

UTRADE Token Frequently Asked Questions

1. What is UTRADE Token?

UTRADE Token is an authentication app for UOB Kay Hian customers to generate a One-Time Password (OTP) to log in to their UTRADE trading account.

2. Why is UOB Kay Hian switching from the OneKey token device to UTRADE Token?

With UTRADE Token, you can generate a One-Time Password (OTP) to login securely to your UTRADE trading account at greater convenience. It takes away the need of a physical OneKey device that could be misplaced, damaged or run out of power.

3. Is there an SMS alternative for OTP?

There is no SMS alternative as we believe that the UTRADE Token provides a better login experience for your UTRADE trading account.

4. What will happen to my existing OneKey token device?

The use of your existing OneKey device to log in to your UTRADE trading account will no longer be valid in March 2020. To ensure that your trading experience is not interrupted, you are encouraged to switch to the UTRADE Token once it is made available to you.

If you are using the same OneKey device to access other financial services, please do not discard your device.



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5. Is it compulsory to login to my UTRADE account with a One-Time Password (OTP)?

It is not compulsory to log in to your UTRADE trading account with an OTP. You may refer to <u>2FA Risk Awareness Statement (RAS)</u> to understand the risks involved if you choose to continue logging in without an OTP.

However, do note that once you have linked your trading account with an OTP, it will be compulsory to access your trading account with an OTP.

6. Which devices supports the use of UTRADE Token application?

The UTRADE Token is supported on both mobile phones and tablets:

- (i) Android version 6.0 or above; and
- (ii) iOS version 8 or above

7. Where to download the UTRADE Token app?

To set up, simply scan the QR code on our website or download from Google Play or the App Store once it is available.

8. What information do I need to have before registering on the UTRADE Token?

Please ensure that you have the following details on hand before registration:

- 1. Your UTRADE User Name/ID
- 2. Your UTRADE Password
- 3. A valid email address or mobile number



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(For overseas mobile number, kindly ensure that the country code is correct during the registration process)

9. What should I do if I have forgotten my UTRADE Token PIN?

As an additional security measure, you are required to set up a 6 to 10-digit PIN for your UTRADE Token and/or enable your fingerprint or Face ID login.

In the event that you have forgotten your Token PIN and do not have fingerprint/Face ID login enabled, you will have to uninstall and reinstall the UTRADE Token app. Alternatively, clear your app cache (for Android only). Do note that you will have to re-register your UTRADE Token once it is done.