

A Guide to Internet Banking and Internet Banking Plus

Basic information

About Internet Banking

In Internet Banking ("IB") you can work with all your accounts (except for loan accounts) kept with VUB 24 hours a day, 7 days a week (except for the time necessary to maintain the system that VUB will always inform you in advance about).

In addition, with Internet Banking Plus ("IB Plus") you can have your transactions authorized by an electronic signature and you can also have encrypted receipts of your transactions protected by VUB's electronic signature sent to you.

To set up IB, you need

- a current account, flexi account or flexi business account maintained with VUB,
- to conclude Agreement on Provision of Certificate Services to Client Certificates and client certificates issued on a floppy disk or chip card (valid for IB Plus only).

To use IB, you need

- a computer,
- Internet connection,
- some of the browsers: Internet Explorer (min. version 5.01), Netscape Navigator (min. version 7.00).

To use IB Plus, you need

- a computer,
- Internet connection,
- the browser: Internet Explorer (min. version 5.01),

one of these operating systems:

Windows 98,

Windows ME,

Windows NT 4.0,

Windows 2000,

Windows XP,

Windows Vista,

- certificates installed,
- a chip card and chip card reader, or
- a floppy disk with a certificate.

To enter Internet Banking

- go to **www.vub.sk**,
and click on the red button
"Start Internet Banking"
- or go directly to
https://ib.vub.sk

To log onto IB and IB Plus

To log on, you need

- ID Number,
- PIN Code,
- Password.

Identification Number ("ID") is specified in the Agreement on Current Account and Provision of Flexi Account Products and Services or Certificate of Using Nonstop Banking Services under "**Identification Number for Communication with the Bank**".

PIN Code is a six-digit numeric code sent in a discrete envelope marked "PIN". **Password** is a six-digit numeric code sent in a discrete envelope marked "Password". Active transactions safety*

To confirm active transactions, you need to use one of the following security elements:

- **electronic signature**
- **SMS authorization code**
- **Grid Card code**

Active transactions* can be made up to the maximum daily limit for a given security element as specified by VUB.

Daily limits

A client (holder or co-holder) can set up the daily limit for a given security element in the Internet Banking Menu, Settings, My Limits.

A client (holder) can also set up individual daily limits for his/her account(s)' co-holder(s) in Settings Menu, Co-holders' Limits.

The maximum daily limits for security elements are:

- **EUR 497 909 for an electronic signature issued on a chip card**
- **EUR 165 970 for an electronic signature issued on a floppy disk**
- **EUR 16 597 for SMS authorization**
- **EUR 3 320 for a Grid Card**

The daily limit for transfers of funds between client's own accounts is unlimited.

* active transactions mean transactions that change an account balance

Account information and services

Account information and services

My accounts

- you can view your accounts (name and available balance),
- by clicking on account number and Detail button, information about your available and accounting balance, credit and debit interests, etc. will be displayed,
- by clicking on account number and Detail button, you can name, rename or cancel your account name.

Account balance

- you can obtain information about available balance on a given account on the current day or a selected day (accounting balance only) and you can also have available balance sent to you by e-mail.

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

Account transactions

- you can view all historical transaction data under the selected criteria on a given account:
 - up to 24 months for current and term accounts,
 - up to 24 months for passbooks,
 - up to 24 months for term accounts.

Debits* are displayed in red and marked with the minus sign, credits** are shown in black.

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

*account decreases, **account increases

History of Nonstop Banking transactions

- you can view all transactions entered via Nonstop Banking over the last 365 calendar days.
- after entering the selected criteria you can view a detailed list of all transactions containing the following data: exact date and time of posting, a transaction type (e.g. a simple payment order (payment/ collection/ etc.)), amount, number of receipt, name of submitter (holder or co-holder(s)) and a type of Nonstop Banking service through which a given transaction was entered
- after clicking on a given transaction and Transaction Detail button, transaction details sent for processing will be displayed.

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

Direct debit authorization

- you can enter or cancel direct debit authorizations on your accounts,
- you can enter direct debit authorizations for collecting companies (Slovenský plynárenský priemysel, Slovenská pošta - SIPO, T-Com, Generali Poistovňa, T-Mobile, Západoslovenská energetika).

This service is available to account holder.

Statement Cycle

- you can review and change a cycle of sending account statements.

Open and close a term account

- you can open or close a term account in EUR and foreign currency (“FCY”),
- you can set up sending of information about term account opening by e-mail.

This service is available to account holder.

Open a non-term account

- you can open a personal account in EUR and FCY,
- you can have information about non-term account opening sent by e-mail.

This service is available to account holder.

Term account maturity

- you can obtain information about a term of deposit, maturity date, a number of term account renewals.

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

Account for transfer of interests and deposits

- you can 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.

Termination of deposits

- you can terminate your 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.

Simple transfer orders

- you can make simple transfer orders (payments, collections and automatic transfers in EUR and also in FCY (within VUB only)
- a transfer order to other bank or within VUB payable in future will be settled on the date you provided,
- a transfer within VUB payable on the current date will be processed immediately (online),
- you can enter the amount of a transfer up to the daily limit for a given security element, a co-holder can enter the amount of a transfer up to his/her individual daily limit,
- 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.

Payment partners

- you can create a database containing accounts of your payment partners for domestic payments and you can also adjust or delete individual items in the database,
- you can set up a payment order from the database.

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

Fast and accelerated payments

- you can enter fast payments (payments and collections) in EUR and FCY (the collection amount is not included in your daily limit),
- transactions are posted online,
- you cannot make a fast payment within VUB during the closure of the central bank system,
- you can make accelerated payments to other banks until 12.00 am only, you cannot enter accelerated payments on the last day in a month.

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

Bulk transfer orders

- you can enter bulk transfer orders (payments and collections in EUR),
- transactions are posted to client's account always on the maturity date of a transfer order and online on the current date,
- you can enter the amount of a transfer up to the daily limit for a given security element, a co-holder can enter the amount of a transfer up to his/her individual daily limit.

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

Standing orders and automatic orders

- you can make standing orders (payments, collections and automatic transfers in EUR and also in FCY (within VUB only).
- you can choose a cycle of payments,
- with automatic transfers you can:
 - a) transfer the entire balance,
 - b) transfer an amount beyond the set limit,
 - c) transfer a selected amount at a selected frequency (if you enter several automatic transfers payable on the same date, only one transfer will be made depending on a constant symbol and a date of entry),
- you can only make an automatic transfer up to the set limit provided that you have available balance on your account at a given time.

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

Payments via KPC and TXT import files

- transfer orders can be processed electronically either in KPC (a file format used in accounting) or TXT file (a special file format used in VUB's IB¹). Maximum number of transfer orders is 200.

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

Change or cancellation of unpaid payments

- you can view payments with future maturity date,
- you can change or cancel failed transfer orders (payments and collections) entered on the same day or previous days unless they have already been processed,
- you can view, change or cancel your standing orders in EUR and also in FCY (within VUB only),
- you cannot cancel transfer orders entered by VUB or a third party via IB.

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

Foreign payment orders

- you can make payments abroad and place a request for refunding payments abroad,
- you can enter a payment amount up to your set daily limit,
- you can calculate the amount of your payment including conversion fees,
- you can display an account number maintained with VUB in IBAN form.

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

Foreign payment order cancellation

- you can place a request for refunding payments abroad,
- you need to enter an account number and a payment order number to cancel a foreign payment order.

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

Foreign payment partners

- you can create a database containing accounts of your payment partners for foreign payments.

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

Sending advices

- you can set up sending of advices on incoming or outgoing foreign payments by e-mail,
- you can view set notifications.

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

Products and services

Loan products

- you can obtain information about **authorized overdraft** on your account

This service is available to account holder.

- you can obtain information about your **consumer loan** (loan amount, date of first drawing, total amount drawn, available amount, total due amount, date and amount of the last instalment, date and amount of the following instalment)

This service is available to account holder.

- you can obtain information about your **mortgage loan** (loan amount, date of first drawing, total amount drawn, available amount, total due amount, date and amount of the last instalment, date and amount of the following instalment)

This service is available to account holder.

Personal credit line

- you can get permanent access to money (no income confirmation required),
- a loan is granted free of charge,
- flexi loan granted via IB has the most favourable interest rate,
- the credit line is activated automatically to clients who actively use their flexi account.

Individual drawing options:

- **flexi loan - non-purpose consumer loan**

It is convenient if you need money for anything. You can get a flexi loan up to 3 300 EUR via IB. The amount of monthly instalments is fixed during the period selected by you.

- **flexi card - shopping credit card**

You can use the flexi card to pay for the purchases made in your home country or abroad. You can repay the loan by monthly instalments equalling min. 5% of the credit limit granted or you can also pay a higher instalment or settle the whole amount at any time.

- **flexi debit - authorized overdraft on your account**

The easiest way in which you can borrow money e.g. when settling unexpected costs, flexi debit will simply let you overdraw your account. Credit limit is always renewed by the amount of each amount repaid, while the whole amount drawn is repaid at the moment, when your account has a positive balance.

Payment card services

Request for payment card issuance

- you can ask for issuance of a new payment card to any payment cardholder,
- you can have your payment card delivered to any branch or sent to your mailing address.

This service is available to account holder.

Request for payment card limit change

- you can have your payment card limit changed, new limits will be set up in the following days.

This service is available to account holder.

Request for PIN reprinting

- you can ask for reprinting of your PIN,
- you can have your new PIN delivered to any branch or sent to your mailing address.

This service is available to account holder and also account co-holder if he/she is a payment cardholder.

Payment card details

Payment card transactions

Change debit payment card limit

Change payment card address

Possibility to change payment card mailing address

Possibility to settle payment card instalment

Financial products

Issuance of VUB Asset Management mutual fund certificates

- you can purchase VUB Asset Management mutual fund certificates as a direct investment or saving investment,
- the direct investment is posted online on your account,
- the saving investment is performed as a standing order.

This service is available to account holder.

Generali insurance

- you can also conclude a travel insurance via IB,
- a transaction is posted online on your account, you can print out your policyholder's card after purchasing the insurance.

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

You can have a receipt of active transactions sent to your email address. The receipt can also be encrypted with WinRAR program. If you have IB Plus, you can receive the receipts encrypted with a certificate and electronically signed by the Bank.

Customer services

Regular sending of account balance

- you can ask for regular sending of account balance information by e-mail at frequency provided by you,
- account balance information will be sent to the pre-set address provided with the service,
- if the window used for this e-mail address does not contain the address or if you wish to change it, you need to activate it by ticking off the activation box and confirming activation,
- if you wish to cancel the service, you need to deactivate the window containing the e-mail address by ticking off the activation box and confirming deactivation.

This service is available to account holder.

Regular sending of account statements

- you can ask for regular sending of account statements by e-mail at frequency provided by you,
- account statements will be sent to the pre-set address provided with the service,
- if the window used for this e-mail address does not contain the address or if you wish to change it, you need to activate it by ticking off the activation box and confirming activation,
- account statements can be sent in *.html, *.gpc, *.txt or *.cdf formats,
- if you wish to cancel the service, you need to deactivate the window containing the e-mail address by ticking off the activation box and confirming deactivation.

This service is available to account holder.

Instant sending of account statements

- you can ask for a single instant sending of account statement by e-mail or fax,
- instant account statement contains all transactions made from the last regular account statement until the date on which a request for the instant account statement was made,
- account statements can be sent in *.html, *.gpc, *.txt or *.cdf formats,
- if you wish to cancel the service, you need to deactivate the window containing the e-mail address by ticking off the activation box and confirming deactivation.

This service is available to account holder.

Regular sending of fee statements

- you can ask for regular sending of a statement of posted fees for using Nonstop Banking services on the date they are posted e.g. for requested fax outputs, SMS, etc.

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

Instant sending of fee statements

- you can ask for instant sending of a statement of posted fees for using Nonstop Banking services on the date they are posted for the current or previous fee cycle by e-mail or fax.

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

Sending of exchange rate list

- you can set up sending of exchange rate list to the pre-set e-mail address provided with the service,
- if the window used for this e-mail address does not contain the address or if you wish to change it, you need to activate it by ticking off the activation box and confirming activation,
- if you wish to cancel the service, you need to deactivate the window containing the e-mail address by ticking off the activation box and confirming deactivation.

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

Sending of interest rates

- you can set up sending of interest rates on optional products and currency,
- if you wish to cancel the service, you need to deactivate the window containing the e-mail address by ticking off the activation box and confirming deactivation..

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

Transaction notifications

In this menu, you can ask to have the following services activated:

- notification of failed transactions,
- notification of a transaction in case of setting a transaction limit that exceeds the amount set for a given period,
- notification of an account balance lower than the minimum set limit,
- notification of an account balance higher than the set limit,
- notification of payment card authorization,
- notification of Nonstop Banking log-on.

Notification of Nonstop Banking log-on

In this menu, you can have a notification of logging onto some of Nonstop Banking services sent by e-mail or SMS.

The listed transaction notifications are sent to an e-mail address or via SMS to a mobile phone number provided by you.

Internet Banking customization

My profile

When using Internet Banking, you can enter the following settings:

- pre-set account number,
- a mode of sorting accounts,
- a mode of viewing account balances,
- a mode of sending account balances,
- a number of account history transactions displayed per page,
- a time period for sending of SMS notifications.

IB/IB Plus safety rules

PIN and password change

Password change

- you can change your password in case of suspected misuse or disclosure (6 - 15 alphanumeric characters),
- you will also need to provide your new password when accessing other Nonstop Banking services (KONTAKT).

Nonstop Banking services PIN change

- you can change your PIN Code in case of suspected misuse or disclosure (6 numeric characters),
- you will also need to provide your new PIN Code when accessing other Nonstop Banking services (KONTAKT).

RAR password change

- you can enter a new password for sending of encrypted information i.e. by archiving an e-mail attachment with Win RAR program using the password or you can change the original password,
- after entering the password you can have selected account information sent encrypted.

My limits

- you can change (upwards or downwards) daily limit for security elements,
- you can obtain information about daily limits for accounts of other holders.

Co-holders' limits

- a co-holder can change (upwards or downwards) his/her individual daily limit.

Request for Grid Card issuance

- you can ask for issuance and sending of a Grid Card to your mailing address.

Seven Internet Banking Safety Rules

- **Regularly verify trustworthiness of websites**
- verify the authenticity of certificate when entering VUB Internet Banking,
- you can verify the certificate data through **Certificate Verification** website or by dialling Service Kontakt at **0850 123 000** (or **+421 484 141 212** when calling from abroad).
- **Protect your personal security elements**
- never disclose your log-on data to any third parties,
- do not save your personal data on your computer,
- do not type in your data in e-mails that look as if they came from real banks and request entering your data on the pretext of their checking or updating. This Internet piracy is called phishing.

VUB never e-mails any information about any potential safety problems nor it asks its clients to provide it with their log-on data in this manner.

- **Use Internet Banking only on computers you can trust**
- use Internet Banking only on computers where you are certain about their safety and which do not contain programs that can retrieve your personal log-on data,
- never use Internet Banking in Internet cafés and on publicly accessible computers.
- **Use electronic signature**
- electronic signature substantially increases Internet Banking safety,
- VUB can set up Internet Banking Plus and issue a security certificate with a private key for you, if interested,
- protect your certificate and personal key against theft and misuse. A chip card is the most appropriate way to store the certificate and the private key. If your certificate is saved to a floppy disk, do not save it to a disc. USB key or CD medium is an appropriate place to save the certificate.
- **Protect your computer from viruses**
- use legal software only and anti-virus protection,
- regularly upgrade your anti-virus programs,
- protect your computer with firewall.
- **Activate sending of information about activities in Internet Banking**
- you can track logging onto Internet Banking or transactions made on your account,
- you can activate sending of information directly via Internet Banking in SMS/E-mail services Menu or by dialling **Service Kontakt** at **0850 123 000** (or **+421 484 141 212** when calling from abroad).
- **Contact VUB**
- if you suspect that safety of your personal log-on data has been violated, or, if you need an advice about setting up of some services you can dial **Service Kontakt** at **0850 123 000** (or **+421 484 141 212** when calling from abroad)