

Transfer of Subscriptions / Authorizations from Laiki eBank in 1bank

Dear Customer,

Welcome to the 1bank electronic channels.

The Questions / Answers below are intended to provide you with clarifications regarding the transfer of your subscriptions and / or authorizations from Laiki eBank service to 1bank, the equivalent service of the Bank of Cyprus.

This content will be constantly updated and posted on www.1bank.com, www.laiki.com and www.laikiebank.com.

For any further clarifications, please do not hesitate to contact our Call Center on 8000 2000 (+357 22887766 for international calls), or 800 00 800 (+357 22128000) Monday - Friday between 07:45 - 21: 30. You can also email us at info@bankofcyprus.com.

A) GENERAL QUESTIONS

1. When will my subscriptions and / or authorized accounts be transferred from Laiki eBank to 1bank?

The transfer to 1bank has been scheduled to take place on 10/6/2014. The Laiki eBank service will be terminated on 6/6/2014 at 18:00 until 9/6/2014 (included). From 10/6/2014 onwards you will still be able to login to ebank but the only available information will be under the category "Customer Services".

2. How will I login for the first time in 1bank and which codes should I use for my login?

- (a) If you are a subscriber to the eBanking for Individuals service and you also have a personal 1bank subscription, the Laiki eBank connected accounts will be added to your existing subscription in 1bank.
- (b) If you are a subscriber to the eBanking for Business service or you do not have a personal subscription in 1bank you will login as usual in eBanking. Following the instructions on the screen you will be asked to enter the Subscriber Number and Personal Identification number (PIN) in a 1bank login page. Upon successful login, the system will automatically give you a new 1bank User ID and you will be prompted to enter a new password (Passcode).

Alternatively, you can find the 1bank login page on www.1bank.com; click on "Login" and click again on the link for eBanking subscribers.

During this process you should also accept the Terms and Conditions of the 1bank service.

If you hold a security device (**token**) in Laiki eBank, the device will be automatically connected to your existing subscription in 1bank. If you have more than one device in Laiki eBank, only one will be transferred to 1bank (the serial number of the device transferred will be displayed in 1bank when you need to use the device).

If you already have a device in 1bank, this device will remain for your use, while the Laiki ebank device will be able to be used in the future either as a replacement of your existing device or for another subscription you may open.

3. Will all my connected accounts in Laiki eBank be transferred to 1bank?

All accounts with the same access levels will be transferred either to your existing 1bank or your new 1bank subscription. The account numbers will change, but the old numbers will be displayed on the 1bank screen Accounts / Account Details.

The only account category that will not be transferred to 1bank is Hire Purchase (HP) accounts if you are a guarantor on this account. If you are an owner or joint holder of an HP account, this will be transferred normally to your 1bank subscription.

If you require a different handling of your HP accounts, please contact our Call Centre on 8000 2000 (+357 22887766 for international calls) or 800 00 800 (+357 22128000 for international calls) Monday – Friday between

the hours of 07:45 to 21:30.

4. Will my new codes be used for all 1bank channels?

Yes. The User ID and Passcode can be used in all our channels as follows:

- Internet Banking at www.1bank.com,
- Mobile Banking available in the Apple Store and Google Play store, and
- On the phone 800 00 800 (+357 22 128000 for international calls).

5. Where can I find instructions for using the 1bank Internet Banking service?

The demo for the use of Internet Banking is available on the 1bank login page, at www.1bank.com. Once you login, you can also use our explanatory help menu, which is available on most internet banking screens

B) TRANSFERS

1. Will my transfer limits change upon transfer to 1bank?

Upon transfer of your subscriptions / authorisations, the transfer limits applicable in Laiki eBank will no longer apply. The 1bank daily transfer limits will be applied, as follows:

Between own accounts	Unlimited
Between authorised accounts	€40,000
To third party accounts in Cyprus	€10,000
Payment Orders	Unlimited

2. Will there be any change on the way I use my token (digipass) device?

The usage of the GO3 device does not change. There is a change in the use of the device DP550 for transactions processing. For further information please click [here](#).

3. Will the beneficiary details of my “Beneficiary Lists” be transferred to 1bank?

The beneficiaries of Cypriot banks and the beneficiaries of ex Laiki Bank will be transferred as “templates”. The beneficiary lists of the common individual subscribers (Laiki eBank & 1bank) will not be transferred. You should verify that the lists include only IBAN numbers. Templates in 1bank cannot be processed unless they contain IBANs (excluding Bank of Cyprus accounts).

The beneficiaries of foreign banks will not be transferred. However, you are able to save (export) the data by using a special function provided by Laiki eBank.

4. Will I be able to send files for payroll and other payments without any change?

Yes. We have made all necessary changes to the 1bank system to support the current form (layout) for files sent today through Laiki eBank. You should verify that the lists include only IBAN numbers. Files in 1bank cannot be processed unless they contain IBANs.

5. Will there be any change on the way I execute my electronic transactions?

You will create and execute your transactions in the same way that you created them in the eBank. If your instructions need approval from a second subscriber, the second subscriber should login to 1bank with his/her own credentials and to approve the transaction.

6. If I create a utility payment or any other instruction through eBank on the date the Laiki eBank service will be terminated, will this instruction be processed normally?

The payment will be executed successfully if created before the termination of the Laiki eBank service on 06/06/2014. If necessary, a Bank officer will contact you.

7. If I create an instruction which needs an approval from another subscriber, will the approver be able to view this instruction and approve it after the termination of Laiki eBank?

All instructions for which the approval process has not been completed before the termination of Laiki eBank will not be executed and should be created again into 1bank.

You will be able to view the instruction in Laiki eBank by selecting "Instruction Status". The instruction will be displayed as REJECTED. You will not be able to view the instruction in "1bank transaction status" screen.

C) OTHER SERVICES

1. Will the fax instructions service remain the same?

Yes. The fax instruction service will remain the same. However, fax instructions sent should also contain the date of generation of the digipass eight digit code.

2. Will there be any changes to the alerts service?

The alerts service will not be available from between 06/06 – 09/06/2014. However after these dates, the alerts service will not have any significant changes and you will continue to receive your messages (alerts), either via SMS or email as normal. Please note that alerts for debits or credits on card accounts and alerts for card balances will not be sent at this stage. Credit and debit card transactions as well as ATM withdrawal alerts will be sent to all cardholders. More information will be posted in www.1bank.com.

3. How will I continue to perform my eTrading with Laiki Financial Services?

You can continue to perform your online trading, through the internet banking services of 1bank. You must however, follow the instructions provided for obtaining a new 1bank User Id as provided above.

D) NEW SERVICES AND FUNCTIONALITIES

Several new services and functionalities are available via 1bank, such as:

- Transactions advices: View and print advices for inward/outward payment orders and all transfers carried out via internet and mobile banking.
- Payroll: Create and execute a company's payroll either through file upload or using an internal payroll tool provided by 1bank.
- Copy and decline: 1bank allows you to repeat a previous transaction without having to re-enter all the details (copy) or decline a transaction before its completion.
- E-shop: Purchase and credit your mobile phone with top up codes from Cyta and MTN.
- Multiple payments: Upload multiple payments for several types of transactions in a single file.
- Interest certificate: View and print the annual interest certificate for each of your accounts.

- Templates: Create and load templates for your frequently used transfers and payments.
- My menu: Isolate and use your favourite transactions through the “My menu” option.
- Filtering: Filter the information displayed on internet banking screens using the customer's name, account type, transaction type or the currency of the accounts.
- Save/print results: You can save and/or print the results of internet banking searches in a variety of formats.
- Selection of customer: Choose the customers you wish to work with during the internet banking session. This functionality is important for subscribers with several customers connected.
- Account alias and prioritisation: Set the order in which your accounts will appear in drop down lists and give alternative names (aliases) to each of your accounts.
- Secure messages: Exchange electronic messages with 1bank securely.
- Alerts (coming soon): Set up and receive your alerts via email or mobile phone in three different languages (Greek, English, Russian).
- Mobile App: Download the Bank of Cyprus application in the App Store or Google Play Store and log in to 1bank using your User ID and passcode to carry out most of your banking transaction. The App also contains a branch locator as well as card offers for the Bank of Cyprus cards.