INSTRUCTIONS FOR WORKING WITH THE TELEPHONE BANKING SYSTEM
OF FIRST INVESTMENT BANK AD

Table of Contents

1. General information
2. Registration
3. Logging into the system
4. Passive Banking
5. Active banking
6. Frequently asked questions
7. Security measures

General information

Telephone Banking is a system for remote access by means of voice communication to information about balances and transactions on bank accounts kept with First Investment Bank, for ordering of payment transactions and other services in a manner previously agreed between the Titleholder and the Bank, and through the means of access and identification, registered by the Titleholder.

The service is available on the following phones:
☎ 0700 19 599 - for fixed or mobile phones in the country and abroad;
☎ *bank (*2265) - for fixed or mobile phones of Bulgarian operators in the country.

The active banking service, which also includes passive banking, is available for registration to local and foreign individuals. Local and foreign legal entities may register for the passive banking service. The service is available in Bulgarian and in English for both active and passive operations.

The service provides access to the accounts registered by the Titleholder and held in his name. Telephone Banking may be contacted from the phone numbers previously specified by the Titleholder.

Telephone Banking offers two main types of services:

Passive Banking – 24 hours a day. Provides information on:
- Account balance;
- Available amount;
- Last 5 transactions booked by the Bank on the account;
Information on exchange rates - BNB fixings, the buying rate and selling rate of the Bank for EUR, USD, GBP and CHF.

For Passive Banking you identify yourself to the Bank through a Personal Access Code (PAC), which is sent out to you in advance to the valid electronic mail (e-mail) address you have specified at the time of initial registration.

**Active Banking** – from 8:45 to 17:45 on Bank’s working days.

Allows for ordering of:
- Credit transfer in BGN through BISERA/RINGS (incl. a future date of execution);
- Credit transfer to the budget through BISERA/RINGS (without multiple payment order), incl. a future date of execution;
- Credit transfer in foreign currency to other banks (excluding online credit transfer);
- Internal transfer in BGN and foreign currency (incl. a contractual rate, incl. a future date, as well as from/to own accounts);
- Purchase and sale of foreign currency (including a contractual rate);
- Negotiation of exchange rate (with limited validity);
- Request for cancellation of transfer order (if it turns out to be impossible the customer is notified by e-mail and telephone);
- Saving of templates.

For Active Banking you identify yourself by PAC, by PINt (PIN code for a Token device), and by TAN (one-time password generated by the Token device). For your security and convenience when carrying out active operations, the Bank has set limits for execution of payment transactions. There are no such limits when executing internal transfers from/to your own accounts with the Bank.

**Registration**

To register for the Bank's Telephone Banking system, you must meet the following conditions:
- To have at least one open account with the Bank;
- To have a valid e-mail (to which the Bank sends a personal access code and a PINt);
- To have a phone (digital or with tone dialing);
- To have or to purchase from the Bank a Token device for active banking;
- To be a legally able person.

The registration takes place at an office of the Bank by filling in a registration application, in which you state:
- Your personal data: name, ID number, phone, e-mail, etc.;
- Mobile phone for receiving free SMS messages;
- Phone numbers from which you will access the service;
- Your accounts with which you will operate actively or passively.

In the application, the Bank gives you the opportunity to give each registered account a name, which will help you more quickly and easily to discern the information about accounts, as well as to easily indicate which account you want to bank with when connecting to an Operator.

- Recipients (correspondents), to whom you will make your transfers.

The application for registration and the contract for use of the services provided by the Bank via the Bank’s Telephone Banking system are personally signed by the individual customers and by the legitimate representatives of the corporate customers or by persons implicitly authorized by them.
Customers can use the services of Telephone Banking personally, and/or authorize other individuals (Authorized Users).

**Logging into the system**

To connect to Telephone Banking, you need to call from a phone which you have included in your Telephone Banking registration. Then select a number:

- **bank (2265)** if you are calling from a fixed or mobile phone of a Bulgarian operator and you are in the country;
- **0700 19 599** if you are calling from a fixed or mobile phone and you are in the country or abroad.

After connecting with the automated operator, it is necessary to identify yourself with your PAC. The system verifies the code you have entered and the number from which you are calling. If you do not enter your PAC, if it is incorrect or if you are calling from a number which is not registered for the service, the system will reject your access and will offer to transfer your call to a live operator. Upon successful identification of your PAC, you will reach the main menu from where you can make your choice:

**Passive Banking**

1. **For information on accounts and exchange rates, please press one**
   1. For information on accounts, please press one
      1. For balance on the account, please press one
         1. For replay, please press one
         0. To return to the previous menu, please press zero
      2. For the last five transactions booked by the Bank to the account, please press two
         1. For replay, please press one
         0. To return to the previous menu, please press zero
      0. To return to the previous menu, please press zero
   2. For account........please press two
      1. For balance on the account, please press one
      0. To return to the previous menu, please press zero
   20. For account.......please press two and zero
      1. For balance on the account, please press one
      0. To return to the previous menu, please press zero
      2. For the last five transactions booked by the Bank to the account, please press two
      1. For replay, please press one
      0. To return to the previous menu, please press zero
      0. To return to the previous menu, please press zero

2. **For information on exchange rates, please press two.**
   1. For euro, please press one
      The fixing of the euro is......
      The buying rate for euro is....
      The selling rate for euro is....
      0. To return to the previous menu, please press zero
   2. For U.S. dollar, please press two
      The fixing of the U.S. dollar is......
The buying rate for U.S. dollar is...
The selling rate for U.S. dollar is...
0. To return to the previous menu, please press zero

3. For British pound, please press three
The fixing of the British pound is......
The buying rate for British pound is...
The selling rate for British pound is...
0. To return to the previous menu, please press zero

4. For Swiss franc, please press four
The fixing of the Swiss franc is......
The buying rate for Swiss franc is...
The selling rate for Swiss franc is...
0. To return to the start menu, please press zero

2. For performing of active banking operations, please press two
   1. If you wish to perform banking operations, please press one.
   2. For change of PIN of a Token device, please press two.
   0. To return to the previous menu, please press zero

3. For change of personal access code, please press three

9. To contact an operator, please press nine.

You can perform active banking from 08.45 hours to 17.45 hours every working day of the Bank.

**Active banking**

When choosing to perform active banking operations, the system requires you to enter consecutively your PIN and a one-time password from your Token device (TAN). Upon successful login, you will be connected to an employee of the Bank, who will perform, on your behalf and at your expense, the payment orders and other transactions which you specifically indicate. The calls are being recorded for security reasons.

You will be able to use the recipients of transfers previously defined by you at the time of your registration, as well as the document templates used by you in the Bank.

When using templates, you can refer to them by their short names. To indicate the account from which you want to make the transfer, you can also use its short name, previously designated by you at the time of your registration.

The Bank employee will conduct the conversation by asking you guiding questions, so as to obtain the necessary data and information for completing of the payment order with the required details in accordance with the current legislation and the conditions of the Bank.

After receiving your instructions and completing the payment order, the Telephone Banking employee will give you the opportunity, before confirming the ordered transaction, to make sure that the details you provided are correct and complete. For this purpose, the employee will read them to you aloud.

For any transfer, successfully ordered and booked through Telephone Banking, you can get a paper copy of your order at an office of the Bank.
Frequently asked questions

1. What is the level of security offered by the Telephone Banking system?
The system offers the highest level of security due to the obligatory identification with Personal Access Code (PAC), the fact that the phone numbers from which the system can be contacted are determined by the client, and the mandatory use of a Token with PINt and a one-time password generated by the device through a complex algorithm for identification in active banking.

2. What will happen if I enter a wrong PINt 5 times?
If you enter a wrong PINt 5 times, the Token device will be locked. For unlocking it, you will need to personally visit an office of the Bank, bringing the device with you.

3. What will happen if I enter several times a wrong PAC?
In case of entering of a wrong Personal Access Code, the system will deny your access and will offer to transfer your call to an operator. The PAC is not blocked in case of incorrect entering and failed identification.

4. What will happen if I forget my PAC?
You can receive a new Personal Access Code to the email address you have specified, after visiting an office of the Bank.

5. What will happen if I forget the PINt code of my Token device?
You can receive a new PINt Code to the email address you have specified, after visiting an office of the Bank and paying a fee.

6. How do I recognize the account from which to order a transfer?
Customers who use the service give names to the accounts, which they will work with in the system, for easier orientation when ordering of transfers and also when listening to account information in passive banking.

7. In frequent transfers to the same recipients, do I have to submit the necessary information every time when drawing up a payment order?
For your convenience, you may require the Telephone Banking officer to save certain payments you have ordered as templates for subsequent transfers.

8. Is there a limit of the transfers and amounts which I can order by Telephone Banking?
There are pre-set limits per customer account and per type of transfer which are announced by the Bank. If desired, customers can change their daily and weekly limits by visiting an office of the Bank. The limits for a single operation can only be changed within the maximum limits determined by the Bank.

9. Can I perform active banking without a Token?
An obligatory condition for the use of active Telephone Banking is that the customer has purchased and registered a Token device of the Bank.

10. Is there a limit on the duration of my conversations when connecting with Telephone Banking?
No, there is no such limit.

11. How can I connect with the Telephone Banking system from abroad?
If you are using the services of one of the Bulgarian mobile operators and are abroad, you can contact the Telephone Banking system by dialing 0700 19 5990, preceded by the country code +359, ie +35970019599.


12. How can I register for the service?
You have to visit an office of the Bank and complete the standard forms, in which you will specify the accounts you wish to operate with, the type of banking you want to use, the numbers from which you will access the service, a valid e-mail address, etc.

13. Can I be registered for Telephone Banking by someone else instead of doing it in person?
In the case of individual clients, the documents required for registration for the Telephone Banking service can be signed only personally by the Titleholder. In the case of legal entities, they can be signed by the legal representatives of the entity, or by a person implicitly authorized by power of attorney following the standard form of the Bank. An individual Titleholder may authorize another person to operate through Telephone Banking with his accounts on his behalf and at its expense, but only the Titleholder in person can sign the contract, register an Authorized User designated by him, and respectively alter or cancel the registration.

Security measures

First Investment Bank provides you with a high level of protection and security when accessing and using the Telephone Banking system. However, everyone must respect the basic security recommendations which the Bank has determined as important. For this purpose, it is necessary to observe the following generally recommended security measures of the Bank:

1. Access to Telephone Banking system is done by calling from predetermined phone numbers – mobile and stationary (with tone dialing), and after entering of a Personal Access Code (PAC).

2. In active operations, you must enter a PINt, followed by a one-time password generated by a Token device purchased from the Bank.
   - ◊ At the initial registration for the service, the system automatically generates and sends a PAC and a PINt, which you will receive to the e-mail address you have specified.

3. After the initial logging in the Telephone Banking system of the Bank:
   - ◊ Change your PAC and PINt from the options in the main menu. The new PAC can be a combination of numbers with a length from 4 to 8 digits.
   - ◊ Change the PINt for your Token device, also from the options in the main menu. The new PINt can be a different combination of numbers with a length from 4 to 8 digits.
   - ◊ After the changes are complete, delete the e-mail received from the Bank, containing the automatically generated PAC and PINt for the Token device.

4. Do not give out information about your registration with Telephone Banking (PAC, PINt, or the Token device itself) to third parties. This information and means for access are for your personal use and identification.
   - ◊ If you need to provide access for a member of your family/employee of your company, make a request at an office of the Bank. The user whom you have authorized will receive personal means of access to the system, and also, in accordance with the rights of access you have requested, to your accounts.

5. Do not store information about your user access details on paper or on any other durable medium, including in electronic form.
   - ◊ Change your PAC and the PINt code for the Token device you use in telephone banking at least once a month.
6. In case of change of the Authorized Users, of their access rights, at the time of expiration of the power of attorney, or in case of its withdrawal, notify the Bank immediately.

7. When discontinuing the working session with Telephone Banking, make sure you have interrupted the telephone connection with the Bank; thus the secure connection with the operator is cut off.

8. Do not submit widely available telephone numbers for using with the Telephone Banking service, or else make sure that access to the phone you have specified is as limited for outside parties as possible.
   ✤ We recommend protecting the access to your personal mobile phone by a password, especially if other members of your family (persons whom you live with) have access to it.

9. Review the data you receive regularly and carefully. Check the senders of your incoming e-mail messages and should you notice any suspicious ones, do not open them. If anything appears alarming to you, notify the Bank promptly on the announced phone numbers.
   ✤ E-mail messages which are aimed at fraud or theft of data are usually common messages, requesting personal information under various pretexts (technical reasons, renewal or termination of services, etc.)
   ✤ First Investment Bank will never request you to send PIN codes, passwords or any other confidential information via e-mail, neither will it send e-mail messages with text saying that it is requiring you to call a specified telephone number and provide information concerning your identification details. If you receive such messages do not follow the instructions therein.
   ✤ Do not visit sites which require you to provide personal information on your means of access and authentication for the remote banking services, or any other confidential information.
   ✤ Be particularly careful when entering financial or other personal information on websites, especially blogs and social networks such as Facebook and Twitter.

10. Check regularly any banking information – reports, statements on your accounts and bank cards, SMS notifications of payment transactions. If you notice transactions you have not authorized, contact the Bank immediately.

   **First Investment Bank AD wishes you a pleasant banking!**