

## YourCAM

FAQs for Users

## Section 1:

# General Questions



### **Q. Why should I use YourCAM?**

**A.** YourCAM gives you financial peace of mind, bringing you an overview of your entire financial life in one place. YourCAM allows you to track the value of investments and assets, alongside any liabilities.

Not only that but you have a secure method of communicating with us and we will share documents with you when required. All in one place, safely, and securely.

### **Q. How do I create an account?**

**A.** We will be sending registration emails to all our clients, so please keep an eye on your inbox and follow the instructions provided. If you have any questions, please email [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk) and one of the team will be able to help.

As part of the process you will be asked to set a password and security questions, to make sure your account is secure. Please make sure you choose a secure password and do not share these details with anyone else.

### **Q. Do I need my own email address to create an account?**

**A.** Yes, each client will have their own account and they will need their own email address to access this account. There are a number of reasons why we need give each person their own account such as privacy policy and legal ownership. However, once your account has been created, you will have the ability to share your account with your chosen family members.

### **Q. How do I access YourCAM?**

**A.** You can access YourCAM on your phone or tablet, by downloading the app (Apple users via the [App Store](#) and Android users via [Google Play](#)).

You can also log in to YourCAM on a desktop computer.

### **Q. What is the benefit of using YourCAM for messaging?**

**A.** Messages sent via YourCAM are more secure than messages sent via email. You will be notified when a secure message is sent to you and we are using this method to communicate with you so that you know the message is genuine. You can also send and receive attachments without the need for additional encryption.

**Q. What is the benefit of using YourCAM for sharing documents?**

**A.** YourCAM allows for documents to be accessed immediately, without waiting for the postman. It allows you to access the documents when you need them most, wherever you are and on whatever device you are using. It also means that documents remain secure within an encrypted environment.

We also care for the environment and this is part of our commitment to reduce our paper consumption.

**Q. Will I receive and be able to view my quarterly valuations and tax packs within the portal?**

**A:** Yes, as part of our aim to cut down on paper, we will no longer post these documents but notify you when they are available within your portal to view. Historical packs are also loaded within your profile covering the last two years.

**Q. Will I be able to view a list of my accounts and my valuation as at an earlier date?**

**A:** No, not in the format that you currently see in the existing portal. However, YourCAM does store a history of the value of your holdings and your total account value each day, which can be found in 'History' at a holding level, and 'Summary' at an account level.

**Q. Am I able to upload documents myself onto YourCAM ?**

**A.** In-app scanning on the app allows you to take a picture of your chosen document and convert it into a PDF. You can then upload this into your document folder or a message to the City Asset Management team. Please use YourCAM to provide any documentation that we ask for, as it is much more secure to provide important documents such as bank statements in this manner.

**Q. I have a query regarding the information being displayed in YourCAM, who do I contact?**

**A.** In the first instance, please send us a secure message from the Messaging area of the portal or contact a member of the City Asset Management team. If your query is of an urgent nature, please contact your usual City Asset Management contact or [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk).

**Q. Can I download the documents that are sent to me in YourCAM?**

**A.** Yes, you can download documents, however this is not necessary as they will be stored within YourCAM and can be easily accessed anytime. We would encourage you not to download documents unless you have a specific need, as the documents are stored securely and backed up regularly, to make sure the security is maintained at all times.

If you do want to download or print a copy of a document (such as a valuation), you can do this by clicking on the 'Print' button in the 'Net Worth' and 'Investments > Portfolio' pages. You can also take a snapshot of your valuation by going into Me > My Data > My Snapshots > Create New.

**Q. What is the maximum size document I can add to YourCAM?**

**A.** The maximum size document is 5MB.

**Q. Can I link my YourCAM profile with my partner's profile?**

A. Yes, to make sure you have a complete overview of your finances in one place, you can allow account information to be shared with your partner once you have both set up your accounts.

You can change this at any time, by changing the privacy settings on your accounts, or contacting [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk) to help.

**Q. Am I expected to fill out everything in my profile within YourCAM?**

A. No, at the outset we are using the main function to display your portfolio details. Over time, we will look to ensure your fact find information is fully populated within your profile. You have the ability to add any other additional information within your profile as you see fit.

**Q. Who is moneyinfo?**

A. moneyinfo Limited has developed and maintains **YourCAM** and is our chosen technology partner. It works with a number of firms in the financial sector in the provision of portal services. More information can be found here: [www.moneyinfo.com](http://www.moneyinfo.com)

**Q. I cannot remember my log in details, what can I do?**

A. If you have forgotten your password, go to the login section of [yourcam.city-asset.co.uk](http://yourcam.city-asset.co.uk) and type your email address to reset your password. You will then receive an email containing a link that allows you to validate yourself by responding to security questions. Once validated, you will be prompted to reset your password.

Once you have logged in to **YourCAM**, you will be able to amend your username, password or security questions at any time by clicking on me > Settings.

If you have forgotten the answers to your security questions and your password, please contact [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk) and we can create a temporary password for you once we have verified your identity. Once you have accessed your account using the temporary password, please make sure to amend your password as soon as you are able to by clicking on me > Settings.

## Section 2: Security



### **Q. How secure is YourCAM?**

**A.** As you would expect, cyber security is of the utmost importance to us and our carefully selected technology partner. All data within **YourCAM** is fully encrypted and we deploy a range of security measures to make sure your data is protected at all times.

We take your privacy very seriously, and at no times will anyone at City Asset Management have any record of your password or answers to your security questions.

All information is securely sent and received encrypted, which means that information cannot be read by anyone listening between your computer and the **YourCAM** service. Even when we process any of your data internally, we still encrypt it.

Our technology partner, moneyinfo, protects the infrastructure in several ways using advanced technologies and also using a Security Operations Centre (SOC), which constantly monitors what happens in the **YourCAM** environments. This means if something looks suspicious, the SOC will inform us immediately. Moneyinfo's infrastructure is designed in such a way to allow for high availability; if there's a blip and something goes wrong, a spare piece of the environment automatically picks it up, making sure that you can still access your information seamlessly.

Also, your data is stored in an environment located in an ISO27001 certified facility, which is protected by the very best in physical security, electronic security and internal security policies to make sure that your details remain totally secure. This includes procedures to ensure all employees of moneyinfo are vetted to the highest industry standards.

### **Q. How private is my data?**

**A.** 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 **YourCAM**, you can decide who it is shared with using the privacy controls. There are a number of ways that you can set your privacy controls to cater to your individual needs.

**Q. How do I change my privacy controls?**

**A.** You can change your privacy settings by navigating to me > my account > my privacy settings. This will tell you who can currently view your information, and allow you to change that.

You will also have the option to set custom privacy settings on any individual item that you add to **YourCAM**. When you add an asset or investment, you will be asked if you want to change who can see that item and you can choose to hide specific items from City Asset Management staff or partner, even if that is different to your default privacy settings.

We do recommend that you allow City Asset Management staff to view your information, as this will allow us to provide the best service for you. However at no point will any City Asset Management staff have visibility of your passwords, or be able to access any of your accounts held outside of City Asset Management.

**Q. Is my data protected under the Data Protection Act?**

**A.** City Asset Management strictly adheres to the General Data Protection Regulation (GDPR) 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. This is in very limited circumstances, such as when we provide information to our custodian services, Platform Securities LLP. You can contact our Data Protection Officer via [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk) if you have any questions or issues.

**Q. Who can use my data?**

**A.** City Asset Management will use your data solely for the purpose of managing your account and providing you with wealth management services. Moneyinfo can only use your data within the context of the creation of 'aggregated data', which means your data is anonymised and then combined with data from multiple sources. Moneyinfo will never use any data that identifies you personally. Your data will never be shared with any third parties. For full information, please refer to our [privacy policy](#).

**Q. What happens to my data if I am no longer a client of City Asset Management?**

**A.** If you decide to no longer be a client of City Asset Management then your **YourCAM** access will be revoked. You will have an opportunity to download your data in line with the regulatory requirements.

All data will be completely deleted from the servers after 30 days from the deletion of your account.

## Section 3: Financial Portfolio






All of your investments held with City Asset Management will be automatically added to **YourCAM** for you. However, should you also wish to add any other assets or plans that are not managed by us, you can do this by following the steps set out below.

### Q. How are my City Asset Management plans updated in YourCAM?

A. Any investment or pension plans managed by City Asset Management will be updated either by electronic data feeds or by the team, depending on the data available from the providers of your plans.

The valuation 'strength' is indicated alongside each plan using a 'wifi' style signal indicator.

| Saving & Investments £278,835   |   |
|---|---|
| <div style="background-color: #4CAF50; height: 15px; width: 100%;"></div> |   |
| An ISA - PR 1000292   | £51,768.17   |
| Investment Plan - HARX007831  | £28,941.80   |
| moneyinfo Portfolio   | £198,125.00  |

- ◆ Three bars mean that the unit price and unit holdings are being updated via an electronic data feed from your provider and should always be up-to-date.
- ◆ Two bars mean that the unit prices are being updated via a direct price feed, but units are being manually updated periodically by the team at City Asset Management so may not be up-to-date.
- ◆ One bar means that the value of the item is manually updated occasionally by the team at City Asset Management.

The vast majority of your City Asset Management holdings will fall within the three and two bar categories.




**Q. Can I view the performance of my Portfolio over different time horizons?**

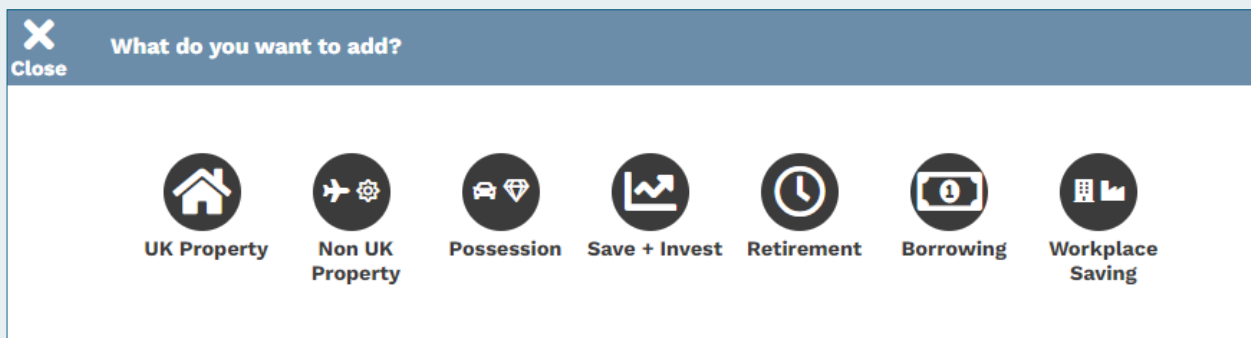
A. Yes, if you navigate to your Portfolio, and select 'Performance' you can view a chart showing the accumulated performance of your Portfolio since September 2011 or your portfolio inception date, whichever is later. You can also see the performance of your Portfolio over different time horizons: the latest period (meaning the last month), since inception, over the last year, over the last three years and over the last 5 years.

You can also zoom into the chart to look at performance over different time horizons, however please be aware that the chart will not rebase the performance to the start of the selected period, it is simply showing you a sub-section of the overall Accumulated Performance chart since the portfolio inception date (or September 2011).

**Q. How do I add an investment or pension plan to YourCAM?**

A. Navigate to Net Worth

- ◆ Click 
- ◆ Choose the correct option from the list i.e.  OR 

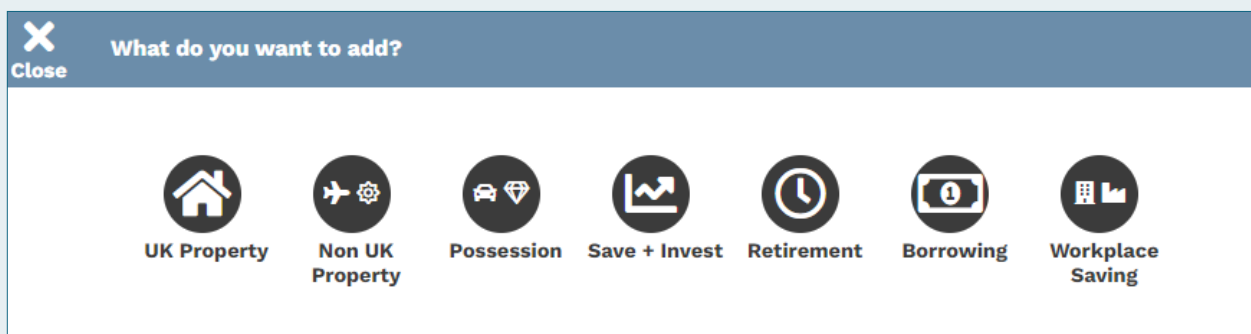


Once you have entered the information you can click on **Save** and your investment or pension will be added to the portal.

**Q. How do I add my property details to YourCAM?**

A. Navigate to Net Worth

- ◆ Click 
- ◆ Choose the  option from the list below





Enter your house number/name and postcode and click on the magnifying glass. If your property address, purchase date and price are populated, you can click on **Save**. If no data is returned, this can be added manually.

Once you have entered the information you can click on **Save** and your property will be added to the portal. You can adjust the value if required, otherwise our house pricing data feed will update the values monthly.\*


\* Valuation data for properties is uploaded quarterly.

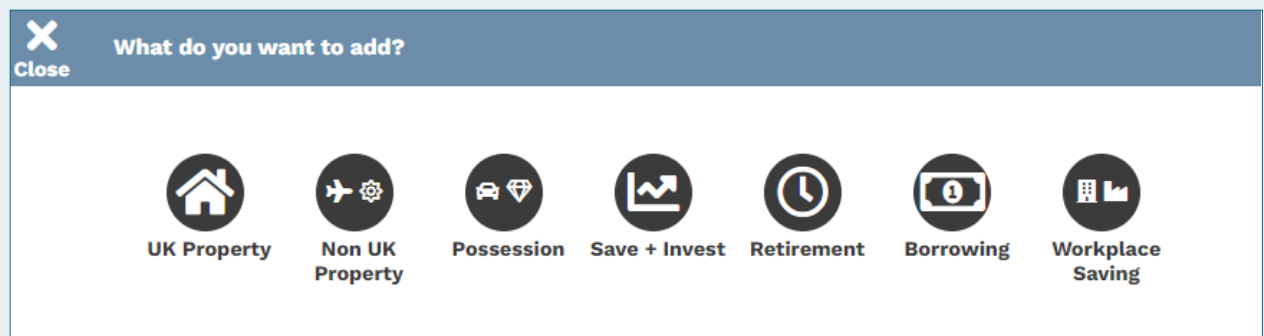
#### Q. How is my property value worked out?

A. We use a third party to provide house price valuation data which uses sold prices in your area and works out averages according to the location.

#### Q. How do I add an asset or liability to YourCAM?

A. Navigate to Net Worth

- ◆ Click 
- ◆ Choose the category for the item you want to add and follow the on-screen prompts.




#### Q. How do I edit or delete an item that is already showing on YourCAM?

A. You can only amend or delete items that you have added yourself by accessing the item and clicking in Edit Details.\* If you believe there to be something added by City Asset Management that should not be showing, please contact City Asset Management by sending a secure message with your query.

\* Editing or deleting items must be done on a desktop or tablet.

#### Q. Do I need to add my accounts and investments held outside of City Asset Management into YourCAM?

A. While **YourCAM** is designed to provide a complete overview of your financial information in one place, it is not necessary for you to add information on any of your other accounts and investments. You can use **YourCAM** solely for receiving updates and important information on your investments held within City Asset Management, and for communicating with the team who look after your account.



## Section 4: Fact Find

### **Q. Why have I been asked to complete a Fact Find and what is the information I provide used for?**

**A.** When it comes to investing, we recognise that each client has their own personal objectives. To create a portfolio and provide financial advice to help you meet your needs, it is important that we carefully consider your personal circumstances. By developing a good understanding of your assets, liabilities, income and expenditure, we are better placed to assess your ability to bear risk in the context of the services we provide and the advice that we give.

This means you will be asked to submit a 'Fact Find' on an annual basis, which is a request for information on your finances, investment goals and other personal information. You are not obliged to provide full information about your circumstances, but the more information you share, the better job we can do when assessing your needs.

### **Q. How do I complete a Fact Find?**

**A.** You will receive a secure message from us with a link to complete the Fact Find process. Once you start filling in your information, you can save your progress at any time by clicking 'save' on any section. This means you do not have to complete all the sections at the same time.

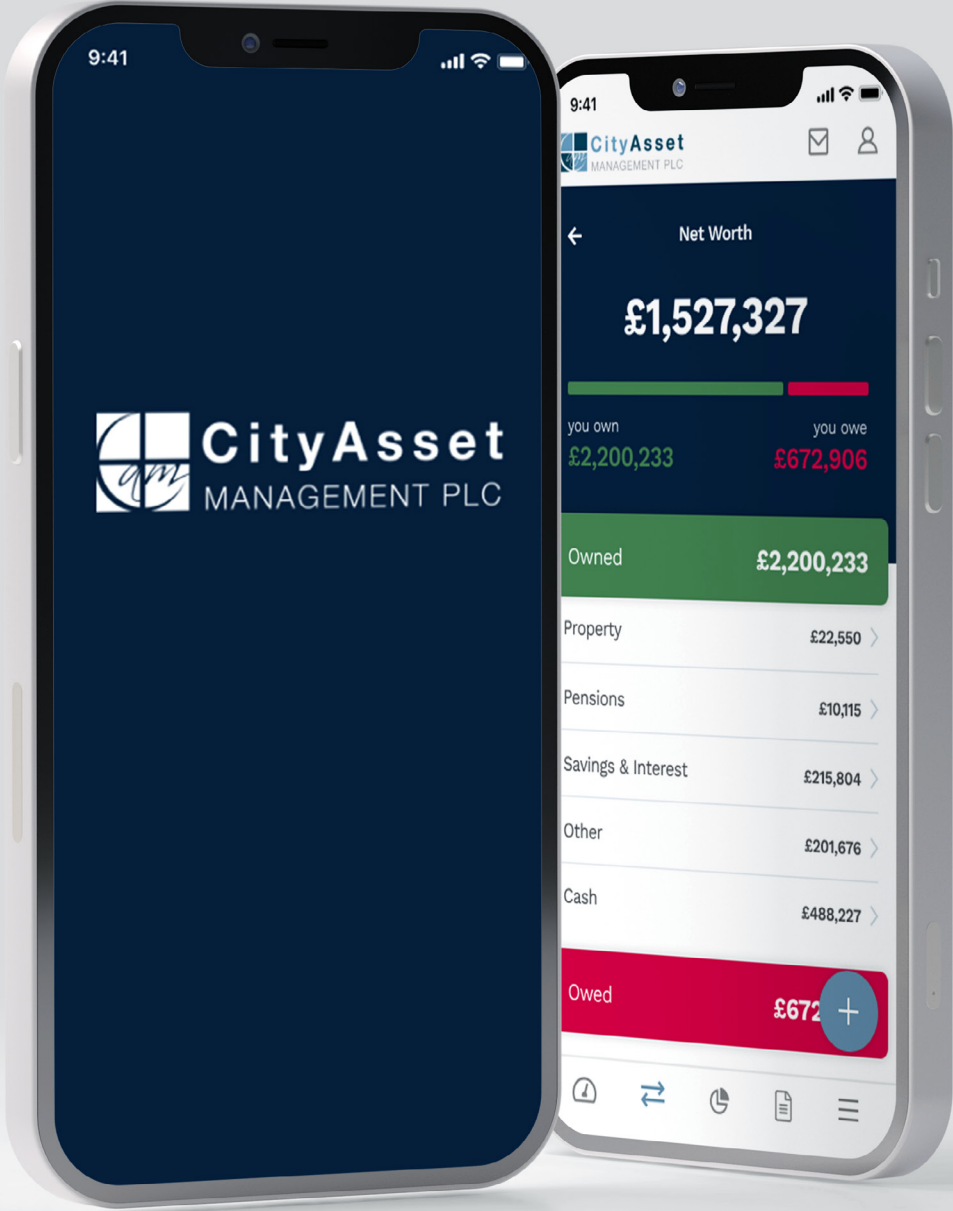
Once you have finished adding your information, you will be prompted to submit the completed form. Alternatively, you will have the option to review your information and submit using the button on the top left-hand corner of the screen once you are ready.

If you have any questions at any point while completing the Fact Find, please do not hesitate to contact your usual City Asset Management contact for help, or email [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk).

### **Q. If my circumstances change, can I update the information I'm submitted in my Fact Find?**

**A.** If your circumstances change materially but we are not made aware, it increases the risk that the investments we select for you or the advice that we give may be inappropriate for your objectives and risk profile. Therefore you can update the information in your Fact Find at any time, by navigating to me > my profile. Please also message [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk) if you are making material updates to your information.

These FAQs should be read in conjunction with the [User Guide](#), [Terms and Conditions](#) and our [Privacy Policy](#).



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[yourcam.city-asset.co.uk](https://yourcam.city-asset.co.uk)

Call 020 7324 2920  
Email [ClientServices@city-asset.co.uk](mailto:ClientServices@city-asset.co.uk)  
Visit [www.city-asset.co.uk/investor-portal](http://www.city-asset.co.uk/investor-portal)



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