

## SERVICE PACKAGES AND FUNCTIONS LIST

Restrictions on accounts for Underage Customers:

- 1) Accounts for Underage Customers aged 14 - 18:  
Underage Customer aged 14 - 18 can access the features marked with "YES" in the list of features for their account under the "Full Package".  
The Legal Representative of Underage Customer aged 14 - 18 may only have a "Request Package" for the Underage Customer's account.
- 2) Accounts for Underage Customers aged 7 - 14:  
Underage Customer aged 7 - 14 may only have a "Request Package" for their account.  
The Legal Representative of Underage Customer aged 7 - 14 may have a "Full Package" for the Underage Customer's account.

CIB Bank Online application Functionality	Signature code need?	Service packages	Service packages (for resident customers)	Customer type (for foreign customers)	Functions used by Token, Easy token, Mobiltoken from 14 <sup>th</sup> of September 2019. (only Enquiry)	Available for minor Client	
						Aged 7- 14 (The legal representative acts on behalf of the Minor)	Aged 14-18
Home – Favourite account information	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES	YES
Home – Favourite card information	NO	Enquiry/ Full	Private individuals	Private individuals	YES	YES	YES
Home – Favourite beneficiary payment	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Accounts – Account overview, account history	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES	YES
Payments – Transfer to my account	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payments –Transfer to someone	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payments – Scan and pay	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payments – Currency conversion	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES

CIB Bank Online application Functionality	Signature code need?	Service packages	Customer type (for resident customers)	Customer type (for foreign customers)	Functions used by Token, Easy token, Mobiltoken from 14 <sup>th</sup> of September 2019. (only Enquiry)	Available for minor Client	
						Aged 7- 14 (The legal representative acts on behalf of the Minor)	Aged 14-18
Payments-Foreign exchange transfer order	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Recurring payments-Standing order creation	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Recurring payments-Standing order management	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Recurring payments-Direct debit creation	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Recurring payments-Direct debit management	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payment request Incoming (execution, rejection)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payment Request Sending (Cancel)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payments – Payment list	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Payments – Beneficiary list	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Dijnet bill payment (registration, bill payment)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	NO	NO
Profile- Settings, Profile	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Profile – Settings, Product&Services	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Profile –Settings, Sign in and security	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES	YES
Profile – Settings, Information & Conditions	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	NO	NO

<b>Profile - Settings – Free notifications</b>	<b>YES</b>	<b>Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Self care – Smart notifications</b>	<b>YES</b>	<b>Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Cards – Card inquiry</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Cards – Activate</b>	<b>YES</b>	<b>Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Cards – Daily limit modification</b>	<b>YES</b>	<b>Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Cards – Credit card top-up</b>	<b>YES</b>	<b>Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>NO</b>	<b>NO</b>

<b>CIB Bank Online application Functionality</b>	<b>Signature code need?</b>	<b>Service packages</b>	<b>Service packages (for resident customers)</b>	<b>Customer type (for foreign customers)</b>	<b>Functions used by Token, Easy token, Mobiltoken from 14<sup>th</sup> of September 2019. (only Enquiry)</b>	<b>Available for minor Client</b>	
						<b>Aged 7- 14 (The legal representative acts on behalf of the Minor)</b>	<b>Aged 14-18</b>
<b>Cards-Virtual Card</b>	<b>YES</b>	<b>Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Mobile top-up</b>	<b>YES</b>	<b>Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Saving – Savings Explorer</b>	<b>YES</b>	<b>Full</b>	Private individuals/Private entrepreneur/SME	Private individuals	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Savings – Time deposit</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Savings – Saving account</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Saving - withSAVE</b>	<b>YES</b>	<b>Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>YES</b>	<b>YES</b>
<b>Investment – My portfolio</b>	<b>YES</b>	<b>Enquiry/ Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>NO</b>	<b>NO</b>
<b>Investment – Funds Order list</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals	Private individuals	<b>YES</b>	<b>NO</b>	<b>NO</b>

<b>Insurance</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals	Private individuals	<b>YES</b>	<b>NO</b>	<b>NO</b>
<b>Statements</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>YES</b>	<b>YES</b>	<b>YES</b>
<b>Offers – Product application</b>	<b>YES</b>	<b>Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>NO</b>	<b>NO</b>
<b>Loan – Loans and Leasing</b>	<b>NO</b>	<b>Enquiry/ Full</b>	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	<b>YES</b>	<b>NO</b>	<b>NO</b>
<b><u>My proposals</u></b>	<b><u>NO</u></b>	<b><u>Enquiry/ Full</u></b>	<b><u>Private individuals</u></b>	<b><u>Private individuals</u></b>	<b><u>NO</u></b>	<b>NO</b>	<b>NO</b>
<b><u>Chat</u></b>	<b><u>NO</u></b>	<b><u>Enquiry/ Full</u></b>	<b><u>Private individuals</u></b>	<b><u>Private individuals</u></b>	<b><u>NO</u></b>	<b>YES</b>	<b>YES</b>
<b>Investment – Funds Explorer</b>	<b>YES</b>	<b>Enquiry/ Full</b>	Private individuals	Private individuals	<b>NO</b>	<b>NO</b>	<b>NO</b>