

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 Mobile application functionality	Signature code need?	Service packages	Customer type (for resident customers)	Customer type (for foreign customers)	Available for minor Client	
					In case of clients between the ages of 7 and 14, with the right of legal representative (The legal representative acts on behalf of the minor)	Aged 14-18
Pre-login – Fast balance inquiry	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Home – Favourite account information	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Home – Favourite card information	NO	Enquiry/ Full	Private individuals	Private individuals	YES	YES
Home – Favourite beneficiary payment	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Accounts – Account overview, account history	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payments- qvik	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payments – Transfer to myself	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES

Payments – Transfer to someone	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payments – Scan and pay	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payments – Currency conversion	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES

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Foreign exchange transfer order	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Recurring payments-Standing order creation	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Recurring payments-Standing order management	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Recurring payments-Direct debit creation	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Recurring payments-Direct debit management	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payment request (Incoming) (execution, rejection)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payment Request Sending (Cancel)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payments – Payment list	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Payments – Beneficiary list	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Dijnet bill payment (registration, bill payment)	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	NO

Profile- Settings, Profile	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Profile – Settings, Product&Services	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Profile –Settings, Sign in and security	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Profile – Settings, Information & Conditions	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	NO
Profile - Settings – Free notifications	YES	Full	Private individuals	Private individuals	YES	YES
Profile- Settings, Devices	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Cards – Card inquiry	NO	Enquiry/ Full / Card authentication	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Cards – Activate	YES	Full / Card authentication (if has independent signature authority)	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Cards – Daily limit modification	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Cards – Show PIN	YES	Full / Card authentication	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	YES
Cards – Credit card top-up	YES	Full	Private individuals	Private individuals	NO	NO
Cards-Virtual Card	YES	Full / Card authentication	Private individuals/Private entrepreneur	Private individuals/Private entrepreneur	YES	YES
Cards – Temporary card deactivation	YES	Full / Card authentication	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Geocontrol	YES	Enquiry/ Full / Card authentication	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Mobile top-up	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES

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					the right of legal representative (The legal representative acts on behalf of the minor)	
Savings – Savings overview	YES	Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Savings – Time deposit	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Savings – Saving account	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Saving - withSAVE	YES	Full	Private individuals	Private individuals	YES	YES
Offers – Product application	YES	Full	Private individuals	Private individuals	NO	NO
Loan – Loans and Leasing	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	NO	NO
Investment – Funds Explorer	YES	Enquiry/ Full	Private individuals	Private individuals	NO	NO
Investment – My portfolio	YES	Enquiry/ Full	Private individuals	Private individuals	NO	NO
Investment – Funds Order list	NO	Enquiry/ Full	Private individuals	Private individuals	NO	NO
Insurance	NO	Enquiry	Private individuals	Private individuals	NO	NO
#withPAY	YES	Full	Private individuals	Private individuals	NO	NO
Chat	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
Statements	NO	Enquiry/ Full	Private individuals/Private entrepreneur/SME	Private individuals/Private entrepreneur/SME	YES	YES
My proposals	NO	Enquiry/ Full	Private individuals	Private individuals	NO	NO