia.svavar@avanza.se)

☎ +46 8-409 420 17

🌐 [avanza.se/ir](https://avanza.se/ir)

