

A Guide to Service KONTAKT 0850 123 000

Basic information

Service KONTAKT

Service KONTAKT is a telephone service available to VUB clients 24 hours, 7 days a week, from any place in Slovakia by dialling **0850 123 000** or **+421 484 141 212** when calling from abroad. With Service KONTAKT you have access to all your accounts maintained with VUB (except for loan accounts).

Service KONTAKT offers you

- selected services via the Interactive Voice Response system (“IVR”) in Slovak only,
- a wide range of services provided by the Kontakt Centre (“KC”) operators in Slovak and English.

To set up and use Service KONTAKT you need

- a current account, flexi account or flexi business account maintained with VUB,
- a telephone machine with tone dialling (for IVR),
- any telephone machine (to contact our KC operators).

Safety

- log-on safety is secured by an identification number (“ID”), PIN Code and Password,
- payment confirmation safety is secured by a Grid Card code,
- a random choice of required signs from PIN Code and Password to verify your identity increases safety of the service,
- maximum daily limit for an account holder/co-holder is set for active transactions under the VUB_s General Business Terms & Conditions for Deposit Products.

Service KONTAKT options

Services provided by Kontakt Centre operators

- **General information**
- **Account information**
- **Notification settings**
- **Active account transactions**

General information

Exchange rate list

- you can get information about the exchange rate of a given foreign currency on a given date for last 60 days,
- immediate sending of exchange rate list or you can activate regular sending of exchange rate list by e-mail at a selected frequency.

Interest rates

- you can have information about valid interest rates for VUB products,
- you can have VUB interest rates sent or you can activate regular sending of VUB interest rates by email at a selected frequency.

Information about VUB branches

- you can find information about an individual branch (address, town), opening hours and services provided by individual VUB branches.

Codebooks - constant symbols, bank codes, country codes

- you can get information about required codebooks to perform your payments.

Price List

- valid fees for VUB products and services.

Information about conditions for issuance of payment cards (“PC”), PC blockage

- issuance conditions of individual PC types, information about telephone numbers to block your PC.

Information about location of ATM_s, EFT POS terminals

- you can find out location of ATM_s, EFT POS by a payment card type and have it sent by e-mail.

Installation of EFT POS terminals and imprinters for PC acceptance

- terms of use, service information in case of terminal breakdown (contact, telephone).

General information about VUB products, services and new products

- you can obtain information about basic terms of use of individual products and services.

Account information

Information about available account balance

- current balance on all your accounts as of the current date or other date.

This information is available both to account holder and co-holder.

- immediate available account balance as of the current date or regular sending of available account balance by e-mail at a selected frequency.

Immediate account balance information can be sent both to account holder and co-holder.

Regular account balance information can be sent to account holder only.

Information about transaction history

- you can get information about transactions posted on accounts and transactions made with PC:
 - up to 24 months for current and term accounts,
 - up to 24 months for passbooks,
 - up to 24 months for term accounts.

This service is available both to account holder and co-holder.

Immediate and regular electronic account statements

- immediate or regular account statements can be sent by e-mail,
- account statements contain all transactions made from the last regular statement to the date of request for immediate statement,
- you can have electronic account statements sent at a cycle different from the paper one (daily or monthly).

Immediate account statements can be sent both to account holder and co-holder.

Regular account statements can be sent to account holder only.

Immediate and regular sending fee statements

- an immediate fee statement containing posted fees for Nonstop Banking services on the date of their posting for the current or previous fee cycle sent by e-mail,
- regular sending of fee statements containing posted fees for Nonstop Banking on the date of their posting in a given cycle by e-mail,
- a fee statement contains fees for requested SMS, etc.

Immediate fee statements can be sent both to account holder and co-holder.

Regular fee statements can be sent both to account holder and co-holder.

Notification settings

You can activate the following notifications for a selected time period:

- notification of a transaction,
- notification of an account balance lower than the minimum set limit,
- notification of an account balance higher than the set limit,
- notification of failed transactions,
- notification of Nonstop Banking log-on,
- notification of payment card authorization.

Notifications are sent by e-mail or SMS to the address/telephone number you provided.

Notifications are available to account holder only except from the notification of Nonstop Banking log-on that is also available to account co-holder.

Active account transactions*

Single payment order (payment/collection) in EUR or FCY

- you can enter a single payment order within VUB or to other bank by providing a KC operator with the following mandatory data:
 - beneficiary or payer's account number and bank code
 - amount
 - currency
 - maturity date
 - variable symbol
 - constant symbol

* transactions resulting in account balance changes

- you can provide a specific symbol, text information (optional data),
- a transfer order to other bank or within VUB with future maturity date will be settled on the date you provided,
- a transfer within VUB with the current maturity date will be processed immediately (online),
- you can enter a transfer order from a term deposit without any early withdrawal fee on the maturity date of deposit.

This service is available to account holder and can also be available to account co-holder.

Fast payment (payment or collection) in EUR or FCY within VUB

- you can enter a fast payment order (payment or collection) in EUR or FCY (only within VUB) with the current maturity date upon entering the following mandatory data:
 - beneficiary or payer's account number and bank code
 - amount
 - currency
 - maturity date
 - variable symbol
 - constant symbol

You can also provide a specific symbol and text information (optional data).

This service is available to account holder and can also be available to account co-holder.

Accelerated payment and collection to other bank

- you can enter an accelerated payment order (payment or collection) in EUR only to other bank with the current maturity date.
- you can make accelerated payments to other banks until 12.00 am only, you cannot enter accelerated payments on the last day of a month.

This service is available to account holder and can also be available to account co-holder.

Standing order and automatic transfer

- you can enter standing orders (payment or collection),
- you can send automatic orders to accounts maintained with VUB in currency of an account from which it is made only,
- with automatic transfers you can transfer the entire balance, an amount beyond the set limit or a selected amount at a selected frequency (if you enter several automatic transfers with the same maturity date, only one transfer will be made depending on a constant symbol and a date of entry).

This service is available to account holder and can also be available to account co-holder.

Cancellation of unsettled transfer orders entered "today" or on previous days

- you can obtain information about entered and unsettled transfer orders,
- you can change or cancel unsettled transfer orders (payments and collections) entered on the same day or on previous days unless they have already been processed.

Note: You cannot cancel transfer orders entered by VUB or a third party!

This service is available to account holder and can also be available to account co-holder.

Foreign payment order

- you can ask for cancellation of entered foreign payment order.

This service is available to account holder and can also be available to account co-holder.

Authorization and cancellation of collection availability

- you can ask for authorization or cancellation of collections on your accounts entered via Nonstop Banking.

This service is available to account holder.

Term and non-term account opening, term account closing

- you can open the following accounts:
 - a current account in EUR and FCY
 - a term deposit in EUR and FCY
- cancel the above types of term accounts.

This service is available to account holder.

Change selected account parameters

- you can change or cancel termination of deposit on saving accounts and passbooks in EUR with a term of notice.

This service is available to account holder and can also be available to account co-holder.

- you can enter, change or cancel account to which term account interests are paid out.

This service is available to account holder and can also be available to account co-holder.

- you can change a cycle of sending account statements in the paper form.

This service is available to account holder only.

- account blockage.

This service is available to account holder only.

More information**Request for account services**

You can ask for intermediation of the following account services via VUB branches:

- set up or cancel Service KONTAKT, Internet Banking, Mobile Banking,
- activate, block or cancel Grid Card,
- issue a payment card, change payment card limit,
- reprint payment card PIN Code,
- reprint payment card statement, change payment card mailing address, change an account/address/name of a merchant accepting payment cards,
- reprint or change a cycle of sending a summary of payment card transactions made at a merchant, review a payment card transaction requested by a cardholder or a merchant,
- debit authorization or change debit on a personal account in EUR,
- complete the Application for Term and Non-term Account for Individuals and Legal Entities Opening,
- complete a loan application, sell and purchase mutual fund certificates and arrange your visit at a VUB branch.

These services are available to account holder and can also be available to account co-holder.

Credit card information

- you can obtain information about:
 - available balance on your credit card account,
 - the amount of a minimum instalment due in a given month and also previous months,
 - maturity date of the minimum instalment,
 - history of transactions made with your credit card,
 - settlement of the minimum instalment.

These services are available both to credit card owner and also cardholder.

- you can set up/cancel collection of the minimum instalment for your credit card.

This service is available to credit cardholder only.

Consumer and mortgage loan information

- you can get information about:
 - loan amount,
 - date of the first drawing,
 - total amount drawn,
 - available amount,
 - total due amount,
 - date and amount of the last instalment,
 - date and amount of the following instalment,
 - loan account transactions.

Service KONTAKT telephone numbers:

Slovak Republic: 0850 123 000

International callers: +421 484 141 212