

1bank Services

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Accounts					
Balances	Display the account number, type and balance for all accounts connected to the 1bank subscription.	X	X		
Details	Detailed information for the selected account is displayed (Iban certificate, uncleared funds, credit/debit interest, account branch, account owner address, connected cards etc).	X	X		
Cheques > Order Chequebook	New Chequebook ordering.				May be delivered by registered mail or to any Branch of the Bank of Cyprus.
Cheques > Image & Status	Information on issued cheques of the selected account is displayed: Status (Paid/Unpaid/Stopped), date of presentation, amount. An image of the cheque in PDF format is also provided.	X	X		
Cheques > Stop Payment *	Option to Stop the Payment of one or more cheques. Stop Payment option is available during bank working hours only. Cheques pending to be returned				X
Cheques > Pending for Return	due to insufficient funds are displayed for the selected account on a daily basis.	X	X		
Interest Certificate	The Balance and Interest certificate for the selected account in PDF format.	X	X		

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Menu Option: Accounts					
Customer Statement after CB Decree	The account balances of Individuals are displayed both before and after the Decree of the Central Bank for all accounts connected to the 1bank subscription.	X	X		
	Information is not displayed for joint accounts or Legal Entities.				
	Information is not displayed for the accounts of the former Laiki Bank.				
Transaction Status	All the electronic transactions submitted through the Internet and Mobile Banking are displayed. In cases of Future Date Transactions, the User has the option to Decline them as long as their status is Pending. The maximum number of transactions that can be retrieved per inquiry is 500.	X	X		
	The option to obtain advices in PDF format for these transactions is provided.				
	The option to obtain in PDF format the Original Instructions for Payment Orders submitted through Internet Banking is provided.				

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Menu	Description	Access Level		Transaction Limits	Digipass Use
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Menu Option: Transfers & Payments					
Transfers > To Connected Accounts *	The option to transfer funds between accounts connected on the 1bank subscription is provided.		X	<p>There are no limits for transfers between accounts of the same customer.</p> <p>Transfers from/to authorised accounts are executed automatically for amounts: Up to €40.000** per day with the use of GO3 digipass Up to €70.000** per day with the use of Digipass 0550 and 320 Up to €250.000** per day with the use of SMS Digipass and Digipass App</p>	<p>Transfers exceeding the available balance or the transaction limits of the subscriber may be submitted for execution by the account branch with the use of the Digipass device.</p> <p>The execution is subject to the approval of the Account Branch.</p>
Transfers > To Bank of Cyprus Customers *	Option to transfer funds to accounts of other Bank of Cyprus customers is provided.		X	<p>Transfers are executed automatically for amounts: Up to €10.000** per day with the use of GO3 digipass Up to €20.000 with the use of ** per day with the use of Digipass 0550 & 320. Up to €50.000** per day with the use of of SMS Digipass and Digipass App.</p>	<p>The use of a Digipass device is mandatory.</p> <p>Transfers exceeding the available balance or the transaction limits of the subscribers may be submitted for execution by the account branch with the use of the Digipass device. The execution is subject to the approval of the Account Branch.</p>

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Menu Option: Transfers & Payments					
Transfers > To Local Banks *	<p>The option to submit instructions to transfer funds to accounts held in other banks in Cyprus is provided.</p> <p>The use of IBAN is mandatory. Provides the option to submit Group Transfers. Group Transfers may be used to transfer funds in any account maintained with Bank of Cyprus, Local Banks or Banks abroad.</p>		X	Within Cyprus and SEPA zone (EU) up to €50.000 (except if lower limit has been set by the subscriber)	X
Transfers > Group Transfers / suppliers *	<p>Group Transfers are submitted:</p> <ul style="list-style-type: none"> > through relevant lists that are built and kept in the 1bank Internet Banking, > by uploading a file for processing. <p>The submitted file must follow the specifications (xml) set by the Bank of Cyprus.</p>		<p>X</p> <p>To enable this service, the submission of a relevant application is required.</p>	Option to set limit on the amount per file, is available.	<p>X</p> <p>The execution is subject to the approval from the branch of the debited account.</p>
Menu Option: Transfers & Payments					
Transfers > Group Transfers / suppliers *	<p>The history of submitted Group Transfers is kept in the Internet Banking. A detailed analysis of all transactions included in each Group Transfer is provided. The result (successful/unsuccessful transfer) of each transaction</p>		<p>X</p> <p>To enable this service, the submission of a relevant application is required.</p>	Option to set limit on the amount per file, is available.	<p>X</p> <p>The execution is subject to the approval from the branch of the debited account.</p>

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Payment Order*	<p>submitted through a Group Transfer is also provided. The option to submit SEPA or SWIFT Payment Orders is provided.</p> <p>The execution of the Payment Orders is subject to the approval from the branch of the debited account.</p>		X	There are no limits on the transferred amounts (except if such a limit has been set by the subscriber).	X
Bill Payments *	<p>The option to pay:</p> <ul style="list-style-type: none"> > Utility bills > Tuition fees > General Insurance of Cyprus insurances 		X	Up to €5.000** per day.	
Tax Payments	<p>The option to settle Governmental tax payments e.g VAT (Value-Added Tax)</p>		X	The daily limits of option "Transfer to Local Banks" and "Payment Orders"	X
Multiple Payments*	<p>The option to upload a file containing multiple transactions is provided. The submitted file may contain any type of transaction available in the 1bank Internet and Mobile Banking.</p> <p>The uploaded file must follow the specifications (xml) set by the</p>		X	The daily limits of each specific transaction of the Internet Banking apply	<p>The use of a Digipass device is mandatory.</p> <p>Transfers exceeding the available balance or the transaction limits of the subscribers may be submitted for execution by the account branch with</p>
Menu Option: Transfers & Payments					
	Bank of Cyprus.				the use of the Digipass device. The execution is subject to the approval of the Account Branch.
Notices for Transfer	<p>Option through which you can submit a notice for transfer to:</p>		X		

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	<p>> Connected account (EUR) >Bank of Cyprus account (EUR)</p> <p>The execution date of the transaction will be the respective maturity date, according to the account selected.</p> <p>You can view and delete all notices on your accounts</p>				
Direct Debits > Details*	<p>Details about active Direct Debits on accounts connected to the 1bank subscription are provided. (e.g . CYTA, EAC)</p> <p>The option to amend or cancel</p>	X	X		<p>X</p> <p>To amend or delete a direct debit for credit cards, full access on account and digipass is required</p>
Direct Debits > New*	<p>Direct Debits for Bank of Cyprus credit cards payment is provided.</p> <p>The option to create a new Direct Debits for Bank of Cyprus credit cards payment is provided.</p>		X		X
Standing Orders > New *	<p>The option to create a new Standing Order for a standard amount to be credited to a Bank of Cyprus or a Local Bank account is provided.</p>		X		X
Menu Option: Transfers & Payments					
Standing Orders > Details*	<p>Details about active Standing Orders on accounts connected to the 1bank subscription are provided.</p> <p>The option to amend or cancel these Standing Orders is also</p>		X		<p>X</p> <p>For the deletion or amendment of an order you, Full Access and Digipass is required</p>

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	provided. Option to settle invoices issued by participating companies			Transfers are executed automatically for amounts: Up to €10.000** per day with the use of GO3 digipass Up to €20.000 with the use of ** per day with the use of Digipass 0550 & 320 . Up to €50.000** per day with the use of of SMS Digipass and Digipass App	
Invoice eSettlement			X		X
eShop	The option to purchase telephone top up cards from CYTA or MTN is provided.		X	Up to €50** per day	X
Donations	The option to make donations to certain charity Organisations is provided.		X	Up to €5.000** per day	
Payroll*	The option to submit company payroll is provided. A payroll may be submitted: > through relevant lists that are build and kept in the 1bank Internet Banking, > by uploading a file for processing.		X	Option to set limit on the amount per file, is available.	X The execution is subject to the approval from the branch of the debited account.
Menu Option: Transfers & Payments					
	Payroll may be paid into accounts kept in local banks and banks abroad. Payroll execution is not subject to any fees. Payroll execution is subject to the		To enable this service, the submission of a relevant application is required.		

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	<p>approval from the branch of the debited account.</p> <p>The history of submitted Payrolls is kept in the Internet Banking. The result (successful/unsuccessful transfer) of each transfer submitted through a Payroll is also provided.</p>				
Menu Option: Statements					
Pending for Authorisation	<p>Details of transactions Pending for Authorisation are provided. These transactions might have resulted from:</p> <ul style="list-style-type: none"> > A Multiple Signature instruction, > The submission of instructions through a Multiple Payment file. <p>The additional option to cancel Pending for Authorisation transactions is provided.</p>		X		
Menu Option: Statements					
Transaction History	<p>The transactions of the last 2 years for the selected account are displayed.</p> <p>Additional information for certain types of transactions is also provided (images of cheques, Payment Order advices, advices</p>	X	X		

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	<p>for transfers executed through 1bank Internet Banking and Mobile Banking)</p> <p>The option to download the transactions in various formats (PDF, Excel, Quicken, Consolidation etc.) is also provided.</p> <p>A true copy of the official bank statement for the selected account in PDF format. Availability is based on the statement issue frequency (monthly, quarterly, yearly etc). e-Statements are available from January 1995 onwards.</p>				
eStatement	<p>Alerts may be sent for Account balances, Debit or Credit transactions, Debit or Credit cheque transactions, Direct Debits and Credits, Card Account payment due, Fixed Deposit Exchange Prices etc.</p> <p>Each Alert may be sent to multiple telephone numbers and email addresses.</p>	X	X		
Menu Option: Cards					
Antamivi Loyalty Scheme	The option to view the points earned for the Antamivi Loyalty card scheme.	X	X		
Monthly News	The option to visit Bank of Cyprus website and find information	X	X		

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	regarding the current card offers. You can also learn about various other opportunities that are related with the Bank of Cyprus cards.				
View Selects scheme	The option to visit the Bank of Cyprus website and find information regarding the AMEX Selects scheme.	X	X		
Card / PIN Management	The option to: a) Request for card replacement for Early Renewal or Damaged Card b) Card PIN reissue c) Card Activation	X	X		X For the Card Activation Digipass is required
Menu Option: Alerts					
Device Management	The option to add, amend or delete telephone numbers or email addresses, which will be used to deliver the alerts is provided. Multiple telephone numbers or email addresses may be registered.	X	X		
Menu Option: Alerts					
Alerts Management	The option to add, amend or delete the criteria based on which the Alerts are sent is provided. Alerts may be sent for Account	X	X		

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	<p>balances, Debit or Credit transactions, Debit or Credit cheque transactions, Direct Debits and Credits, Card Account payment due, Fixed Deposit Expiry, Loan Next Instalment Date, eStatemenet Availability, Exchange Rates, Stock Exchange</p> <p>Prices etc.</p> <p>Each Alert may be sent to multiple telephone numbers and email addresses.</p>				
Activity Log	<p>Information on actions taken to create / delete / change devices details or Alert criteria is provided.</p>	X	X		
Delivery History	<p>Access to the delivery history of Alerts sent to telephone numbers or email addresses is provided. The content of each Alert is also provided.</p> <p>Information is available for the last two years (starting from 1.5.2014).</p>	X	X		
Menu Option: Other Services					
Insurance Information	<p>Information for General Insurances of Cyprus and Eurolife insurances of the Subscriber is provided.</p> <p>Information for insurances of Individuals or Legal entities that have authorised with full access</p>	X	<p>Full access is mandatory to view details of the Insurances of Individuals or Legal entities that have authorised subscriber.</p>		

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eTrading > Cisco Login	<p>the subscriber is also provided.</p> <p>The option to connect to the Cisco Online, Cisco Plus and Cisco Global eTrader platform, to place order for sale or purchase stocks traded at the Athens and Cyprus</p>	X	X		
Wealth Management	<p>Stock Exchange is provided. This platform provides portfolio information, purchases and sales history, stock quotes etc.</p> <p>Information about the Portfolio Valuation Report of Holdings of the Subscriber or Individuals and Legal Entities that have authorised the subscriber with full access is provided.</p>	The submission of a relevant application is required.			
Foreign Exchange Rates	<p>The daily Bank of Cyprus Exchange Rates used for transactions up to the amount of €20.000 are displayed.</p> <p>The Exchange Rates history is available for the last 2 years.</p> <p>An Exchange rates conversion tool is also provided.</p>	X	X		
Menu Option: Settings					
Customize	<p>The option to customize the information shown to Internet and Mobile Banking provided.</p> <ul style="list-style-type: none"> ➤ Setup Alias Names ➤ Setup the order with 	X	X		

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	<p>which the accounts appear in the Balance Overview functionality</p> <ul style="list-style-type: none"> ➤ Option to hide an account from the Balance Overview functionality is provided. 				
Menu Options	The option to customize the "My Menu" is provided.	X	X		
Customer / Group Management > Selection of customers	<p>Subscribers who have been authorized by other Individuals or Legal entities to access their account on 1bank, have the option to select which customers' accounts they wish to work with for the current 1bank session.</p> <p>This functionality is presented automatically after logon to subscribers who have access on the accounts of more than 1000 customers.</p>	X	X		
Menu Option: Settings					
Customer / Group Management > Group Management	<p>Option through which you can manage the group (s) of the customers with which you usually work in 1bank.</p> <ul style="list-style-type: none"> ➤ You can modify the group (add/remove 	X	X		

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	<p>customers and add/remove set as default)</p> <ul style="list-style-type: none"> ➤ You can delete or copy the group 				
Customer / Group Management > Create New Group	The option to create a group (s) of the customers with which you usually work in 1bank Internet Banking.	X	X		
Subscription Deactivation	<p>The option to temporarily deactivate the 1bank subscription is provided.</p> <p>The subscription may be activated through the 1bank Call Center. The passcode remains unchanged.</p>	X	X		
Change Contact Information	<p>The option through to update your contact information which is held at the Bank's systems.</p> <ul style="list-style-type: none"> ➤ Email ➤ Work telephone ➤ Mobile telephone ➤ Home telephone ➤ Fax 		X		X
Menu Option: Settings					
Change Passcode	The option to change the current 6-digit 1bank security Passcode is provided.	X	X		
Personal Data Update	The Option to update your Personal Data which is held at the	X	X		

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	Bank's systems.				
	Personal Data Update procedure will be automatically initiated upon your first Login, one month before the expiry of your review date in the Bank's systems.				
Digipass Management > Apply for New	The option through to purchase SMS Digipass or Digipass App, if you already have a Digipass assigned to your current subscription. Your maximum daily limits for transactions will not change if you apply for a new Digipass through Internet / Mobile Banking (the ones that were signed in your latest manual application will apply).		X		X
Digipass Management > Activate / Switch Usage	<p>The option through to select which Digipass to Activate for the specific subscription, if you have applied for a New Digipass, through Internet or Mobile Banking.</p> <p>In case you have applied for a New Digipass through manual application you can activate your Digipass by contacting the call centre.</p> <p>At anytime, you can switch to another digipass you own through this option. Existing</p>				

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Menu	Description	Access Level Information Only	Access Level All Services	Transaction Limits	Digipass Use
Menu Option: eProducts					
	access and daily transaction limits applicable to this subscription will not change.				
eProducts > New	The option for retail subscribers only to create a new electronic account for their own cif. Three kind of eProducts are offered: a) e-notice b) e-instant access (sight) c) e-Fixed deposit		x	The minimum transfer amount to open a new e-notice is €200 ,€1 for e-instant and €1000 for eFixed Deposit The EVERYDAY e Card American Express is connected automatically on e-instant account.	
eProducts > Change	The option to change the eNotice period to a notice period greater than the existing.			The EVERYDAY e Card American Express is connected automatically on e-instant account.	

* 1bank provides the option to use Multiple Signatures for controlling the submission of instructions for electronic transfers and of other functionalities.

** Maximum transaction limits are mentioned.

Each subscriber may define lower limits.