**FAQ Yoyo**

#### **General questions**

**I cannot log in to my trading account. What do I do now?**

Please contact the Customer Care Center by telephone for login problems. For security reasons, telephone authentication is needed.

**How can I open a trading account with YOYO?**

You can complete the account opening directly online. This means you can sign the contract online with confirmation. You can confirm your identity via video conferencing or by uploading a copy of your passport.

**What is “invite a buddy”?**

Invite your friends to YOYO. If they also open an account with YOYO, not only will you both hopefully enjoy a great product, but you'll also (both!) get 25 CHF.

**Where can I get a copy of my passport certified?**

If you are in Switzerland, you can have your passport/ID card/driving license notarized free of charge at any post office or SBB ticket office using YOYO vouchers (which we are happy to send on request). We are also happy to provide notarized passport copies in the YOYO lounge in Lucerne. So please do visit us at our locations.

**Why do I need proof of address to register for an account?**

In certain cases, we require proof of residence, showing your exact address. Gas, water, electricity or fixed-line telephone bills (no older than six months) are accepted. Please note that we can only accept the document in German, French, English or Italian.

Please upload this document via «Login Bank».

**What investor protection does YOYO provide?**

Yoyo Bank Ltd holds a banking licence and is therefore subject to the supervision of FINMA (the Swiss Financial Market Supervisory Authority). YOYO Bank Ltd is a member of the Swiss Bankers Association (SBA) and a signatory of the Depositor Protection Agreement. This agreement provides each bank creditor (Depositor) with immediate protection of up to an equivalent of CHF 100,000 for cash savings should a bank become insolvent. Should YOYO Bank Ltd become insolvent, securities are fully guaranteed if they are held by the respective custodians in your name.

**Costs & conditions**

**Where can I find more detailed information on the trading costs and conditions?**

Complete information on all costs and conditions including commission tables is available on our website.

#### **Bank transfers / payments**

**How do I transfer money to my YOYO account? How do I fund my account? Are there funding limits on credit cards??**

You can transfer money to your YOYO account via Interbank (online banking, instruction to the bank) or ISR (inpayment slip with reference number) at the Post Office (Switzerland only) or via online banking.

**My transfer has not been credited to my account. What can I do?**

If the transfer has already been debited from the account at the bank/post office executing the order, please call our [Customer Care Center](https://en.swissquote.com/support) during opening hours so that we can check the transfer you have made.

**Are my deposits covered by the deposit insurance scheme?**

Yes, like any bank or securities dealer in Switzerland, YOYO Bank Ltd is required to sign the Agreement by Swiss Banks and Securities Dealers on Deposit Insurance and as such is a member of esisuisse. Client deposits held with Swiss branches of the bank are protected for up to CHF 100,000 per client, per bank. Deposits also include medium-term notes held in the name of the depositor at the issuing bank. All relevant information on the deposit insurance can be found at [www.esisuisse.ch](https://www.esisuisse.ch/en).

This information is subject to any modifications to the Banking Act and does not constitute a legal opinion.

#### **Account management**

**Account statements: where do I find the year-end statement?**

After logging in, you will find the account statements as well as the year-end statement under «Reports». Please note that the year-end statement is normally available from the middle of January.

**Change of address – what needs to be done?**

Please make the change directly in the account under «My Profile».

**Where can I find my notifications?**

You can access your notifications when you register under «Login Bank».

In the top-right, you will then see the «Communication» menu item.

**Where can I find my IBAN?**

Your IBAN is in your account overview.

**How can I close my account?**

If you want to close your account, please send us a signed letter requesting account closure to the following address:

YOYO Ltd

Floraweg

CH-6000 Lucerne

Please note the bank address, account and securities account number on the communication if assets need to be transferred.

You can also transfer the assets and leave the account open. If you no longer have any securities in custody, we continue to manage your account free of charge. You can also use the account actively again at a later point in time.

Because client feedback is very important to us, we would be very grateful for a brief outline of the reasons for balancing-out.

#### **Trading**

**Which products can I trade?**

You can trade the following products with YOYO:  
Equities and crypto currencies

**How can I place orders on the stock exchange?**

You can find out more about the various ways of placing an order in the «Trading with YOYO Bank SA» section of our stock exchange [guidelines](http://www.swissquote.ch/website-help/infos/general_info/six/six_e.html?trackPageId=v3x22rln0rebq1cjrv9gwp7ty*9293482974&cookieId=undefined&sessionId=v3x22rln0rebq1cjrv9gwp7ty).

**Can I also place my stock exchange orders by telephone?**

Stock exchange orders can be placed by phone, app, bot or on our website.