

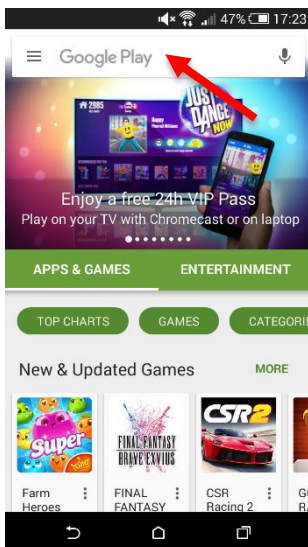
How to download Toshl to your mobile phone

Toshl is a budgeting app for your mobile phone. To use it you'll need to download the app to your mobile phone. It won't cost you anything to do so. You do this via the Google Play Store. These instructions explain how to do this.

1. On your phone, look for the Google Play Store logo and tap it.



2. You are now in the Google Play Store. To search for the app click on the search bar:



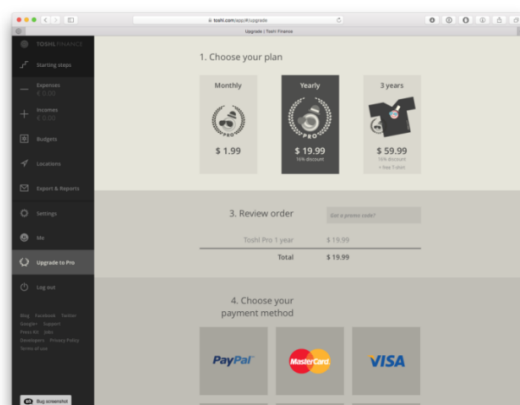
3. Type 'Toshl Finance' into the search bar and click 'search'. You should see the following icon:



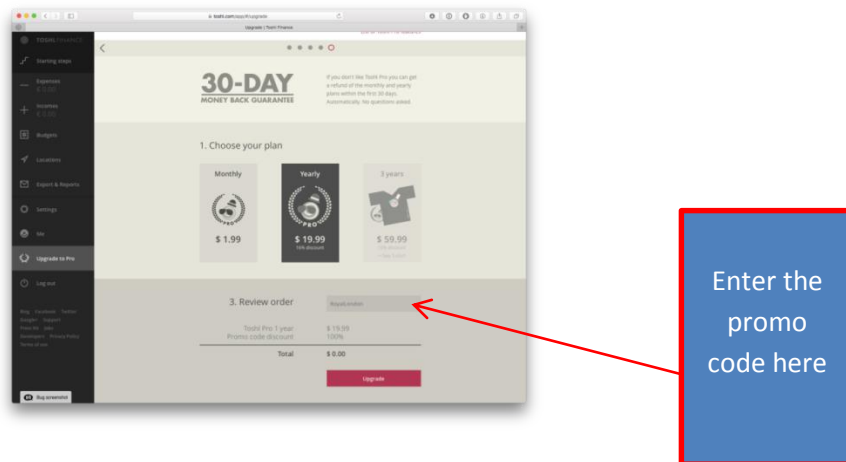
- ⚠ Please note there are two versions of the Toshl app on the Google Play Store – an older and a newer version. It's important you download the correct one with the icon shown above and *NOT* the one with this icon:**



4. Click on the Toshl icon. Tap 'Install' and then 'Accept'. The app will now be on your phone. To start using it, click 'Open'.
5. You'll also see that the Toshl icon has been added to your phone's homepage. If you click on this, you'll be taken straight into the app.
6. Now you need to sign up to the app. Click on the Toshl icon on your phone to open up the app.
 - a. Choose 'Sign up'
 - b. Enter your details to create your account. You can do this without using your name.
 - c. When you have finished entering your details, click 'Sign up'.
 - d. A pop-up notice will appear asking if you would like Toshl to send you notifications. Click 'OK'
 - e. You will then receive an email to the email address you used to create the account. Click on the 'Verify your email address' button in the email.
7. Now we would like you to upgrade to the Pro Version; instructions for doing so are provided below. There is usually a charge for upgrading but we've obtained a promotional code from Toshl which means it will **be free for you to upgrade for a year**. You may be offered further upgrades at a later date but please don't accept these.
8. To upgrade to the Pro Version using the promotional code, you'll need to do the following on **your computer or tablet** (*not your phone, as it is not possible to use the promotional code this way*):
 - a. Go to www.toshl.com on your computer or tablet.
 - b. Log in to your account using the same email address and password you used when you signed up. Click 'Upgrade to Pro' in the main menu on the left, or click on this link: <https://toshl.com/app/#/upgrade>

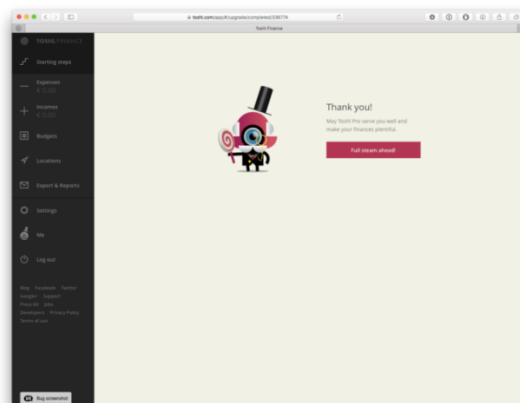


- c. Ensure the yearly subscription is selected. Then, scroll down to 'Review order' where you will find an input field "Got a promo code?".



- d. Enter the promo code **Budgeting123**. This will give you a 100% discount so you get the upgrade for free. Click 'Upgrade'.

- e. Click the red button "Full steam ahead".



Q&A for the Toshi app

Q: Is the app free to use?

A: Yes. We're providing you with a promotion code which means you'll be given free access to the Pro Version of Toshi for a year. At the end of the year, the promotion will end and your account will just revert to the basic free version of the app.

Q: Do I have to enter any personal details such as my name or email address?

A: You will need to provide an email address to register for the app but you do not have to provide your name.

Q: What happens to all the budgeting information I enter?

A: The information is saved to your phone and on the Toshl servers. This allows you to access your Toshl account across multiple devices, such as your mobile phone, tablet and PC. None of the partners associated with this study can see any of this information and Toshl can only access the data with your permission in order to resolve technical issues.

Q: I'm worried that anyone using my phone will be able to see the information I enter into the app. Is there a way of blocking access to it?

A: Yes. Go to 'Settings' and turn 'Passcode' lock on. You'll be asked to set a four-digit passcode. You'll then need to enter this passcode every time you use the app.

Tips for getting started with the Toshl app

1. When you first download the app, you'll get a notice asking if you would like the app to send you notifications. If you click 'OK' this will allow the app to send you reminders on your phone (you can choose how frequently you want to be reminded in 'Settings').
2. If you need more help using the app, there are some helpful tutorials. You can either access these through 'Settings' on your phone or you can find them at www.toshl.com (scroll down to the bottom of the homepage to find the articles).
3. If you prefer to view Toshl on your PC or tablet, you can do so. Just go to www.toshl.com and log in with the same login you use for the app. You'll be able to see the same information on both devices as they sync with each other.