

Online Security Information: General Security Information

ProCredit Bank is committed to protecting the integrity of your transactions and bank account details. ProCredit Bank therefore uses the latest security software and procedures to protect your online transactions. Nevertheless, you should always be aware that the Internet and email can be used as vehicles for illegal activity, and we therefore recommend that you take the following precautions to ensure security.

Tips for staying safe online

Know who you are dealing with

Always access Internet banking by typing the bank's address into your web browser [<https://ebanking.procreditbank-kos.com>]. Never go to a website from a link in an email and enter personal details. If in doubt, contact ProCredit Bank at: [+381-38 / 555-555 apo +386 - 49 / 555-555].



Keep passwords and PINs safe

Always be wary of unsolicited emails or calls asking you to disclose any personal details or card numbers. Keep this information secret. Be wary of disclosing any personal information to someone you don't know. Your bank and the police would **never contact you and ask you to disclose your PINs or password information.**



Hold on to your cash!

Don't be conned by sincere-sounding emails offering you the chance to make some easy money. If it looks too good to be true, it probably is! Be especially wary of unsolicited emails from outside the country - it will be much harder to check whether they are who they say they are.



Keep your PC secure

Use up-to-date anti-virus software and a personal firewall and, if your computer uses the Microsoft Windows operating system, keep it updated via the Microsoft website. Always use the newest version of your Internet browser which includes all security updates. Be extra careful if using Internet cafes, libraries or any PC which is not your own and over which you have no control.



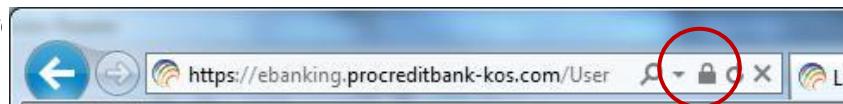


**For more information you can always go to specialist websites such as:
<http://www.banksafeonline.org.uk/faq.html>**

Additional protective measures

- Always memorise your password and other security information and then destroy the notice containing this information as soon as possible.
- Never write down or record your password or other security information unless it is concealed well.
- Make sure that you always follow your bank's terms and conditions.
- Always take reasonable steps to keep your password and other security information secret at all times - never reveal it to family or friends.
- Do not use the same password that you use for online banking at any non-banking sites.
- If you change your password, choose one which cannot easily be guessed.
- Never give your account details or security information to anyone. If phoning the bank, be aware of what information they will ask you: you will not normally be asked for your full password.
- Make sure that you always use the **secure ProCredit Bank e-banking service**. Always go directly to the website by typing in [<https://ebanking.procreditbank-kos.com>]. Ensure that there is a locked padlock or unbroken key in the bottom right of your browser window before accessing the bank's website.
The beginning of the bank's Internet address will change from 'http' to 'https' when a secure connection is made.
- Check that the secure connection symbol is visible.
- You can check the **Security Certificate** of the ProCredit Bank website by clicking on the lock which appears on your browser.

Internet Explorer



Internet Explorer



Firefox 4



- **Any** exceptions to the normal routine regarding your Internet banking should be treated as suspicious. Should you have any doubts, please contact ProCredit Bank by visiting your nearest branch, contacting your client adviser or phoning our help line: [[+381-38 / 555-555](tel:+38138555555) apo [+386 - 49 / 555-555](tel:+38649555555)]
- Never leave your computer unattended when logged into Internet banking.
- Ensure that you log out properly when you have finished banking online.