

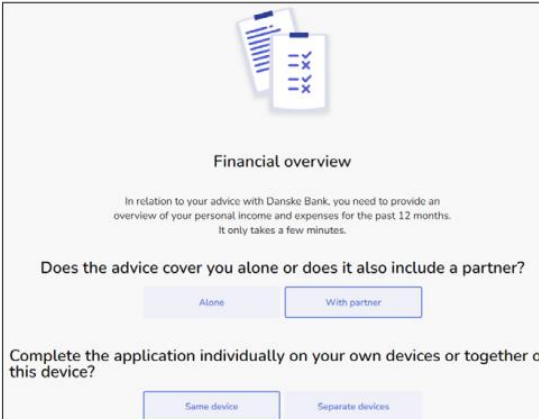
## HOW TO USE MONTHIO

How to use Monthio.

Monthio\* helps you quickly and easily get an overview of your financial situation for the past 12 months based on information from your bank and from the Danish Tax Agency.

Log on via link.

- You log on to Monthio using MitID via the link you received from your adviser.
- You can use Monthio for your own finances only or jointly with a cohabiting partner.
- If you are two people, we recommend that you both view the same screen, as this provides the best experience of the solution.
- You can use Monthio on your smartphone, tablet or PC/Mac.



Financial overview

In relation to your advice with Danske Bank, you need to provide an overview of your personal income and expenses for the past 12 months. It only takes a few minutes.

Does the advice cover you alone or does it also include a partner?

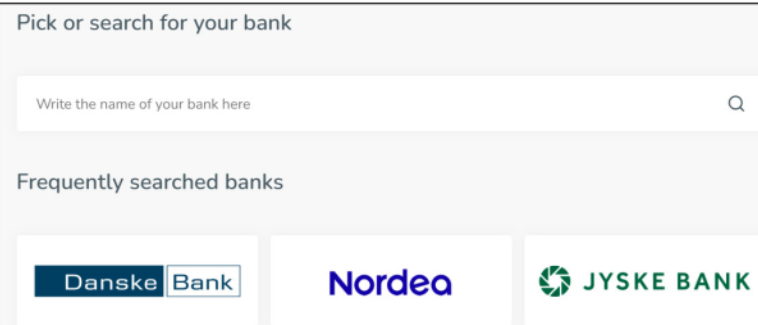
Alone With partner

Complete the application individually on your own devices or together on this device?

Same device Separate devices

Select all your banks and accounts.

- Select all the banks with which you hold an account
- Select all your accounts – including any accounts held jointly with your cohabiting partner. Exclude only accounts related to children, an association, a business or the like.
- Remember to include any accounts at Coop Bank, Bank Norwegian, etc.



Pick or search for your bank

Write the name of your bank here

Frequently searched banks

Danske Bank Nordea JYSKE BANK

## HOW TO USE MONTHIO

Review Monthio's overview.

- To ensure that you and your adviser can subsequently have the best possible dialogue about your finances, please carefully review the amounts in the overview.
- If you click the magnifying glass next to an item, you can see the payments that make up the amount.
- Feel free to write in the comment field if there is something you do not recognise.
- Please note that you cannot return to the overview and the details once you have clicked 'Confirm and Submit'.

The screenshot shows the Monthio overview interface. At the top, a note states: "The amounts below show your average monthly income and expenses based on data from the past 12 months. If there are errors or omissions in the historical statement, please correct/add them before approving." The overview lists the following items:

- Total income after tax: DKK 53,020
- Total expenses: DKK 19,909
- Housing expenses: DKK 7,063
  - Mortgage: 2,491 DKK
  - Rent & co-operative expenses: 0 DKK
  - Electricity, water & heating: 1,608 DKK
  - Housing maintenance: 1,117 DKK
  - Other housing expenses: 0 DKK
- Transport expenses: 0 DKK
- Loan payments: 0 DKK
- Other fixed expenses: 0 DKK

Below the list is a text input field labeled "Write your comment here". A red circle highlights the magnifying glass icon next to the "Mortgage" item. A red line connects this icon to a detailed view of the mortgage expense.

The detailed view, titled "Mortgage", explains that the budget item contains the average monthly mortgage expense, calculated as one-third of the quarterly payment. It then lists the transactions found:

Date	From	Amount (DKK)
27/3/2024	realkredit danmark	DKK 2,570.94
29/2/2024	realkredit danmark	DKK 2,570.96
01/2/2024	realkredit danmark	DKK 2,570.96
29/12/2023	realkredit danmark	DKK 2,464.03
30/11/2023	realkredit danmark	DKK 2,464.03
31/10/2023	realkredit danmark	DKK 2,464.03
29/9/2023	realkredit danmark	DKK 2,464.03

\* Monthio is an independent business partner approved by the Danish Financial Supervisory Authority