



How can I do my online banking securely?

ProCredit Bank is committed to ensuring that your online transactions are secure as well as protecting the integrity of your bank account details. In order to achieve this, we use the latest security software and implement various safety procedures. Nevertheless, you should always be aware that the Internet and e-mail can be used as vehicles for illegal activity. Therefore, we recommend that you take some simple precautions to ensure your security when banking online.

Tips for staying secure online

- Know who you are dealing with

Always access Internet banking by typing the bank's address into your web browser: <https://eba.procredit-bank.md>. Never go to a website via a link in an e-mail and then enter your personal information. If in doubt, contact ProCredit Bank on 0800 000 10 or +373 22 27 07 07 for international calls. Download the Mobile Banking application from Google Play or AppStore only. This belongs to Quipu GmbH and is called ProCredit Mobile Banking Moldova.

- Keep passwords safe

Always be wary of unsolicited e-mails or calls asking you to disclose any personal details or card numbers! ProCredit Bank or the police will never contact you and ask you to disclose your password information. Keep this information secret. Be cautious of disclosing personal information to anyone, especially if you do not know them.

- Keep your computer secure

Use up-to-date anti-virus software and install a personal firewall. Always use the latest version of your Internet browser with all security updates. Be particularly careful when using computers at Internet cafes or libraries or any computer which is not your own.

- Keep your smartphone secure

Block your smartphone via a PIN code, or graphic code, or via another type of lock, so that nobody can access your smartphone. Be careful when entering your login and password in the Mobile Banking application to prevent other persons discovering your confidential data.

- Hold on to your cash

Do not be conned by sincere-sounding e-mails offering you the chance to make some easy money. If it sounds too good to be true, it probably is. Be especially wary of unsolicited e-mails from outside the country – it is much harder to check whether the senders are in fact who they say they are.¹

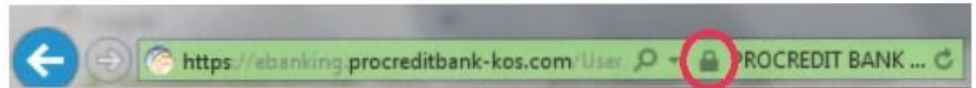
¹ Please refer to the document "How can I protect myself from phishing?"

— Additional online safety tips

Know who you are dealing with

- Always use ProCredit Bank's secure e-Banking platform. Make sure that there is a locked padlock or unbroken key icon in the bottom right of your browser window before entering any personal information. The bank's Internet address will change from 'http' to 'https' when a secure connection has been established.
- You can check ProCredit Bank's security certificate by clicking on the padlock which appears on your browser.

Internet Explorer:



Chrome:



Firefox:



Keep passwords safe

- Always memorise your password and other security information and promptly destroy the notice containing this information.
- Take appropriate steps to keep your password and other security information secret at all times; never reveal it to another person – including family, friends, or anyone else.
- If you call the bank, be aware of which information you will be asked for: you will never be asked for your password.
- Ensure that you log out properly after completing your online banking transaction.
- Never save your password on your computer unless it is protected (e.g. password manager).
- Never leave your computer/smartphone unattended when logged into Internet Banking or Mobile Banking.
- We recommend changing your password regularly. If you change your password, choose one which cannot be guessed easily.
- Do not use your online banking password for any other websites.
- If you suspect that any unauthorised transactions have been performed via your accounts, we recommend that you change your system access password immediately by following the instructions in the User Guide ProBanking/ProBanking Business. You should then call our Contact Centre to inform them about the unauthorised transactions on 08 000 0010 for national calls or + 373 22 27 07 07 for international calls.

Keep your computer secure

- Be cautious of all unsolicited e-mails (especially those from unknown senders) and never click on links in such e-mails to visit unknown websites.
- Do not open, download or execute e-mail attachments from unknown, suspicious, or untrustworthy sources.
- Install anti-virus software, keep it up-to-date and run regular security scans. Install the latest security updates, also known as patches.

Be suspicious of any changes to your normal Internet banking/Mobile Banking routine.

Should you have any doubts, please contact ProCredit Bank by visiting your nearest branch or calling our Contact Centre on 08 000 0010 for national calls or +373 22 27 07 07 for international calls.