

Morgan Stanley

Digital Guide

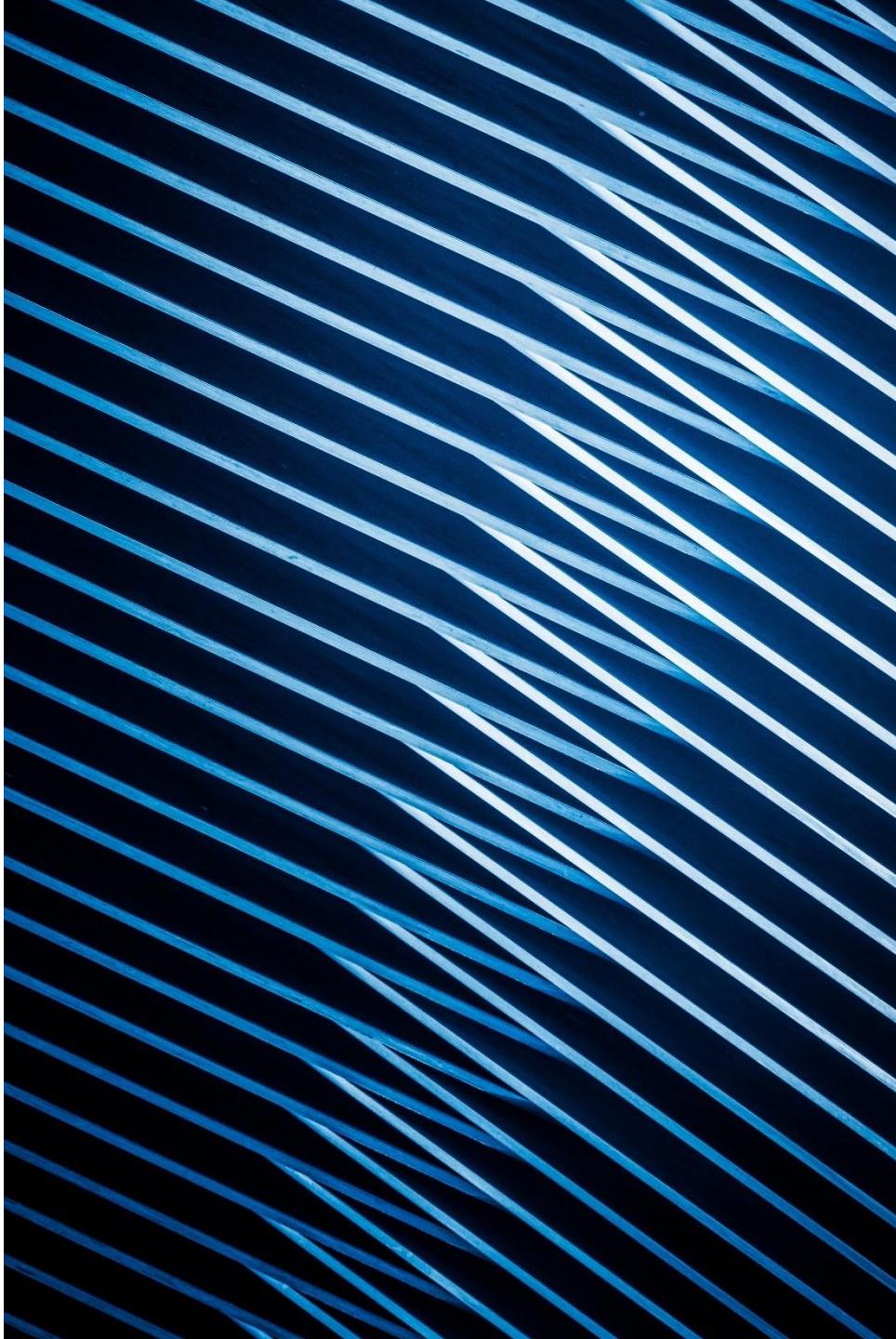
## Table of Contents

---

**3** [Morgan Stanley Bank Asia Limited \(MSBAL\)  
Digital Banking Guide](#)

---

**12** [Morgan Stanley Private Wealth Management  
\(PWM\) Australia Digital Guide](#)



## Getting Started

# To begin your digital banking experience with MSBAL

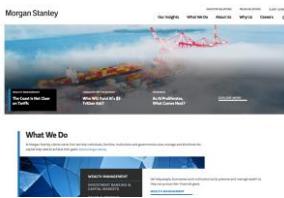
### Download the app



Visit the **App Store** (for iOS devices) or **Google Play** (for Android devices) and search for "**Morgan Stanley Asia Mobile**".



### Access via Browser



1. Visit [morganstanley.com](http://morganstanley.com) on your web browser.

2. Click on "Client Login" at the top right-hand side of the page and select "Matrix".

3. Enter your credentials to log in.

4. Click "Launch" button for Morgan Stanley Bank Asia Limited.

### Need Help?

The below step-by-step video tutorials are available to guide you through setup and navigation.

Video guides:

[Mobile App Registration Guide](#)

[Digital Banking Guide](#)

## Home Dashboard

# Your personalized financial overview

### Portfolio Summary:

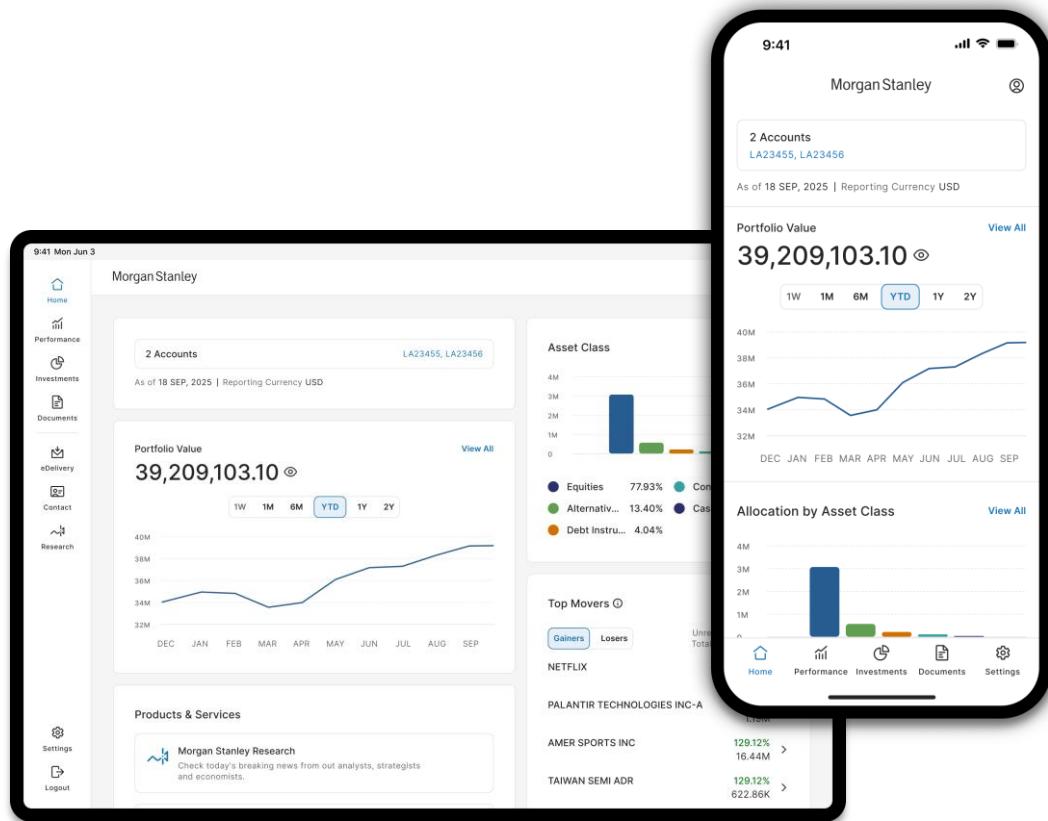
Instantly view your total portfolio value, performance trends, and asset allocation.

### Top Movers:

Monitor the most active holdings in your portfolio at a glance.

### Quick Access:

Seamlessly navigate to key services such as Morgan Stanley Research, eDelivery preferences.



## Performance Insights

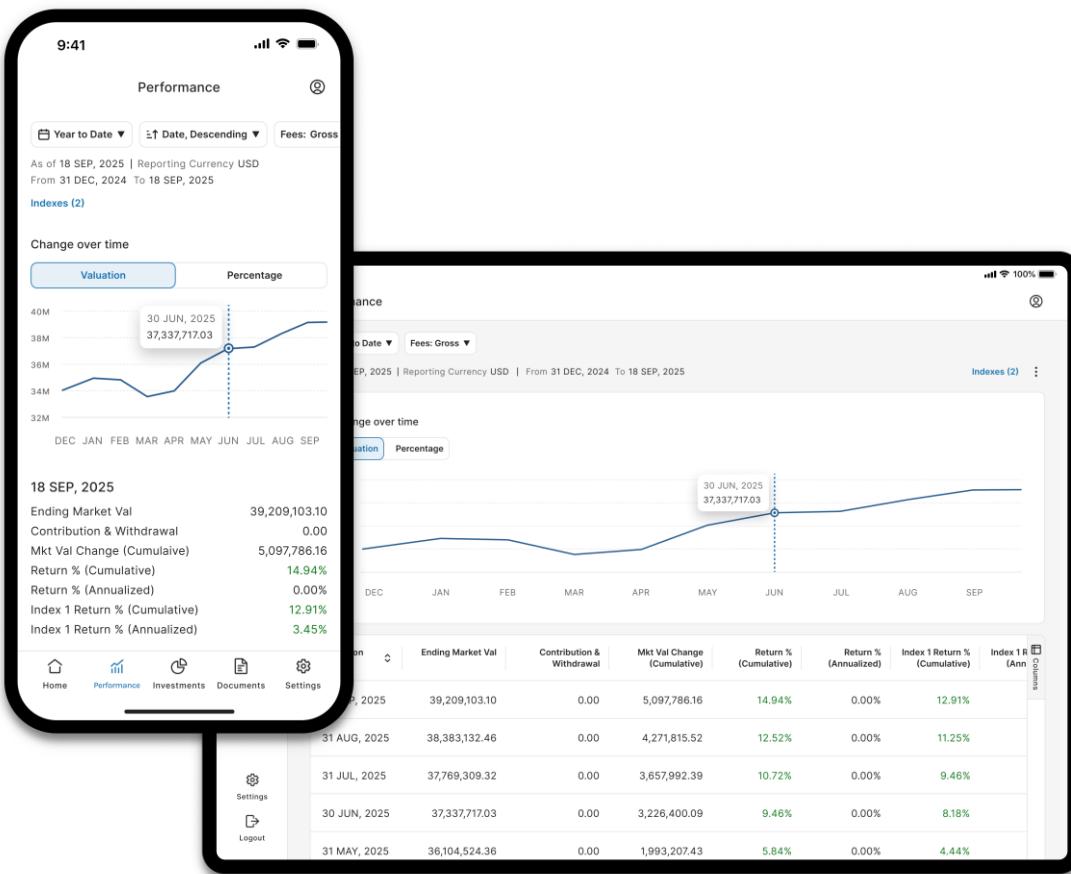
Track how your portfolio evolves over time

### Time-Based Analysis:

Monitor valuation and percentage changes across selected timeframes.

### Export & Reporting:

On desktop, export performance data for deeper analysis or recordkeeping.



Export function is unavailable on mobile.

## Investment - Allocations

Visualize how your wealth is distributed across different dimensions

### Dynamic Charts:

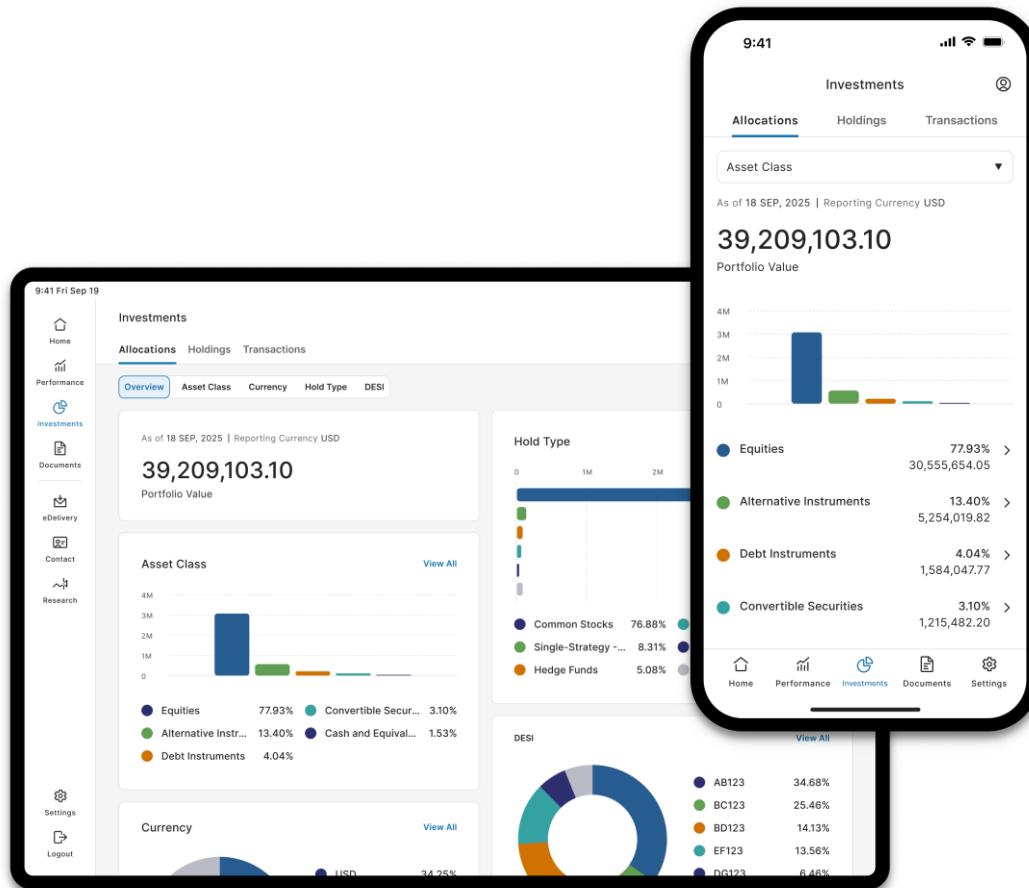
Explore your portfolio by asset class, currency, hold type, and account.

### Flexible Filtering:

Customize your view to focus on specific accounts or investment categories.

### Overview & Detail:

Switch between high-level summaries and granular breakdowns to suit your needs.



## Investment - Holdings

Gain a detailed view of your individual investments

### Search & Filter:

Locate specific holdings using search tools and filters by asset class, currency, or hold type.

### Sort & Customize:

Organize holdings by date or value, and choose between list or grid views to suit your preferences.

### Detailed Insights:

Access comprehensive information for each holding, including performance metrics, research reports, and transaction history.

The image displays three mobile device screens showing the Morgan Stanley Investment - Holdings interface. The screens are arranged in a grid, with the top screen being the largest and the bottom two being smaller. Each screen shows a list of holdings with detailed financial metrics. The top screen shows NVDA (NVIDIA CORP) as the top holding, with a value of 1,308,601.50. The middle screen shows AMZN (AMAZON.COM INC) as the top holding, with a value of 141,537.15. The bottom screen shows META.O (META PLATFORMS INC) as the top holding, with a value of 804,327.30. The screens include search and filter tools, and a 'Holdings' tab is selected on all three.

Holdings	Description	Avg Price	Count	Total Cost (USD)	Market Value (USD)	Market P/(L) (USD)	Market P/(L) % (USD)	
NVIDIA CORP	15.11	0.6861	260.68	0.6545	5,020,000	75,839.15	1,308,601.50	1,620.37%
AMAZON.COM INC	37.25	0.7099	345.27	0.6545	3,800,000	141,537.15	1,308,601.50	1,620.37%
META PLATFORMS INC	143.71	0.7099	1,226.08	0.6545	900,000	123,276.35	804,327.30	3,890.58
ALPHABET INC CLASS A C...	107.56	0.6976	352.41	0.6545	660,000	70,890.58	52,185.10	856,512.40
COSTCO WHOLESALE	463.13	0.6601	1,451.10	0.6545	130,000	60,260.68	260,680	0.6545
BROADCOM INC	166.55	0.6685	482.00	0.6545	271,000	45,260.68	1,308,601.50	1,620.37%
APPLE INC	143.74	0.7007	364.34	0.6545	516,000	74,132,038.50	123,276.35	1,170,501.35
MICROSOFT CORPORATION	313.07	0.6816	772.09	0.6545	917,000	804,327.30	818.52%	1,620.37%
<b>Total</b>								

## Investment - Transactions

Track and analyze your account activity with precision

### Search & Filter:

Review transactions by type, currency, and date range.

The image shows three mobile device screens displaying the Morgan Stanley digital banking app interface for the 'Investment - Transactions' section. The screens are arranged in a staggered layout.

- Top Left Screen:** Shows a list of transactions. The table includes columns for Transaction Category (e.g., SALE, DIVIDEND INCOME), Description, Transaction Amount, Transaction Date, Settlement Date, Shares / Face Value, and Security. A search bar at the top allows filtering by description, DESI, or CUSIP. The date range is set to '90 Days'.
- Top Right Screen:** Shows a grid view of transactions. The table includes columns for Transaction Category, Description, Transaction Amount, Transaction Date, Settlement Date, Shares / Face Value, and Security. A search bar at the top allows filtering by description, DESI, or CUSIP. The date range is set to '90 Days'.
- Bottom Screen:** Shows a detailed report for a specific transaction. The transaction is a 'DIVIDEND ON ALLIANZ EUR EQY DIV AM EUR' with an amount of 361.68. The report includes fields for Transaction Date (17 JUL, 2025), Settlement Date (17 JUL, 2025), Shares / Face Value (0.000), and Transaction Amount (361.68). It also lists other details like SCCY, Cost Price, Proceeds / Principal Cost, Interest, Commission, Stamp Tax, Other Expenses, and Gross Amount.

### Custom View:

Switch between list and grid formats to compare transactions side-by-side.

### Personalized Reporting:

Create custom reports and generate historical reports to match your financial tracking needs.

## Documents & eDelivery

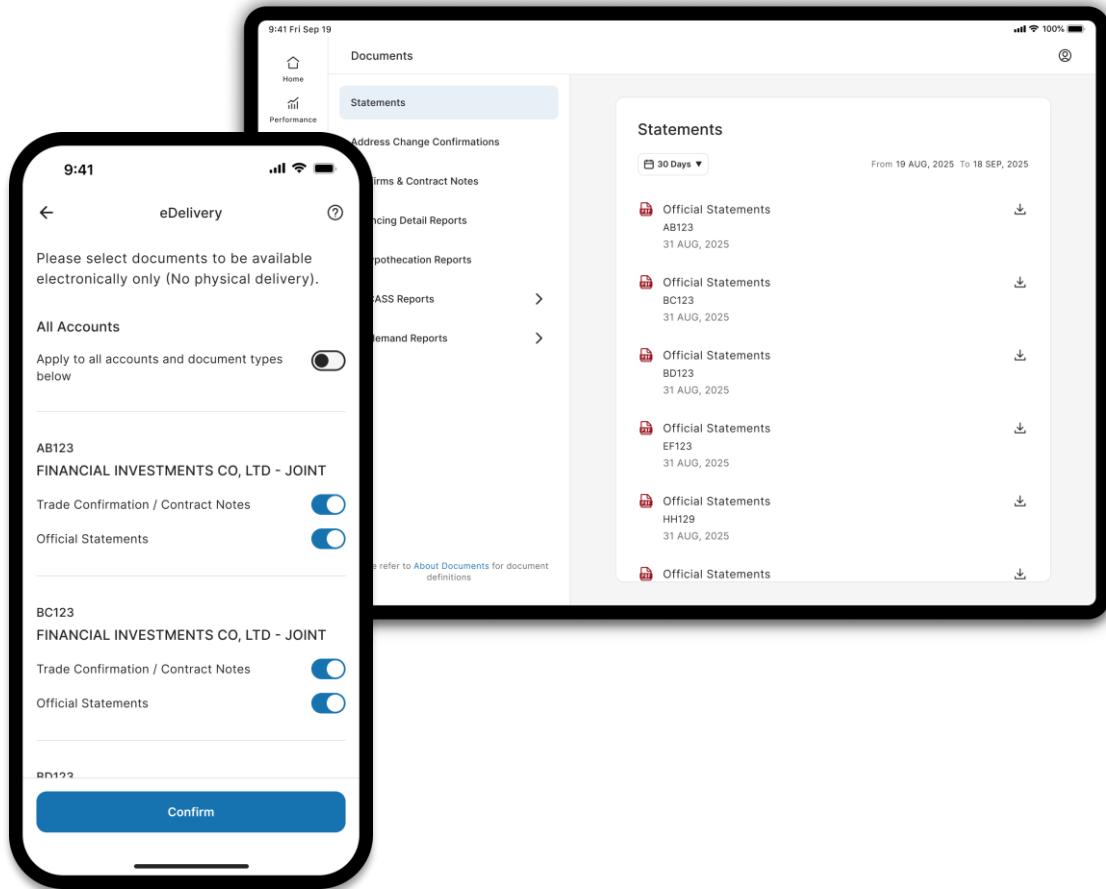
Effortlessly access and manage your financial records

### Statements & Reports:

Download your financial documents anytime.

### eDelivery Service:

Receive electronic statements and contract notes for your accounts in place of paper delivery, with easy digital management of opt-in and opt-out preferences.



## Settings & Account Management

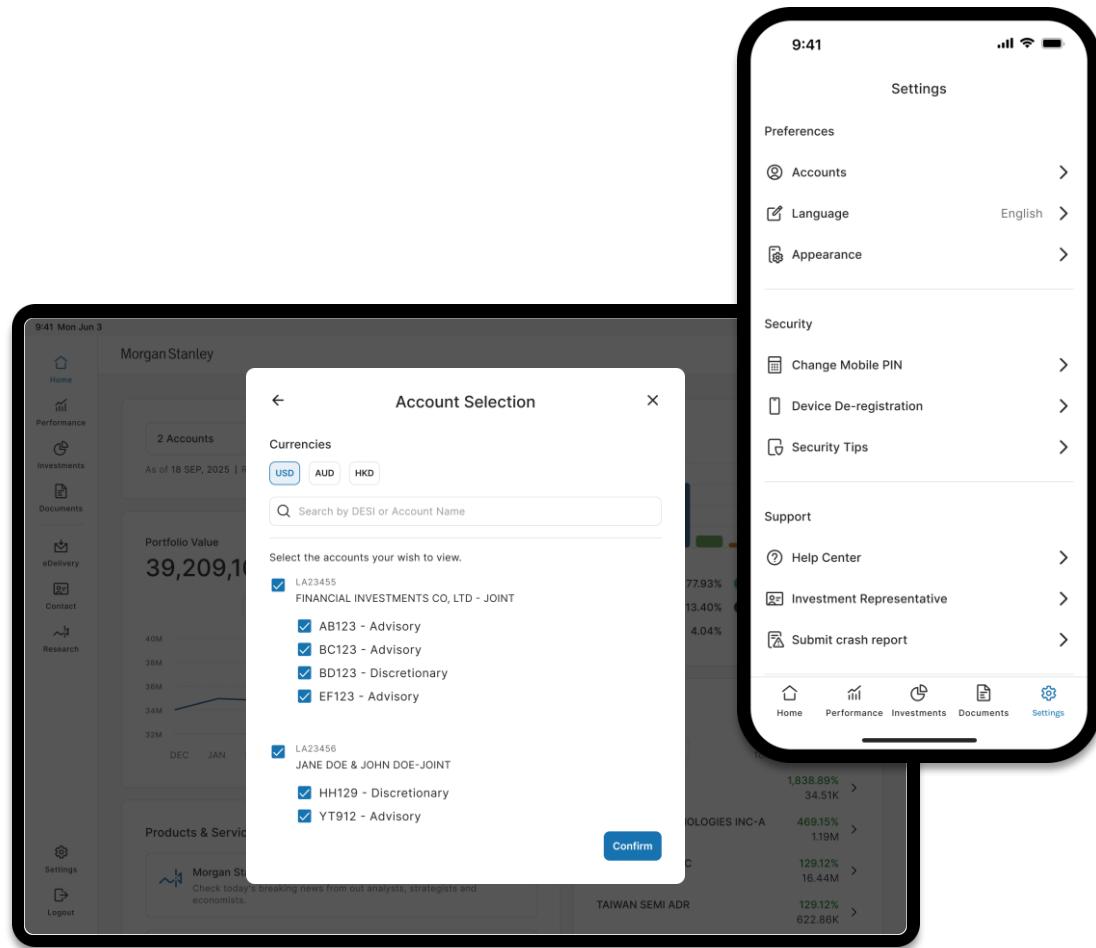
Tailor your digital banking experience to your preferences

### Account Selection:

Choose which accounts to view and group them as needed.

### Settings:

Manage your device preferences and security effortlessly.



## Important Notice

This guide and the products and services available through the Morgan Stanley Bank Asia Limited (“MSBAL”) mobile application referred to in this guide are only intended for clients of Morgan Stanley Bank Asia Limited (“MSBAL”) and its Singapore branch (together, “MSBAL clients”). Please do not download this guide or MSBAL Mobile application if you are not a MSBAL client. MSBAL is a company incorporated in Hong Kong with limited liability (unique business identifier: 63360267) with a Singapore branch (unique entity number: T14FC0118J) and is a subsidiary of Morgan Stanley which is a financial holding company organized and existing under the laws of the State of Delaware in the US. Morgan Stanley Bank Asia Limited (“MSBAL”) is a licensed bank authorized and regulated by the Hong Kong Monetary Authority whose headquarters are at Level 31, International Commerce Centre, 1 Austin Road West, Kowloon, Hong Kong. MSBAL (central entity number: BDM672) is also registered with the Securities and Futures Commission of Hong Kong to carry on business in Type 1 (dealing in securities), Type 2 (dealing in futures contracts), Type 4 (advising on securities) and Type 9 (asset management) regulated activities. MSBAL, Singapore branch is a wholesale bank licensed by the Monetary Authority of Singapore under the Banking Act 1970 of Singapore and exempt from holding a capital markets services licence in respect of carrying on business in a regulated activity under the Securities and Futures Act 2001 of Singapore and from holding a financial adviser’s licence in respect of the provision of financial advisory services under the Financial Advisers Act 2001 of Singapore. Please be aware that MSBAL is not authorized or licensed in any other jurisdiction for the provision of the products and services available through MSBAL Mobile application. MSBAL Mobile application is not intended for distribution, download or use by any person based in a jurisdiction where the distribution, download or use of the application is prohibited by the applicable regulations of such jurisdiction; certain products and services provided through the application may also be limited pursuant to the applicable regulations of such jurisdiction. Access to research materials from Morgan Stanley is subject to eligibility assessment and approval. Access to MSBAL Mobile application will be subject to applicable terms and conditions which are accessible on the application and which you and/or your authorized persons acting on your behalf will be asked to accept prior to accessing and using the application.

The information provided in this guide has been prepared solely for informational purposes and is not an offer to buy or sell the securities or instruments mentioned or to participate in any particular trading strategy. Any transactional data displayed in this guide are dummy data solely for illustrative purposes and does not relate to any actual transactions of any clients of MSBAL. All screenshots of MSBAL Mobile application shown in this guide are solely for demonstration purposes and the actual layout of MSBAL Mobile application may vary due to product enhancement.

This guide or any portion hereof, may not be extracted, resold or redistributed without the prior written consent of Morgan Stanley.

## Getting Started

# To begin your digital experience with PWM Australia

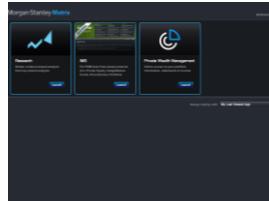
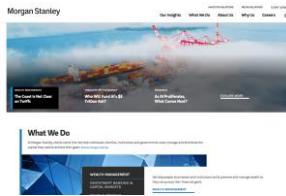
### Download the app



Visit the **App Store** (for iOS devices) or **Google Play** (for Android devices) and search for "**Morgan Stanley PWM Australia**".



### Access via Browser



1. Visit [morganstanley.com.au](http://morganstanley.com.au) on your web browser.

2. Click on "Client Login" at the top right-hand side of the page and select "Matrix".

3. Enter your credentials to log in.

4. Click "Launch" button for Private Wealth Management.

### Need Help?

The below step-by-step video tutorials are available to guide you through setup and navigation.

Video guides:

[Mobile App Registration Guide](#)

[Digital Guide](#)

## Home Dashboard

# Your personalised financial overview

### Portfolio Summary:

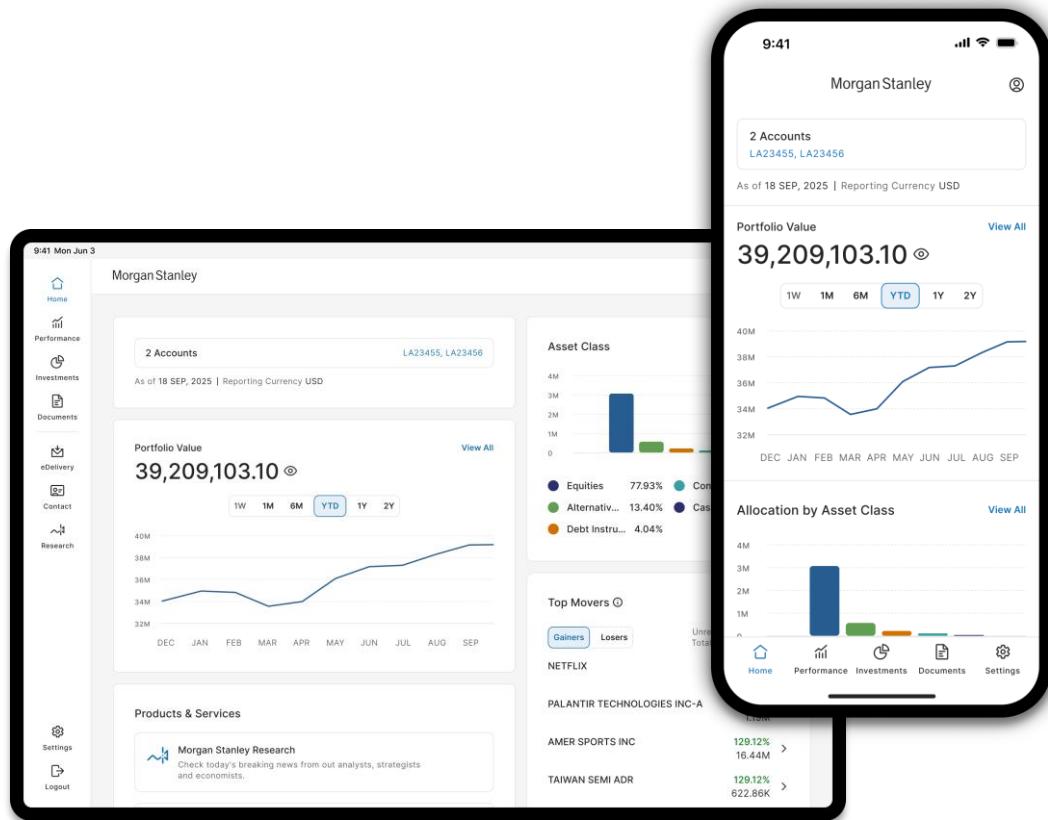
Instantly view your total portfolio value, performance trends, and asset allocation.

### Top Movers:

Monitor the most active holdings in your portfolio at a glance.

### Quick Access:

Seamlessly navigate to key services such as Morgan Stanley Research, eDelivery preferences.



## Performance Insights

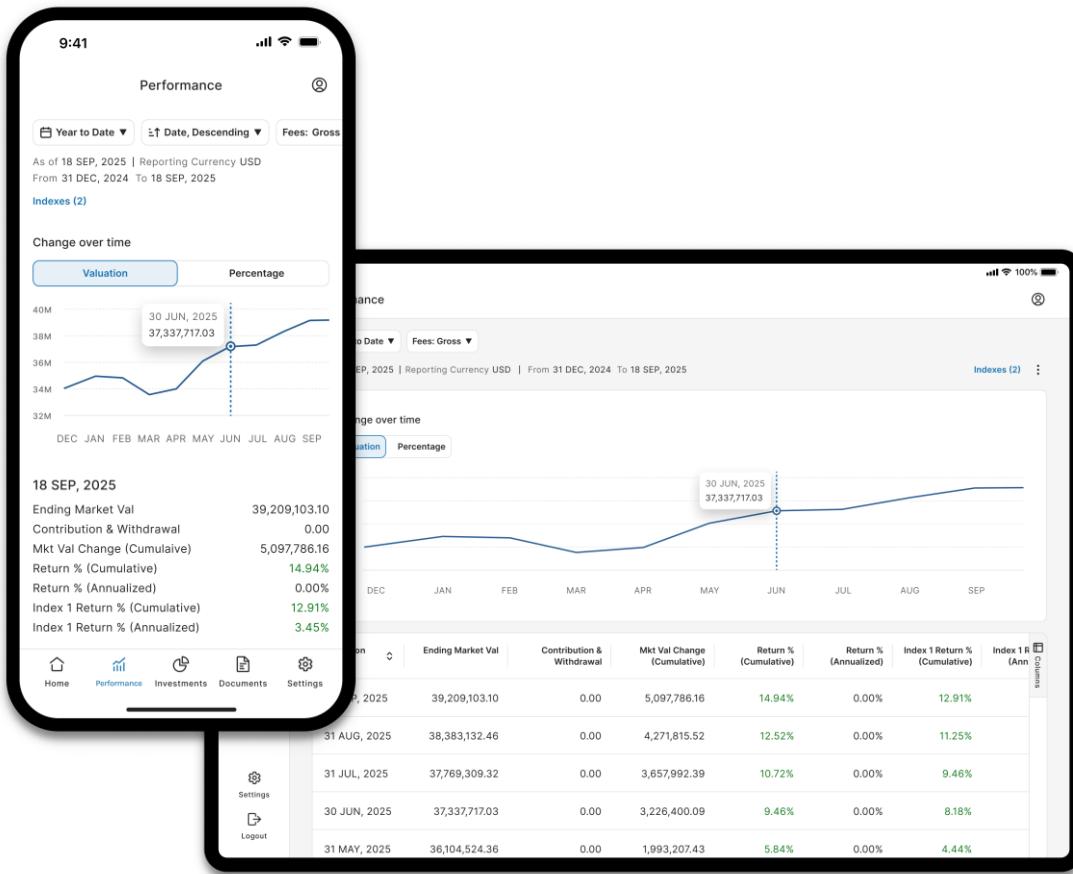
Track how your portfolio evolves over time

### Time-Based Analysis:

Monitor valuation and percentage changes across selected timeframes.

### Export & Reporting:

On desktop, export performance data for deeper analysis or recordkeeping.



Export function is unavailable on mobile.

## Investment - Allocations

Visualise how your wealth is distributed across different dimensions

### Dynamic Charts:

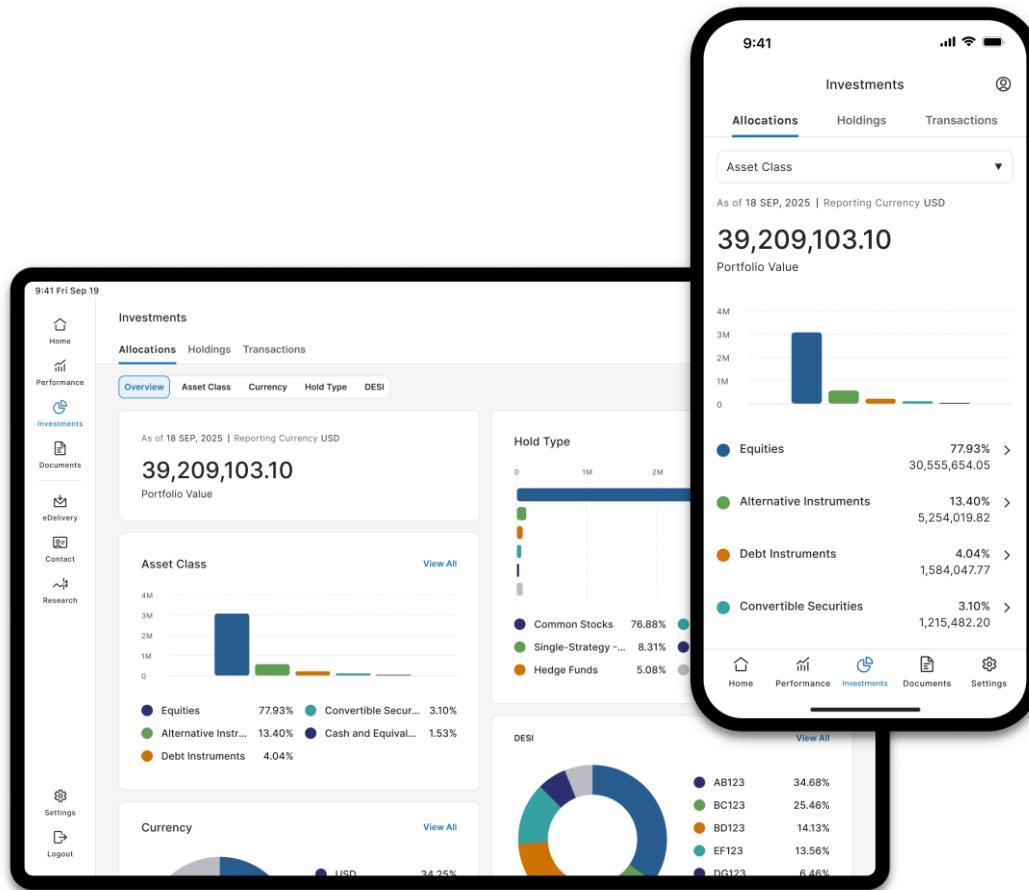
Explore your portfolio by asset class, currency, hold type, and account.

### Flexible Filtering:

Customise your view to focus on specific accounts or investment categories.

### Overview & Detail:

Switch between high-level summaries and granular breakdowns to suit your needs.



## Investment - Holdings

Gain a detailed view of your individual investments

### Search & Filter:

Locate specific holdings using search tools and filters by asset class, currency, or hold type.

The Morgan Stanley Investment - Holdings interface is shown on three mobile devices. The top screen displays a detailed view of a single holding, NVDA (NVIDIA CORP), with a total cost of 75,839.15, market value of 130,601.50, market P/L of 123,276.35, and market P/L % of 1,620.37%. The middle screen shows a list of holdings including NVDA, AMZN, and META.O. The bottom screen shows a list of holdings including NVDA, AMZN, and META.O. The interface includes a search bar, filter options, and a list view with detailed financial data for each holding.

Holdings	Total Cost (USD)	Market Value (USD)	Market P/L (USD)	Market P/L % (USD)
NVDA	75,839.15	130,601.50	123,276.35	1,620.37%
AMZN	141,537.15	132,038.50	1,170,501.35	818.52%
META.O	804,327.30	856,512.40	123,276.35	1,620.37%

### Sort & Customise:

Organise holdings by date or value, and choose between list or grid views to suit your preferences.

### Detailed Insights:

Access comprehensive information for each holding, including performance metrics, research reports, and transaction history.

## Investment - Transactions

Track and analyse your account activity with precision

### Search & Filter:

Review transactions by type, currency, and date range.

The image displays three mobile device screens showing the Morgan Stanley Investment app interface. The screens are arranged in a staggered layout, each showing a different view of the transaction history. The top-left screen shows a grid view of transactions with columns for Transaction Category, Description, Transaction Amount, Transaction Date, Settlement Date, Shares / Face Value, and Security. The top-right screen shows a list view of transactions with columns for Transaction Category, Description, Transaction Amount, Transaction Date, Settlement Date, Shares / Face Value, and Security. The bottom screen shows a detailed view of a specific transaction, including a breakdown of dividend income and other transaction details. The screens also show search filters and reporting options.

Investments

Allocations Holdings Transactions

Search by Description, DESI or CUSIP

90 Days Filter Reset

As of 18 SEP, 2025 | From 20 JUN, 2025 To 18 SEP, 2025 | 30 Transactions

Transaction Category	Description	Transaction Amount	Transaction Date	Settlement Date	Shares / Face Value	Security
SALE	MS LIQ-USD TR LI-QUALIF AC...	284,176.63	18 JUL, 2025	18 JUL, 2025	2,412.440	USD
DIVIDEND INCOME	DIVIDEND ON ALLIANZ EUR E...	361.68	17 JUL, 2025	17 JUL, 2025	0.000	EUR
DIVIDEND INCOME	DIVIDEND ON ALLIANZ EUR E...	1446.7	17 JUL, 2025	17 JUL, 2025	0.000	EUR
SALE	MS LIQ-USD TR LI-QUALIF AC...	822,572.23	17 JUL, 2025	17 JUL, 2025	6,983.790	USD
PURCHASE	BRITISH TELECOMMUNICATIO...	(275743.31)	16 JUL, 2025	16 JUL, 2025	270,000.000	USD
PURCHASE TO BE SETTLED	C FCN GDS 26.4789 26 NOV 2...	(200,000.00)	16 JUL, 2025	16 JUL, 2025	200,000.000	USD
SPOT FOREIGN EXCHANGE	CCY SPOT JPY VS. USD @ 15...	15,000,000.00	16 JUL, 2025	16 JUL, 2025	100,000,000	JPY
SPOT FOREIGN EXCHANGE	CCY SPOT USD VS. JPY @ 15...	(100,000.00)	16 JUL, 2025	16 JUL, 2025	15,000,000.00	JPY
PURCHASE						
PURCHASE						
PURCHASE						

Investments

Allocations Holdings Transactions

Search by Description, DESI or CUSIP

90 Days Date, Descending Filter Reset

As of 18 SEP, 2025 | From 20 JUN, 2025 To 18 SEP, 2025 | 30 Transactions

SALE

MS LIQ-USD TR LI-QUALIF ACC (LUX LISTING) LOT METHOD: AVERAGE COST

Transaction Date 18 JUL, 2025

Settlement Date 18 JUL, 2025

Shares / Face Value 2,412.440

Transaction Amount (USD) 284,176.63

UR EQY DIV AM >

17 JUL, 2025 17 JUL, 2025 0.000 361.68

Investments

Allocations Holdings Transactions

Search by Description, DESI or CUSIP

90 Days Date, Descending Filter Reset

As of 18 SEP, 2025 | From 20 JUN, 2025 To 18 SEP, 2025 | 30 Transactions

SALE

MS LIQ-USD TR LI-QUALIF ACC (LUX LISTING) LOT METHOD: AVERAGE COST

Transaction Date 18 JUL, 2025

Settlement Date 18 JUL, 2025

Shares / Face Value 2,412.440

Transaction Amount (USD) 284,176.63

DIVIDEND INCOME

DIVIDEND ON ALLIANZ EUR EQY DIV AM EUR 361.68

As of 18 SEP, 2025

Transaction Date 17 JUL, 2025

Settlement Date 17 JUL, 2025

Shares / Face Value 0.000

SCCY 0.00

Cost Price 0.00

Proceeds / Principal Cost 361.68

Interest 0.00

Commission 0.00

Stamp Tax 0.00

Other Expenses 0.00

Gross Amount 361.68

Please refer to Important Notice for more details.

### Custom Views:

Switch between list and grid formats to compare transactions side-by-side.

### Personalised Reporting:

Create custom reports and generate historical reports to match your financial tracking needs.

## Documents & eDelivery

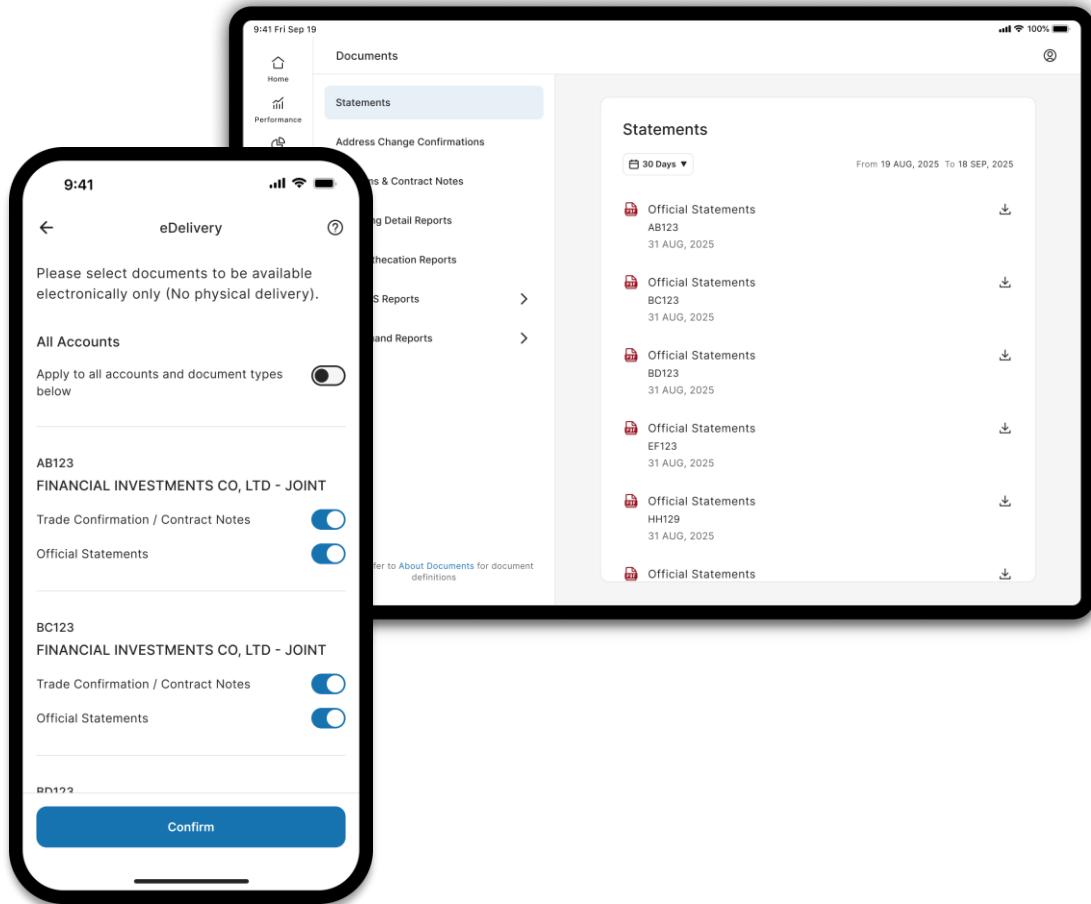
Effortlessly access and manage your financial records

### Statements & Reports:

Download your financial documents anytime.

### eDelivery Service:

Receive electronic statements and contract notes for your accounts in place of paper delivery, with easy digital management of opt-in and opt-out preferences.



## Settings & Account Management

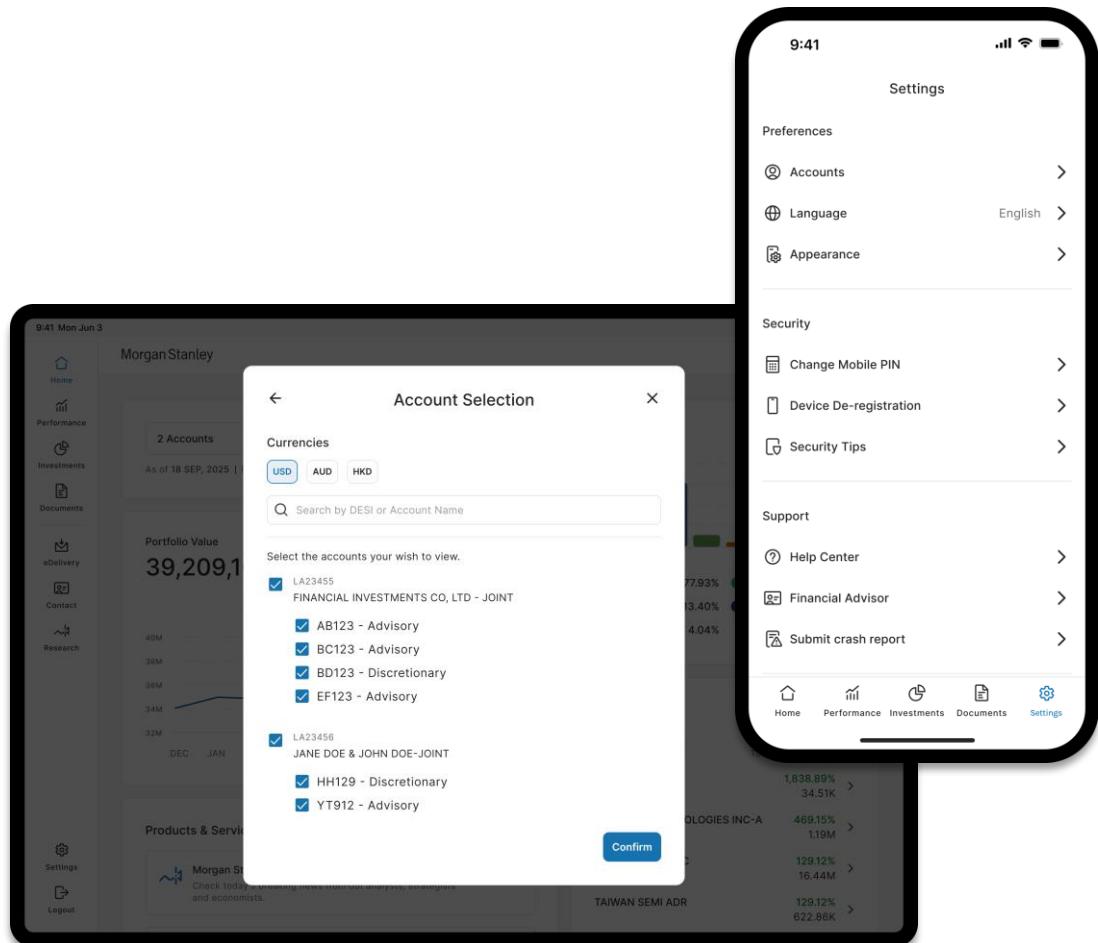
Tailor your digital experience to your preferences

### Account Selection:

Choose which accounts to view and group them as needed.

### Settings:

Manage your device preferences and security effortlessly.



## Important Notice

This guide and the products and services available through this PWM Australia mobile application are only intended for Morgan Stanley Wealth Management Australia clients who have a PWM account.

Morgan Stanley Wealth Management Australia Pty Ltd (ACN 009 145 555) (MSWM) is a company regulated by the Australian Securities and Investments Commission in Australia (AFS number 240813), whose principal place of business is Level 26, Chifley Tower, 2 Chifley Square, Sydney NSW 2000 Australia. MSMW is not licensed or authorised in any other jurisdiction for the provision of the products and services that are available through this mobile application. This PWM Australia mobile application is not intended for distribution, download or use by any person based in a jurisdiction where the distribution, download or use of this application is prohibited by the applicable regulations of such jurisdiction; certain products and services provided through this application may also be limited pursuant to the applicable regulations of such jurisdiction.

The information provided in this guide has been prepared solely for informational purposes and is not an offer to buy or sell the securities or instruments mentioned or to participate in any particular trading strategy. Any transactional data displayed in this video are dummy data solely for illustrative purposes and does not relate to any actual transactions of any clients of Morgan Stanley Australia. All screenshots of Morgan Stanley Australia mobile application shown in this video are solely for demonstration purposes and the actual layout of PWM Australia mobile application may vary due to product enhancement.

This guide or any portion hereof, may not be extracted, resold or redistributed without the prior written consent of Morgan Stanley.