

How can I do my online banking safely?

ProCredit Bank is committed to making your online transactions secure as well as protecting the integrity of your bank account details. In order to achieve this, we use the latest security software and implement various safety procedures. Nevertheless, you should always be aware that the Internet and e-mail can be used as vehicles for illegal activity. Therefore, we recommend that you take some simple precautions to ensure your security when banking online.



Tips for staying safe online

- **Know who you are dealing with**

Always access Internet banking by typing the bank's address into your web browser: **<https://ebanking.procreditbank.com>**. Never go to a website via a link in an e-mail and enter your personal information. If in doubt, contact ProCredit Bank at **+387 33 253 993** or **+387 61 228 527**.

- **Keep passwords safe**

Always be wary of unsolicited e-mails or calls asking you to disclose any personal details or credit card numbers! ProCredit Bank or the police will **never** contact you and ask you to disclose your password information. Keep this information secret. Be cautious of disclosing personal information to anyone, especially if you do not know them.

- **Keep your computer secure**

Use up-to-date anti-virus software and install a personal firewall. Always use the newest version of your Internet browser with all security updates. Be extra careful when using computers at Internet cafes or libraries or any computer which is not your own.

- **Hold on to your cash**

Do not be conned by sincere-sounding e-mails offering you the chance to make some easy money. If it sounds too good to be true, it probably is. Be especially wary of unsolicited e-mails from outside the country - it is much harder to check whether the senders are in fact who they say they are¹.

¹Please refer to the document
"How can I protect myself from phishing?"

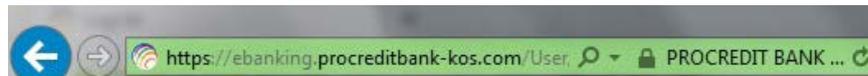
For more information, refer to specialist websites such as
<http://www.staysafeonline.org/stay-safe-online>

Additional online safety tips

Know who you are dealing with

- Always use ProCredit Bank's **secure e-banking platform**. Make sure that there is a locked padlock or unbroken key icon in the bottom right of your browser window before entering any personal information. The bank's Internet address will change from 'http' to 'https' when a secure connection has been established.
- You can check ProCredit Bank's **security certificate** by clicking on the padlock which appears on your browser.

Internet Explorer



Chrome



Firefox



Keep passwords safe

- Always memorise your password and other security information and promptly destroy the notice containing this information.
- Take the appropriate steps to keep your password and other security information secret at all times; never reveal it to family, friends, or anyone else.
- If calling the bank, be aware of which information you will be asked for: you will never be asked for your password.
- Ensure that you log out properly after doing your online banking.
- Never save your password on your computer unless it is protected (e.g. password manager).
- Never leave your computer unattended when logged into Internet banking.
- We recommend changing your password regularly. If you change your password, choose one which cannot be guessed easily.
- Do not use your online banking password for any other websites.

Keep your computer secure

- Be cautious of all unsolicited e-mails (especially those from unknown senders) and never click on links in such e-mails to visit unknown websites.
- Do not open, download or execute e-mail attachments from unknown, suspicious, or untrustworthy sources.
- Install anti-virus software, keep it up-to-date and run regular security scans. Install the latest security updates, also known as patches.

Be suspicious of any changes to your normal Internet banking routine. Should you have any doubts, please contact ProCredit Bank by visiting your nearest branch, contacting your Client Adviser or calling our help line at:

+387 33 253 993 ili +387 61 228 527.