



Frequently asked questions

1 GENERAL QUESTIONS

Why should I use Wealthfolio?

Wealthfolio gives you the tools to help you manage and track all of your finances. You can quickly identify where all of your money goes each month and identify ways to cut back on spending while saving more.

Wealthfolio shows you how your finances are made up with easy to understand graphics and interactive charts for you to play with, so you can see summary information or click into more detailed views.

Wealthfolio makes managing your money easy and enjoyable and most importantly it's safe and secure.

I cannot remember my login details, what can I do?

If you have forgotten your login details, go to the login page of wealthfolio.moneyinfo.co.uk and click on the 'Problems logging in?' link. Here you'll find options to reset your password or your username. You'll need to enter your username to reset your password or your email address to request your username.

Once the information you enter has been validated, an email will be sent to you containing either a link allowing you to validate yourself by responding to security questions and then to reset your password, or details of your username. Once you have logged in to Wealthfolio you can amend your username, password or security questions by clicking on the 'Me' icon.

2 SECURITY

How secure is it?

We understand that we are dealing with sensitive financial information and that's why we take data protection and security so seriously. Wealthfolio uses data encryption and other security measures to ensure that your data is protected at all times. We don't store any of your bank or credit card account usernames or passwords. In fact, you simply see a read-only view of your banking or credit card accounts. No transactions take place through Wealthfolio; all that is still safely handled by your bank or credit card supplier. Using Wealthfolio is as safe as using your online banking service.

Here's the technical bit...

All information is securely transmitted using SSL standard encryption, which creates an encrypted connection between your browser and the servers. Your information remains encrypted at all times. The servers are protected with firewalls which prevent unauthorised access to the servers and are monitored 24/7. Transaction information is stored on servers located in a secure facility that is protected by the very best in physical security, electronic security and internal security policies to ensure that your details remain totally secure. Security personnel monitor the system 7 days a week, 24 hours a day and access requires multiple levels of authentication, including biometrics (fingerprint/eye scans) procedures.

How private is my data?

All of your data belongs to you and sensitive account information is completely private so that only you can see it. We don't store banking user names, passwords or any other account information. Your privacy and trust are our highest priority and so we put extensive safeguards in place to protect your identity, privacy and financial data at all times. When you add your own information on to Wealthfolio you can decide who it is shared with using Wealthfolio's privacy controls.

Why does Wealthfolio need the usernames and passwords for my bank and credit card accounts?

You give us this information just once and we use it to establish a secure connection to your Bank or Credit Card Company so that we can retrieve your transaction or statement information securely. Once the connection is made, we do not store your banking or credit card usernames or passwords in Wealthfolio.

Can Higgins Fairbairn Advisory LLP employees access or view my bank login details?

No. Wealthfolio does not store any of your Bank or Credit Card account usernames or passwords on any of our servers or systems. This means that no one at Higgins Fairbairn Advisory LLP can access your banking credentials.

If someone does manage to steal my Wealthfolio log in credentials, can they access my bank accounts and credit cards to make any transactions?

No. Wealthfolio gives you a read only view of your Bank Account or Credit Card information so you cannot move money around or make any transactions. You only ever enter your usernames and passwords once to enable us to establish a connection with your Bank or Credit Card supplier. Your usernames and passwords are not stored and are never displayed in Wealthfolio.



What is the benefit of using Wealthfolio for documents and messaging?

Wealthfolio also allows you and your adviser to send and receive secure messages and to upload and store PDF documents. The content of a message sent via Wealthfolio is encrypted before it is sent over the internet and therefore is far more secure than a standard email. All documents are virus checked and then encrypted before they are stored on the servers. As with your other banking and financial information all documents remain encrypted at all times, a document is only decrypted as you download it.

Is my data protected under the data protection act?

Higgins Fairbairn Advisory LLP strictly adheres to the General Data Protection Regulation and the Data Protection Act (DPA 2018), so you can be assured that any data, documents or messages are kept safe and secure with rigid data protection principles in mind. We do not share any data or information with third parties, unless given explicit consent by you.

What happens to my data if I no longer use Wealthfolio?

Should you stop using Wealthfolio all of your personal and financial data, along with any documents stored are completely deleted from the servers. You have the option to download all of your data and documents in the My Data area which you can access via the 'Me' icon.

3 BANK ACCOUNTS

How do I add a bank or credit card account?

Within the Statements page click on the Add button and confirm your consent for Wealthfolio to access your accounts. Enter the name of your bank or credit card supplier in the Search box and click on the search button. Wealthfolio will return those banks or credit card suppliers matching the name you have entered. Simply select the relevant entry from the list and click the 'Next' button. You will then be asked to input your online banking credentials. Your account will be added, and you will be able to monitor all transactions and up to date balances.

What happens if I am unable to find my bank or credit card supplier in the list?

Our banking integration partner is working to increase the number of providers currently being supported. If you are unable to locate a provider in the options available, firstly try inputting any variation of the bank's name i.e. RBS, Royal Bank of Scotland. If you are still unable to locate the provider, please contact Higgins Fairbairn Advisory LLP with the details and we will request that the provider is added to the service.



I receive an error message when attempting to add an account what do I need to do?

There may be several reasons why we are unable to link to your online banking site to set up your account:

- The online banking credentials input to Wealthfolio do not match those held by the bank's site. Please re-check your login details by accessing your online banking site and then, correcting the details, input them to Wealthfolio.
- Wealthfolio is unable to update your account due to technical difficulties at the banking site. Please login to your online banking site directly and verify that you can view all of your account information. Then try to update your account again through Wealthfolio. If you continue to receive this error, the problem will be escalated to the technical team at the banking aggregation technology provider and we will notify you when this is corrected.
- Wealthfolio could not update your account because the account has been locked. This usually results from too many unsuccessful login attempts in a short period of time. Please access your online banking site or contact their customer support to resolve this issue. Once you have done so, please update your account credentials within Wealthfolio in case they are changed.

Why are there transactions missing from my statement?

If you have made any transactions today or are expecting more transactions than are visible, refresh your account by clicking on the 'Refresh' button.

I have changed my online banking credentials, how do I update Wealthfolio?

Wealthfolio will be notified that your online login credentials have changed when it tries to update your account. In this instance a 'warning icon' will appear and by clicking on this you will be able to re-enter your updated details. You can also change your Online Banking Credentials via the Manage Accounts section by clicking on the cog icon. Please note this does not change the actual credentials used by your bank, only the way in which Wealthfolio connects to it.



4 FINANCIAL PORTFOLIO

How do I add an insurance policy to Wealthfolio?

To add a new insurance policy from your desktop, go to the Insurances page and click on the 'Add' button. Then choose the type of policy you are adding before clicking next. The Add Plan box is displayed. Follow the instructions to complete the relevant details before clicking the 'Save' button. On your mobile you can tap the 'Add' button at the top right and complete the details before saving.

How do I add an asset or liability to Wealthfolio?

To add a new asset or liability from your desktop, go to the Net Worth page and click on the 'Add' button then select the relevant type of holding. Complete the details before clicking the 'Finish' button. On your mobile you can tap the 'Add' button at the top right and complete the details before saving.

How do I add an investment plan or pension to Wealthfolio?

To add a new investment plan or pension from your desktop, go to the Net Worth page. Then click on the 'Add' button and choose the type of holding you wish to add. Wealthfolio will then guide you through the process of adding your new portfolio item. On your mobile you can tap the 'Add' button at the top right and complete the details before saving.

How are my investment plans updated?

Indicators to the right of each portfolio item tell you when the unit holdings and price were last updated so you can see at a glance the accuracy or strength of your valuations. Hover your mouse over the indicator for a description of what each one means:

- Three bars means that the units and price are updated via a direct feed from a platform or provider.
- Two bars means that the unit prices are being updated via a direct price feed, but units are being manually updated so may not be up to date.
- One bar means that the value of the item is manually updated and so may be an estimate.

How do I edit or delete an item that is already showing on Wealthfolio?

If you have been given access to do so, you can select the item to be changed, go to the Details tab and then click on the Edit button which will then allow you to update the information before clicking on the 'Save Changes' button to save your changes. To delete the item, click on the X button, next to the holding.



I have a query regarding the information being displayed in Wealthfolio who do I contact?

In the first instance, all queries regarding the information being displayed in Wealthfolio should be referred to Higgins Fairbairn Advisory LLP.

These FAQs should be read in conjunction with the T&Cs and Privacy Policy.