

# 1bank Services

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
<b>Menu Option: Accounts</b>					
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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<b>Menu Option: Accounts</b>					
<b>Customer Statement after CB Decree</b>	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.	<b>X</b>	<b>X</b>		
	Information is not displayed for joint accounts or Legal Entities.				
	Information is not displayed for the accounts of the former Laiki Bank.				
<b>Transaction Status</b>	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.	<b>X</b>	<b>X</b>		
	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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<b>Menu Option: Transfers &amp; Payments</b>					
<b>Transfers &gt; To Connected Accounts *</b>	The option to transfer funds between accounts connected on the 1bank subscription is provided.		<b>X</b>	<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 <b>€250.000**</b> per day with the use of <b>SMS Digipass</b> and <b>Digipass App</b></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> <p>The use of a Digipass device is mandatory.</p>
<b>Transfers &gt; To Bank of Cyprus Customers *</b>	Option to transfer funds to accounts of other Bank of Cyprus customers is provided.		<b>X</b>	<p>Transfers are executed automatically for amounts:  Up to <b>€50.000**</b> per day with the use of of SMS Digipass and Digipass App.</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.</p> <p>The execution is subject to the approval of the Account Branch.</p>
<b>Transfers &gt; To Local Banks *</b>	<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.</p>		<b>X</b>	<b>Within Cyprus and SEPA zone (EU) up to €50.000 (except if lower limit has been set by the subscriber)</b>	<b>X</b>

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<b>Menu Option: Transfers &amp; Payments</b>					
<b>Transfers &gt; Group Transfers / suppliers *</b>	<p>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> <p>Group Transfers are submitted:            &gt; through relevant lists that are built and kept in the 1bank Internet Banking,            &gt; by uploading a file for processing.</p> <p>The submitted file must follow the specifications (xml) set by the Bank of Cyprus.</p>		<b>X</b>	Option to set limit on the amount per file, is available.	<b>X</b>  The execution is subject to the approval from the branch of the debited account.
<b>Transfers &gt; Group Transfers / suppliers *</b>	<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 submitted through a Group Transfer is also provided.</p>		<b>X</b>	Option to set limit on the amount per file, is available.	<b>X</b>  The execution is subject to the approval from the branch of the debited account.
<b>Payment Order*</b>	<p>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>		<b>X</b>	There are no limits on the transferred amounts (except if such a limit has been set by the subscriber).	<b>X</b>

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<b>Menu Option: Transfers &amp; Payments</b>					
<b>Bill Payments *</b>	The option to pay: > Utility bills > Tuition fees > General Insurance of Cyprus insurances		<b>X</b>	Up to €5.000** per day.	
<b>JCCsmart Bill Payments</b>	The option to be transferred to JCCsmart website in order to perform bill payments	<b>X</b>	<b>X</b>		
<b>Tax Payments</b>	The option to settle Governmental tax payments e.g VAT (Value-Added Tax)		<b>X</b>	The daily limits of option "Transfer to Local Banks" and "Payment Orders"	<b>X</b>
<b>Multiple Payments*</b>	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. The uploaded file must follow the specifications (xml) set by the Bank of Cyprus. Every transaction included in the file will be submitted as a distinct		<b>X</b>	The daily limits of each specific transaction of the Internet Banking apply	The use of a Digipass device is mandatory. 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.
<b>Notices for Transfer</b>	Option through which you can submit a notice for transfer to: > Connected account (EUR) >Bank of Cyprus account (EUR)  The execution date of the transaction will be the respective maturity date, according to the account selected.		<b>X</b>		

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<b>Menu Option: Transfers &amp; Payments</b>					
<b>Notices for Transfer</b>	You can view and delete all notices on your accounts		<b>X</b>		
<b>Direct Debits &gt; Details*</b>	Details about active Direct Debits on accounts connected to the 1bank subscription are provided. (e.g . CYTA, EAC)  The option to amend or cancel	<b>X</b>	<b>X</b>		<b>X</b> To amend or delete a direct debit for credit cards, full access on account and digipass is required
<b>Direct Debits &gt; New*</b>	Direct Debits for Bank of Cyprus credit cards payment is provided. The option to create a new Direct Debits for Bank of Cyprus credit cards payment is provided.		<b>X</b>		<b>X</b>
<b>Standing Orders &gt; New *</b>	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.		<b>X</b>		<b>X</b>
<b>Standing Orders &gt; Details*</b>	Details about active Standing Orders on accounts connected to the 1bank subscription are provided.  The option to amend or cancel these Standing Orders is also provided.		<b>X</b>		<b>X</b> For the deletion or amendment of an order you, Full Access and Digipass is required
<b>Invoice eSettlement</b>	Option to settle invoices issued by participating companies		<b>X</b>	Transfers are executed automatically for amounts:  Up to <b>€50.000**</b> per day with the use of of SMS Digipass and Digipass App	<b>X</b>

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<b>Menu Option: Transfers &amp; Payments</b>					
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*	<p>The option to submit company payroll is provided. A payroll may be submitted: &gt; through relevant lists that are build and kept in the 1bank Internet Banking, &gt; by uploading a file for processing.</p> <p>Payroll may be paid into accounts kept in local banks and banks abroad. Payroll execution is not subject to any fees.</p> <p>Payroll execution is subject to the 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>		X	Option to set limit on the amount per file, is available.	X
			<b>To enable this service, the submission of a relevant application is required.</b>		The execution is subject to the approval from the branch of the debited account.

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<b>Menu Option: Statements</b>					
<b>Pending for Authorisation</b>	<p>Details of transactions Pending for Authorisation are provided. These transactions might have resulted from:</p> <ul style="list-style-type: none"> <li>&gt; A Multiple Signature instruction,</li> <li>&gt; The submission of instructions through a Multiple Payment file.</li> </ul> <p>The additional option to cancel Pending for Authorisation transactions is provided.</p>		<b>X</b>		
<b>Transaction History</b>	<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 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>	<b>X</b>	<b>X</b>		

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<b>Menu Option: Statements</b>					
	<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>				
<b>eStatement</b>	<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>	<b>X</b>	<b>X</b>		
<b>Menu Option: Cards</b>					
<b>Antamivi Loyalty Scheme</b>	The option to view the points earned for the Antamivi Loyalty card scheme.	<b>X</b>	<b>X</b>		
<b>Purchase of Wearablepay / Tagpay</b>	The option to buy a Wearablepay or Tagpay. Products can be linked to Visa cards in Euros.		<b>X</b>		<b>X</b>
<b>Monthly News</b>	The option to visit Bank of Cyprus website and find information regarding the current card offers. You can also learn about various other opportunities that are	<b>X</b>	<b>X</b>		

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<b>Menu Option: Cards</b>					
Monthly News	related with the Bank of Cyprus cards.	X	X		
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	<p>The option to:</p> <p>a) Request for card replacement for Early Renewal or Damaged Card</p> <p>b) Card PIN reissue</p> <p>c) Card Activation</p>	X	X		X For the Card Activation Digipass is required
<b>Menu Option: Alerts</b>					
Device Management	<p>The option to add, amend or delete telephone numbers or email addresses, which will be used to deliver the alerts is provided.</p> <p>Multiple telephone numbers or email addresses may be registered.</p>	X	X		
Alerts Management	<p>The option to add, amend or delete the criteria based on which the Alerts are sent is provided.</p> <p>Alerts may be sent for Account balances, Debit or Credit transactions, Debit or Credit cheque transactions, Direct</p>	X	X		

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<b>Menu Option: Alerts</b>					
<b>Alerts Management</b>	<p>Debits and Credits, Card Account payment due, Fixed Deposit Expiry, Loan Next Instalment Date, eStatemenet Availability, Exchange Rates, Stock Exchange Prices etc.</p> <p>Each Alert may be sent to multiple telephone numbers and email addresses.</p>				
<b>Activity Log</b>	Information on actions taken to create / delete / change devices details or Alert criteria is provided.	<b>X</b>	<b>X</b>		
<b>Menu Option: Other Services</b>					
<b>Delivery History</b>	<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>	<b>X</b>	<b>X</b>		
<b>Insurance Information</b>	<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 the subscriber is also provided.</p>	<b>X</b>	Full access is mandatory to view details of the Insurances of Individuals or Legal entities that have authorised subscriber.		

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<b>Menu Option: Other Services</b>					
eTrading > Cisco Login	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 Stock Exchange is provided. This platform provides portfolio information, purchases and sales history, stock quotes etc.	X	X		
Wealth Management	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.		The submission of a relevant application is required.		
Foreign Exchange Rates	The daily Bank of Cyprus Exchange Rates used for transactions up to the amount of €20.000 are displayed.  The Exchange Rates history is available for the last 2 years.  An Exchange rates conversion tool is also provided.	X	X		
<b>Menu Option: Settings</b>					
Customize	The option to customize the information shown to Internet and Mobile Banking provided. ➤ Setup Alias Names	X	X		

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<b>Menu Option: Settings</b>					
<b>Customize</b>	<ul style="list-style-type: none"> <li>➤ Setup the order with which the accounts appear in the Balance Overview functionality</li> <li>➤ Option to hide an account from the Balance Overview functionality is provided.</li> </ul>	<b>X</b>	<b>X</b>		
<b>Menu Options</b>	The option to customize the "My Menu" is provided.	<b>X</b>	<b>X</b>		
<b>Customer / Group Management &gt; Selection of customers</b>	<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>	<b>X</b>	<b>X</b>		
<b>Customer / Group Management &gt; Group Management</b>	<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"> <li>➤ You can modify the group</li> </ul>	<b>X</b>	<b>X</b>		

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		Information Only	All Services		
<b>Menu Option: Settings</b>					
<b>Customer / Group Management &gt; Group Management</b>	(add/remove customers and customers and add/remove set as default)  You can delete or copy the group	X	X		
<b>Customer / Group Management &gt; Create New Group</b>	The option to create a group (s) of the customers with which you usually work in 1bank Internet Banking.	X	X		
<b>Subscription Deactivation</b>	The option to temporarily deactivate the 1bank subscription is provided. The subscription may be activated through the 1bank Call Center. The passcode remains unchanged.	X	X		
<b>Change Passcode</b>	The option to change the current 6-digit 1bank security Passcode is provided.	X	X		
<b>Marketing Preferences</b>	The option to specify the communication methods of your preference	X	X		
<b>Security Questions Reset</b>	The option to reset your answers on the Security Questions.		X		X
<b>Digipass Management &gt; Apply for New</b>	The option through to purchase SMS Digipass or Digipass App, if you already have a Digipass assigned to your current		X		X

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		Information Only	All Services		
<b>Menu Option: Settings</b>					
	<p>subscription. Your maximum daily limits for transactions will not change if you apply for a new</p> <p>Digipass through Internet / Mobile Banking (the ones that were signed in your latest manual application will apply).</p>				
<b>Digipass Management &gt; Activate / Switch Usage</b>	<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 any time, you can switch to another digipass you own through this option. Existing access and daily transaction limits applicable to this subscription will not change.</p>		<b>X</b>		<b>X</b>
<b>Trusted Devices Management</b>	<p>The option to untrust a device from which you no longer wish to log in to 1bank.</p> <p>If you untrust a device you will need to authenticate yourself</p>	<b>X</b>	<b>X</b>		

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		Information Only	All Services		
<b>Menu Option: Settings</b>					
Trusted Devices Management	With verification code each time you login.	X	X		
Other Banks' Ac/ Access Mgmt>Connect / Manage other Banks' Accounts	The option to manage your access to Bank of Cyprus accounts through other online platforms	X	X		
<b>Menu Option: eProducts</b>					
eProducts > New	The option for retail subscribers only to create a new electronic account for their own cif. The following eProducts are offered: 1) e-notice 2) e-instant access (sight) 3) e-Fixed deposit 4) e-Personal Loan 5) e-Car Hire Purchase 6) e-Overdraft Account 7) e-Credit Card 8) e-Student Loan 9) e-Housing Loan		X	The minimum transfer amount to open a new e-notice is €200 ,€1 for e-instant and €1000 for connected automatically on e-instant account.  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.				
<b>Menu Option: Messages</b>					
Messages	Option through which you can exchange messages with the Bank, in a secure environment. Depending on its content, every message received, is handled by the appropriate department of	X	X		

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Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
<b>Menu Option: Messages</b>					
Messages	the Bank Messages can be sent for: - More information regarding the products/services of the Bank - Clarifications about various issues with bank accounts - Comments and suggestions for service quality / processes - Communication with your responsible branch - The Messages cannot be used for giving instructions for financial transactions Write your messages in the Greek or English languages	<b>X</b>	<b>X</b>		

\* 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.