

Practical User Guide for **MyBRD Mobile Service**



For any question concerning the service, please contact **MyBRD Contact:**

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BANCA TA. ECHIPA TA



GRUPE SOCIETE GENERALE

CONTENTS

1	Introduction	3
2	Terms of Access and Use	4
3	Service Activation	6
4	Service Access and Security	9
5	Consultative Functionalities	11
5.1	Home Page	11
5.2	Accounts	13
6	Transactional Functionalities	15
6.1	Transfers	15
6.2	Bill Payment	19
6.3	Activity History	21
7	Public Functionalities	22
7.1	Foreign Exchange Rate	22
7.2	Currency converter	23
7.3	Information on Products and Promotions	23
7.4	Location Finder	23
7.5	Contact	23
8	Fees	24
9	TransactionS^Limits	24
10	Information Update	25
11	6SfS Sending	25
12	Frequently Asked Questions	26
	Annex 1 – TransactionS^hours	31



Introduction

Thank you for choosing the **MyBRD Mobile** service provided by **BRD Groupe Société Générale**.

MyBRD Mobile is the mobile banking solution providing online access to bank accounts and banking information, irrespective of time and place. By using this service, you are in permanent contact with the bank, **24/7, on your mobile or tablet**.

The operations available include: account information, bSk_Wf orders in Lei and foreign currency, foreign exchange forSeSU[a` e S` V information concerning the Bank's bdaVgUfe S` V eVdhUvež

All these operations can be performed safely, using for this purpose the best security systems that also ensure the necessary flexibility.

This detailed guide helps you discover all the functionalities of this service.

2 Terms of Access and Use

MyBRD Mobile is a very flexible solution tailored to the user's preferences, the type of phone used and the [fVd VUa` `VUfa` availability. Thus, **MyBRD Mobile** can be accessed in three ways:



Dedicated app for Smartphone and tablets



Dedicated app for Smartphone and tablets






Improved app for access through mobile browser



By dialling a short number (USSD session)

The Smartphone app is available on the following operating systems and can be downloaded and installed free of charge:

- **Android, version 2.1 or later** 
- **iOS, version 4.3 or later** 
- **Windows Phone, version 7.5 or later** 

The app for tablets is available on the following operating systems and can be downloaded and installed free of charge:

- **Android, version 2.1 or later** 
- **iOS, version 4.3 or later** 

NOTE: it is advised to have the latest version of the operation system supported by your device installed

Irrespective of the operating system used, the app provides the same information, the only differences being the general layout, the location of buttons or other design features.

The information can be displayed in two languages, Romanian and English, and the language transmitted (used) by the phone will be used automatically upon installation. To change the app language, the user must restart the app.

Irrespective of the device on which the app is downloaded, its use requires Internet connection. All the app updates must be installed at the time when they are available. The app update is performed in the same way as for any phone app, as the update procedure is specific to each operating system. Depending on the phone settings, the update can be made automatically or manually, by following the steps required for app update, as indicated by the manufacturer of your phone or tablet.

Important: To secure the environment in which the service is used, install an antivirus app available through **B/Sk EfadW/3bbEfadW/dl [Vai eEfadW**



Mobile Browser

To use the service through a **Mobile Browser**, the phone must be able to connect to Internet (irrespective of the connection type: mobile network, wireless).

The service address is **117.kd.vb**, and the service can be accessed and used as easily as any site on the mobile phone.

The following types of browser can be used to access the service:

- **Internet Explorer Mobile 9**
- **Nokia Browser 7.4**
- **Safari (installed by default on any Apple device)**
- **Blackberry Browser 5**
- **Blackberry Browser 6**
- **Google Chrome**
- **Opera**
- **Android Browser** (installed by default on any Android device)



Irrespective of the browser used, the app provides the same information, the only differences being the general layout, the location of buttons or other design features



USSD Session

MyBRD Mobile can be accessed through USSD session, on any phone, by calling the short dedicated number ***117#**

Through USSD session, the app does not require Internet connection and does not need to be installed on the phone.

3 Service Activation

8adactivat[Y the service, the following steps must be taken, depending on the access type:



**Dedicated app
for Smartphones
and tablets**



Step 4



Step 5

STEP 1

Receiving the security features from the Bank:

- **Google Password sent by text message** to the _aT[W bZa` Wnumber indicated as main number. The password validity is limited.
- **The activation code** provided by the Bank during the service connection. The code validity is limited.

STEP 2

Free download of the app specific to the phone or tablet used.

Depending on the operation system of the phone, the app is downloaded from:

- **Google Play Store** for Android operation system
- **AppStore** for iOS operation system
- **Windows Phone Store** for Windows Phone operation system

STEP 3

Launching the app

STEP 4

Selecting the “ActivafW(activation) option

STEP 5

Entering the security features -> the Activation Code and A` WF[WPassword received by text message

Warning! The security codes become invalid if they are incorrectly entered 5 times. In such a case, contact the Bank to receive new security features.



Step 6

STEP 6**Choosing a PIN code and its confirmation.**

The PIN code will be used for accessing the app but also for signing (authorizing) transactions. The code must have 6 numeric characters (e.g. 123456)

NOTE: The service can be accessed on several smartphone devices and/or tablets but any additional device must be activated by contacting the Bank and following the steps described above.

**Mobile Browser****STEP 1****Receiving kagd security features from the Bank:**

- **The initial password sent by text message.** This password is sent to the phone number indicated as main number i [fZ S ↑ [fW validity fL W
- **The user code** received upon adhesion to the service and used each time to access the service together with the password set at the first use

STEP 2**Accessing the link www.mybrdmobile.ro on the mobile phone****STEP 3****Entering the security features on the main screen displayed****STEP 4****Receiving the Activation Code as a cookie by text message****STEP 5****Entering the Activation code in the app.**

The code will be sent to the phone number indicated as main number

STEP 6

Defining and confirming a new password

You will use the new password to access the service and sign transactions. The password must have 8 numeric characters.

Warning! The security codes become invalid if they are entered incorrectly for 5 times. In this case, the Bank must be contacted to provide new security features.

NOTE: For the optimum operation of the service, the phone must allow cookies to be saved in order to store the activation code. The cookie saving option is available in the setting section of the phone; otherwise, the bank will send a new text message with a cookie each time the service is accessed



USSD Session

STEP 1

Receiving the security features from the Bank:

- **Initial PIN Code.** This code is sent to the phone number indicated as main number
- **User Code:** it is received at the adhesion to the service

STEP 2

Dialling the dedicated short number to access **MyBRD Mobile** service

STEP 3

Entering the User Code

STEP 4

Entering the initial PIN Code

STEP 5

Entering and confirming the new mPIN code

used both for accessing the app and for signing transactions. The mPIN must have 6 numeric characters.

The phone number is one of the security features for the USSD channel and, for this reason, **the service can be activated on a single phone number.**

4 Service Access and Security

Depending on the UZaeW access fkbW/the steps necessary for authentication in the application as well as the security measures and related recommendations are described below.



**Dedicated app
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and tablets**



Step 2



Step 3

To access the app, follow the steps below:

STEP 1

Starting the app

STEP 2

**Selecting the “7 fW? k4D6 ? aT[’W (access)
button in the initial app screen**

STEP 3

Entering the PIN

Safety measures:

- **All X[’W attempts Xcenter[Y the password are registered.**
After 3 fails, access is blocked and you must contact the Bank for unblocking fZVeM[UW
- **The system uses a 5-minute limit for the performance of each action.**
If the service is not used for more than 5 minutes, the work session closes and a new authentication is required.
- **The main security method for the dedicated app is a Mobile Digipass.** This is an advanced security device integrated at the app level and used both for accessing the service and for signing transactions.

A simple and profitable solution, **Mobile Digipass** works as a Digipass hardware, but without using an additional device; you can generate passwords and sign transactions directly in the **MyBRD Mobile** app.



Mobile Browser

To access the service through a mobile browser, follow the steps below:

STEP 1

Access the dedicated link
www.mybrdmobile.ro

STEP 2

7 fVd fZWGwW5aWMS VBSei adV

Safety Measures:

- **Access is blocked if the user code and password are entered incorrectly for 3 times,** kag _gef Ua` fSuf fZW4S`] X&d g` T&aUj [Y fZWwWUW
- **The system uses a 5-minute limit for every action.**
If the service is not used for more than 5 minutes, the work session closes and a new identification is required.
- If the trading functionalities provided include payments to predefined national beneficiaries and payments to a phone number, the improved app for mobile browser has a **security system based on a single password.**

The single password is sent to the main phone number and can be used **only to sign transactions of this type**. This password is sent **when the transfer is initiated** and **can be used only for that transaction, having a limited validity**. For further details on these two types of transfers, please read the section on transfers.



USSD Session

For an increased security, through the **USSD channel**, your phone number is **not** shared with any third party. **MyBRD Mobile** can be accessed through USSD only from your phone number.

To access the service by USSD session follow these steps:

- STEP 1**

Dial the dedicated short number ***117#**
- STEP 2**

Enter the mPIN code

Safety Measures:

- **The mPIN code is blocked if it is entered incorrectly for 3 times.** To unblock it, you have to contact the Bank.
- In the case of payments initiated through USSD by predefined national beneficiaries and to a phone number, **the system is based on a single password.**

The single password is sent to **the main-phone number** and is used **only to sign transactions of this type**. This password is sent **when the transfer is initiated** and **can be used only for that transaction, having a limited validity**. For further details on these two types of transfers, please read the section on transfers.

Please be assured that **BRD Groupe Societe Generale** considers taking all the security measures for the proper operation of the service. For the proper use of the mobile banking service provided by us, we recommend that the following precautions be taken:

- **The authentication elements are confidential and should not be communicated to third parties.** They should not be communicated orally, by phone, e-mail or forms.
- Please be informed that BRD Groupe Societe Generale **DID NOT** send and **WILL NEVER** send, under any circumstance, any message requiring confidential data for accessing the **MyBRD Mobile app** through web/ e-mail/ telephone error messages. Please do not answer any request for such confidential information and **contact the Bank as soon as you see something suspicious** using the **Service Numbers**, in any situation that **seems suspicious**.
- **Change the access code regularly**, at least twice a year. Changing the **access code (PIN/ Password)** is **directly in the app** by accessing the Settings section.

5

Consultative Functionalities

5.1 Home Screen



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and tablets

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Mobile Browser

Immediately after accessing the app, the screen presented below is the first contact you have with **MyBRD Mobile** solution. This is the start point for any consultative information or initiated operation. As you can see in the picture below, the home screen (“Acasa” / “Home”) is divided into several sections for quick and easy navigation:



Welcome message and date of the last update

Favourite account

the home screen can be adjusted by selecting a favourite account to be displayed permanently on the home screen.

- The favourite account is the first in the list of accounts available in the app – to select a different favourite account, it is enough to place it the first in the list.
- A graphic indicator is available for the favourite account – a pictogram indicating the balance level of the favourite account depending on the range set in the app. Thus, the arrow / status bar helps you to simply and quickly find out the balance depending on the range set.

Navigation bar

it is useful for quickly accessing the necessary information. All app functionalities are classified into categories for easy navigation in the app.

Messages received

In this section you will find:

- Personal messages from the Bank
- The most recent operations in the account together with their status
- Information on other products and services of the Bank.

The messages and operations are in chronological order, for the easy reading of all the operations and messages received.



USSD Session

Immediately after accessing the service, the main screen is displayed. The interactive menu displays the following options that can be accessed:

- **Account information**
- **Transfers**
- **Bill payments**
- **General information**
- **Personal Messages**
- **Contact details**
- **Changing the PIN**

To navigate, use the phone keys. You only need to select the digit corresponding to the option you want to access. From the main menu of the app, all the functionalities, both consultative and transactional, can be accessed.

5.2 Accounts



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Mobile Browser




Information concerning the accounts linked to the **MyBRD Mobile** service can be found by selecting the **“FinanUW** function. This eUW displays three account categories:



- **Current and savings accounts**
- **Deposits**
- **Loans**

By accessing each category, a list with all the accounts in that category is displayed. By selecting one account, information is displayed concerning the selected account, together with the list of operations aXthat account. The available information is updated in real time, in accordance with the communicated trading program_W

The list of operations includes all the operations carried out in the selected account (if the nature of that account allows this), **during a period of 1 year**. The operations are grouped by weeks, starting with the most recent ones.

To view only the transactions initiated in a certain period, use the filter  in the upper part of the screen.

If you use the **3Uag` f WIS[`e** option, detailed information Ua` UW [Y fZW chosen account is displayed. Depending on the account type, fZW[Xad_ Sff[a` concerns:



Current and savings accounts

Account balance, Available balance, Balance date, Credit limit (if applicable), Blocked amounts, Attached card, IBAN account number, Foreign Currency, Account type, Account name (tag).

Blocked amounts + Credit limit

Deposits

Deposit type, Account number, Value, Currency, Support account, Maturity date, Period, Interest type, Interest value, Renewal type, Estimated interest value, Account name (tag).

Loans

Loan type, Currency, Loan balance, Balance date, Next payment value, Next payment date, Account name (tag).

For an easier identification of accounts in the app, use a **name (tag)** for each account, using the “Edit  ” function.

The name (tag) set is intended only for the quick identification of the tagged account, it does not affect the official statement of account or any other document issued by the Bank for that account.



USSD Session

Balance information

If you select this option, the favourite account will be displayed in the upper part of the screen together with a list of other account types. To view the balance account other than the favourite one, select the account category oXthe account you wish to view and then select the account in the category (if there are more than one account).

The information available is: **Balance date, Balance value, Currency, Overdraft (if applicable), Account name** /TSYfz
This information is available for all the types of accounts.

Operation History

By selecting this option, you can view a mini-statement of account for the **last 5 debit or credit operations** oXthe selected account.

The information available in the mini-statement for the debit or UuW[f transactions are: **Amount, Currency, Date**.

6

Transactional Functionalities

6.1 Transfers



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Mobile Browser

By selecting the **“Transfers”** option, a list is displayed with all the types of transfers that can be made using the **MyBRD Mobile** service.

The options displayed on the page are:

- **Send money**

By selecting the **“Send money”** option, a screen is displayed with all the types of transfers that can be initiated using **MyBRD Mobile**.

- **Receive money**
- **Pay a Bill**
- **Transaction History**

Transfers between accounts

the necessary steps to initiate such a transfer are presented below:

STEP 1

Select the **“Send money”** option

STEP 2

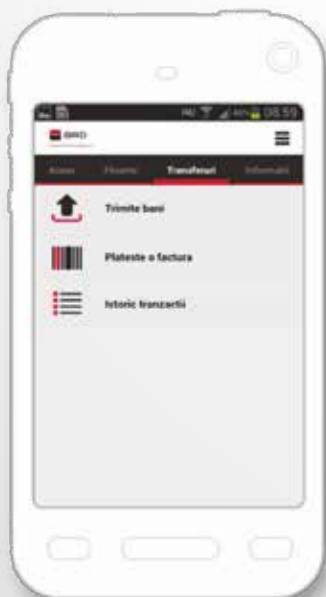
Select the **“... between own accounts”** option

STEP 3

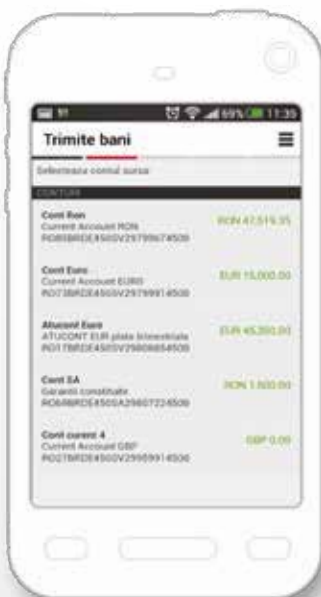
Select the account from which the transfer will be initiated

STEP 4

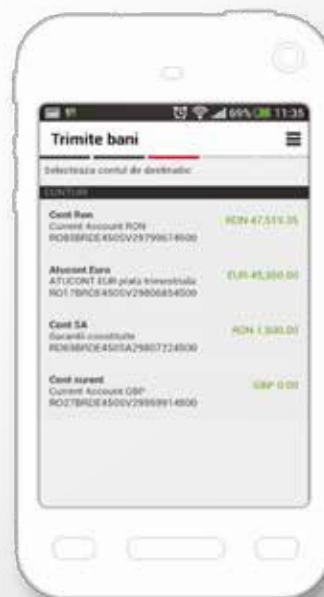
Select the account in which the money will be sent.



Step 1/ Step 2



Step 3



Step 4

STEP 5

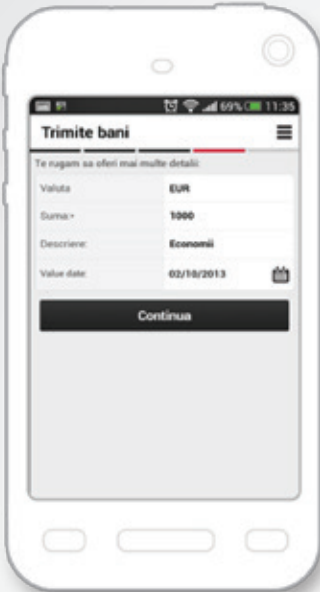
Fill in the amount, the operation date and the currency

STEP 6

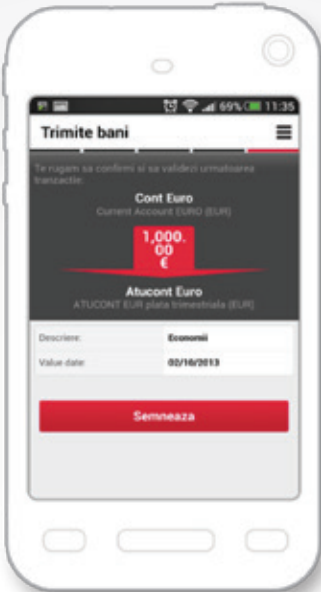
Check the transaction details and sign (authorize) the transaction using the PIN code.

RESULT

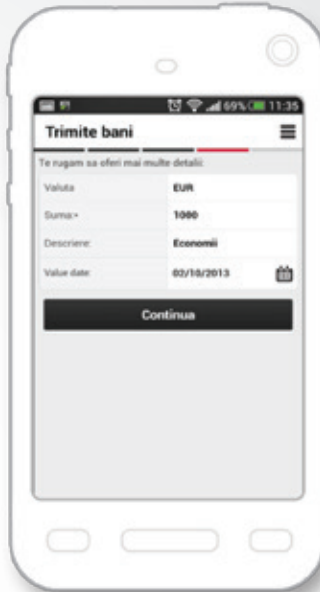
View the transaction summary



Step 5



Step 6



Result

National transfers

the necessary steps to initiate such a transfer are presented below:

STEP 1

Select the “EWV_ a`W” option

STEP 2

Select the “national” option

STEP 3

Select the account from which the payment will be initiated

STEP 4

Select the beneficiary

STEP 5

Fill in the information concerning the currency, amount and operation date

STEP 6

Check the transaction details and sign (authorize) the transaction using the PIN code

RESULT

View the transaction summary

Select beneficiaries: All the Sub bdWVW beneficiaries will be displayed in the beneficiaries’ list where they can be selected during a transfer initiation. The list of beneficiaries is public and available to all the users i fZ access to the service and for all the channels on which it is accessed (**Dedicated app/ Mobile browser/ USSD**).



Dedicated app for Smartphones and tablets



Functionality available only for dedicated app:

Beneficiaries can be added **manually** directly in the app, using the option of saving the account to which the transfer is initiated in the list of beneficiary accounts.

Also, when a transfer is made to a third party beneficiary, it can be made into that account by manually entering the necessary information, without saving the account in the list of predefined beneficiaries, if this information will no longer be necessary.



USSD Session

Transfer between own accounts

- STEP 1

Select “3. Folosește contul tău pentru a transfera bani”
- STEP 2

Select the account from which you will initiate the transfer
- STEP 3

Select the account in which the money will be transferred
- STEP 4

Enter the amount
- STEP 5

(Optional)
Enter the operation description

- STEP 6

Check and sign the transfer using the PIN
- STEP 7

View the operation summary

Transfer to national beneficiaries
the steps necessary to initiate such a transfer are described below:

- STEP 1

Select “3. For external transfers”
- STEP 2

Select the account from which you will initiate the transfer
- STEP 3

Select the beneficiary to which the payment is made from the list of beneficiaries
- STEP 4

Enter the amount
- STEP 5

(Optional)
Enter the operation description
- STEP 6

Check and sign the transfer using the PIN
- STEP 7

View the operation summary

The beneficiaries’ accounts can be defined in the app upon the signing of the adhesion contract or later, at the BRD office.

The service can display **no more than 5 beneficiaries** per page thus, depending on the number of beneficiaries defined, option “6. Edit” can be used to search in the list of beneficiaries, using the name of beneficiary.

6.2 Bill payment



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for Smartphones and
tablets**

and



Mobile Browser

Invoices can be paid quickly and with no extra charge by following the steps below:

- STEP 1

Select the “Bk S 4” option in the “PSk_ Wfe” _ Wu.
- STEP 2

Select the account from which the payment will be made. Bills can be paid only in RON, except for those from insurance companies.
- STEP 3

Select the billing entity
- STEP 4

Select the sub-agent of the billing entity (if applicable)
- STEP 5

Enter the amount, date and references of the bill
- STEP 6

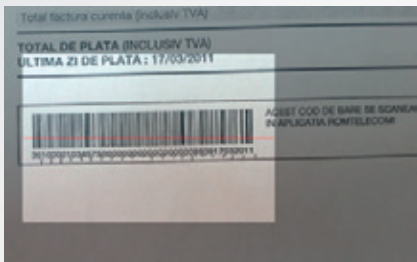
Sign the transaction using the PIN
- RESULT

View the transfer summary





Dedicated app
for Smartphones
and tablets



Functionality available only for the dedicated app:

To save time and to avoid entering the bill data incorrectly, the app allows you to use the barcode scanner.

This functionality significantly reduces the time and effort necessary to pay each bill. The steps necessary for the payment are identical to the ones described above, except that **Step 5** should be replaced by using the **“Scan a barcode”** option. Thus, using the camera of the phone and the barcode, all the information will be entered automatically in the app and you avoid the effort of entering such information manually.

Note: to read the barcode, the phone must focus on it. For easy focalization, the operation should be performed in suitable light. Depending on the type of phone used, the focus can be manual or automatic – for instructions concerning the focus of the phone camera, please check the dedicated manual.



USSD Session

Bill payment can be quick and with no extra charge if you follow the steps below:

- STEP 1

Select “5. 4[[^]bSk_ W”
- STEP 2

Select the account from which the payment will be made
- STEP 3

Select the billing entity and sub-agent, if applicable
- STEP 4

Enter the amount
- STEP 5

Enter the payment reference – each billing entity may request different data to process the payment.
- STEP 6

Sign the transfer using the PIN code

6.3 Activity History

In the “**Fds eSuf[** History” section the transactions initiated through **MyBRD Mobile** as well Se fZWefSfge aXeach operation can be viewed. The types of statuses available depending on the transaction type SdW/ **Successfully Processed, Manually Processed, Rejected, Waiting, Collected, Waiting for Collection and Cancelled.**




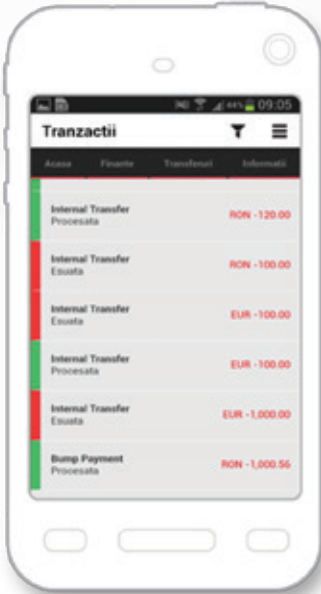
Dedicated app for Smartphones and tablets

and



Mobile Browser

The “**Fds eSuf[a` : [efack**” function can be accessed Xba_ fZW Payments menu. This screen displays the transactions [[f[SfW through **MyBRD Mobile** in chronological order. If you want to view the transactions in a certain period, use the filter  in the gbbVdpart of the screen.



USSD Session

You can view a status summary for each transaction initiated through MyBRD Mobile by accessing the “**6. Fds eSuf[a` etatus**” option. Next to each type of status, the **number aXfcd eSuf[a` e** that fall in that category **in the last 365 days** is V[eb'SkWz

7

Public Functionalities



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Mobile Browser

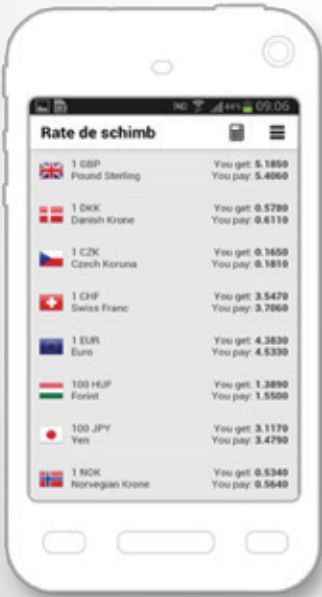
Several sections are available in the “Public Xg Uſa eſ” section:



- Foreign exchange rate
- Reference rates
- Information concerning the Bank’s products and promotions
- Location finder for ATMs and BRD offices
- Contact

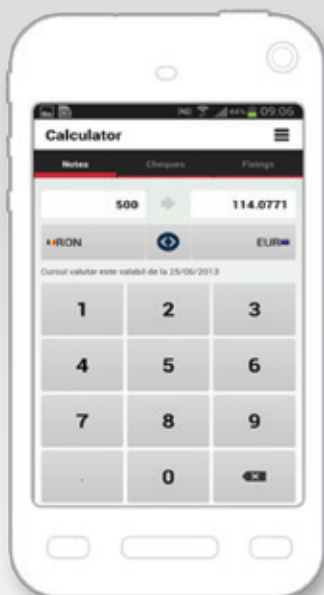
All the information available in these categories is for informative purposes only and can be consulted without having to authenticate in the application using the PIN.

7.1 Foreign Exchange Rate



This service allows you to access the **foreign exchange rate** in real time. Thus, you can view the selling/purchasing rate, the rate published by the National Bank of Romania and the exchange rate for exchanges between accounts.

Also, a **history** is available for each currency, which can be displayed for **one week, one month, three months, six months or one year**.



7.2 Currency converter

Using the **currency converter**, you **can calculate / convert** any two currencies (from among the ones included in the Banks' currency exchange offer). The converter is easy to use, as only two actions are necessary: **entry of the amount and selecting the two currencies**.

This converter does not exchange currencies and does not represent a contract by which the Bank undertakes to make the exchange at the exchange rate displayed. Its purpose is purely informative. To make a currency exchange between accounts, use the function of transfer between own accounts.

7.3 Information on Products and Promotions

Poți afla informații despre toate produsele pe care ți le punem la dispoziție și despre ultimele promoții. Informațiile sunt împărțite pe categorii pentru ca tu să poți găsi repede ceea ce cauți.



7.4 Location Finder

If you need to quickly locate a **BRD office or a BRD ATM**, **MyBRD Mobile** allows you to see the closest location on the map.

For each location identified, you have access to the following information: **Name, Address, Contact phone, Work Hours, Available services**.

Note: To use this functionality, depending on the phone used, you may need to activate the GPS function. To check whether this technology is built-in, please check the specifications for your phone.

Also, you can select a certain location on the map to view all the offices and ATMs nearby.

7.5 Contact

To quickly contact the bank, use the **"Contact"** option in the **"Informatii"** (Information) section. By selecting this option, you will find all our contact details: **Phone numbers, E-mail address, Web Page, Facebook Page**.

8

Fees

A **monthly management fee** is charged for the use of **MyBRD Mobile** service. To find out the value of this fee, the promotions available and other advantages as compared to the fees charged for operations in the Bank's offices, please check **"Ghidul de tarife si comisioane"** (Fee and Commission Guide) available on the Bank's website or call **MyBRD Contact** available from Monday to Sunday from 8.00 to 22.00 at **0 800 803 803** (free of charge in Telekom network), **021 302 61 61** (normal charge) or ***BANCA (*22622** / normal charge in Orange and Vodafone networks).

9

Transaction Limits

As an extra security measure, **MyBRD Mobile** service provides transactional functionalities based on 3 types of limits:

- The limit for each transaction: **RON 30,000**
- The limit for the amount of transactions: **RON 50,000/day for Natural Persons and RON 100,000/day for Self-Employed Persons and Legal Persons.**

Since the limits are set in RON, in the case of transactions initiated from accounts opened in other currencies the amount is calculated based on the exchange rate of the National Bank of Romania valid on the transaction initiation date.

The limits mentioned above are set at contract level, for all the authorised service users. The value of the limits refers to all the operations, except for deposits.

An initiated transaction reduces the set limit by its value at the time when it is completely signed, irrespective of its status (whether completely processed or still waiting for processing). For transactions with future date or recurrent transactions, the limit is reduced on the maturity date of the operation.

The transaction limits are calculated when a transaction is initiated, so that:

- If the transaction initiated by the user falls complies with the limit set, the message displayed in the app is the confirmation of transaction registration.

If the limit set is exceeded by the user, the user is informed by a message received in the app that the limit was exceeded and, for this reason, the transaction cannot be processed.

10 Information Update

The information on the account status is updated both in working and in non-working days. The information available in statements of account, the displayed balance and the operations made during one day are updated in real time, according to the trading schedule.

11 Data sending

Payment orders are treated depending on the entry time and order type, as follows:

- All the **payment orders** are processed in real time.
- **Inter-bank orders** will be processed in non-working days as well, according to the trading hours
- **Bill payments** will be processed in the current working day between 07-21.30
- **Payment orders** sent after the limit hours will be taken for processing in the next working day, starting at 07.00

Details concerning the trading hours can be found in **Annex 1** to this document.

After the processing of operations, the displayed information is updated in real time.

If, for certain reasons, the transactions sent to the Bank cannot be processed when they are received, the following processing methods can be used:

- Putting the transaction on hold until the end of the current day when, depending on any changes occurred during the day, the transaction will receive a final status – **Successfully processed/rejected**.

Example: If, upon the initiation of a payment order, the funds available in the account are not enough, the initiated transaction receives the status “In asteptare” (waiting) and can be successfully processed if, by the end of the day, the account is credited with the amount necessary for its processing. Otherwise, the transaction is finally rejected and to resume it for processing you must re-enter it in the app.

- Rejection of the transaction and the display of the reason for such rejection – the information can be viewed for each initiated transaction.

Warning! Once a transaction is signed, it is sent to the Bank and the user will not be able to modify/cancel it.

12 Frequently Asked Questions

General

1

What is MyBRD Mobile?

MyBRD Mobile is a Mobile Banking service providing consultative and transactional access to the BRD accounts through any type of mobile phone.

2

What functionalities does MyBRD Mobile have?

With MyBRD Mobile you can access the following functionalities:

- **Viewing detailed information on the accounts opened with BRD**
- **Making transfers between personal accounts, including currency exchanges**
- **Making inter- and intra-bank transfers to predefined or manually defined beneficiaries**
- **Manual definition of beneficiaries within the app**
- **Obtaining information on the Bank's products and services**
- **Locating the nearest BRD office or BRD ATM**
- **Obtaining information on the foreign currency rates and reference interests.**

3

What is an authorized user?

Upon subscription to the service or later during the contract performance, you can appoint one or more authorized users who will have access to the accounts through the app.

If you use this service both as a natural person and as a legal entity, you can select the contract you wish to use immediately after connecting in the app, using the same authentication data.

4

How can I get support?

The following can be of assistance in the use of MyBRD Mobile:

- **Detailed User's Guide** for each of the 3 versions of the service
- **MyBRD Contact** (Monday to Sunday from 8.00 to 22.00, by calling **0 800 803 803** (free of charge in Telekom network), 021 302 61 61 (normal charge) or ***BANCA (*22622** / normal charge in Orange and Vodafone networks).
- In **any BRD office**, our consultants can provide any information concerning the service.

Accesare

1

How can I subscribe to MyBRD Mobile?

To subscribe to **MyBRD Mobile**, you must have a functional mobile phone connected to a mobile phone network of one of the Romanian mobile operators.

To obtain the security features allowing access in the app, you must contact the consultants available in the nearest BRD office or call **MyBRD Contact** (Monday to Sunday from 8.00 to 22.00, by calling **0 800 803 803** (free of charge in Telekom network), **021 302 61 61** (normal charge) or ***BANCA (*22622** / normal charge in Orange and Vodafone networks).

2

How can I access MyBRD Mobile?

The **MyBRD Mobile** service can be accessed based on the safety features. Depending on the channel you have chosen, please consult the detailed guide to identify all the security features used for accessing each channel.

3

How can I choose the right channel?

MyBRD Mobile is available on any type of mobile phone. The service is available on 3 channels:

- **A dedicated app for Smartphones** using the most frequent operation systems (iOS, Android, Windows Mobile); a dedicated app for tablets using the most frequent operation systems (iOS, Android)
- **An improved web page** for the phones using one of the following mobile browsers:
 - **Internet Explorer Mobile 9**
 - **Nokia Browser 7.4**
 - **Safari** (installed by default on any Apple device)
 - **Blackberry Browser 5**
 - **Blackberry Browser 6**
 - **Google Chrome**
 - **Opera**
 - **Browser stoc Android** (installed by default on any Android device)
- **USSD Session** that can be accessed on any type of phone.

Safety

1

Is MyBRD Mobile a safe service?

MyBRD Mobile uses the latest and safest security systems. The dedicated app uses a Mobile Digipass. This is an advanced solution for the security of service access and transaction signing, using an authentication process based on two items. Also, to activate the app, single passwords sent to the phone number are used to prevent any attempt of fraud.

Furthermore, we recommend the following extra security measures:

- **Automatic phone blocking** after a period in which it is not used and the requirement to enter an unblocking code.
- **Keeping the secrecy of the access code** for the app and the change of the code if there is any suspicion that it is known by other people.
- **Physical protection of the phone** used for making financial transactions by limited use of the phone in public or unsupervised areas.

2

What can I do to protect myself from viruses and spyware?

To secure the environment in which the service is used, access **AppStore, Play Store or Windows Store** and install an antivirus that ensures the integrity of the data sent from the phone to the Bank.

3

How can I prevent fraud attempts?

Never respond to any e-mail or text messages requiring personal or financial information. Please contact the Bank immediately if you receive such messages (0 800 803 803 or mybrdcontact@brd.ro).

Also, **the security features should not be communicated to other people or the bank staff.** It is absolutely necessary that these security features be known only by the service users. If you suspect any fraudulent incidents, please contact the Bank.

Technical

1

On what devices can MyBRD Mobile be accessed?

- The dedicated app can be accessed on any phone using one of the following operation systems:
 - **Android, version 2.1 or later**
 - **iOS, version 4.3 or later**
 - **Windows Phone, version 7.5 or later**
- It is available on any phone with mobile Browser, by accessing www.mybrdmobile.ro.
- It can be accessed on any phone by dialling the dedicated short number.

2

How can I check whether my device is compatible?

The dedicated app can be used on smartphones. Please check your phone's specifications to identify the operation system used. After identifying the operation system, please check the operation system list to see whether your phone is compatible.

3

On what browser can MyBRD Mobile be accessed?

The Mobile Web version can be accessed on the following browsers:

- **Internet Explorer Mobile 9**
- **Nokia Browser 7.4**
- **Safari** (installed by default on any Apple device)
- **Blackberry Browser 5**
- **Balckberry Browser 6**
- **Google Chrome**
- **Opera**
- **Browser stoc Android** (installed by default on any Android device)

4

Is it necessary to have Internet connection to use MyBRD Mobile?

The dedicated app and mobile browser version require access to Internet, irrespective of the connection type (mobile network, wireless). The USSD version does not require Internet access.

Functionalities

1

What accounts can I view?

You can view information concerning the account balance, the operations made and also detailed information on the following types of accounts:

- **SV – current account / savings account**
- **LC – credit line**
- **SA – collateral account**
- **TD – deposit account**
- **CR – account with attached credit card**
- **CL – Loan account**

2

Can I make transactions at night or in weekends?

The operations entered at night or in non-banking days are processed in working days between 7.00 and 21.30. The operations entered within these hours are processed in real time.

3

What are my account details that I can view?

- **Current and savings accounts:** Account balance, Available balance, Balance date, Credit limit (if applicable), Blocked amounts, Attached card, IBAN account number, Foreign Currency, Account type, Account name.
- **Deposits:** Deposit type, Account number, Value, Currency, Support account, Maturity date, Period, Interest type, Interest value, Renewal type, Estimated interest value, Account name.
- **Loans:** Loan type, Currency, Loan balance, Balance date, Next payment value, Next payment date, Account name.

4

Can I transfer money to other accounts in Romania?

You can transfer money to any compatible account opened with a bank in Romania.

5

What are the transaction limits?

As an extra security measure, MyBRD Mobile service provides transactional functionalities based on 2 types of limits:

- The limit for each transaction: **RON 30,000**
- The limit for the amount of transactions: **RON 50,000/day for Natural Persons and RON 100,000/day for Self-Employed Persons and Legal Persons.**

Annex 1 – Transactional hours

Operation.	Limit time for reception	Date of registration in the paying customer's account	Date of crediting into the beneficiary customer's account
1. PAYMENTS IN RON			
Intra-bank¹	By 21.30 After 21.30	T T+1	T T+1
Small value, inter-bank²	By 14.30 From 14.31 to 14.59 After 15.00	T T T+1	T T/T+1i T+1
High value, inter-bank³	By 15.00 From 15.01 to 15.29 After 15.30	T T T+1	T T/T+1i T+1
2. FOREIGN CURRENCY PAYMENTS			
Intra-bank	By 21.30 After 21.30	T T+1	T T+1
Inter-bank	By 13.55 After 13.55	T T+1	According to the interbank transfer rules
3. CURRENCY EXCHANGE			
Purchase / selling / cross order	7.00 – 21.30 After 21.30	T Order entry is not allowed	T

Note:

- T is the maturity date of the operation initiated by the customer and T+1 is the following banking day, except for the intra-bank payments for which T+1 means the following calendar day;
- Inter-bank payments are transfers made to a trading bank member of the national payment system or the State Budget.
- If the constitution of a deposit is initiated in a non-banking day, the deposit will be created in the following working day, in compliance with the processing rules and communicated limit time;
- If a currency exchange order is initiated in a non-banking day, the order will be processed considering the exchange rate of the last working day registered, in compliance with the processing rules and the communicated limit time.
- In the last day of each month, the limit time for the intra-bank circuit is 19.30.

¹ The date on which the beneficiary customer's account is credited depends on the limit time at the level of the SENT and REGIS systems.

¹ Payments in intra-bank system will be processed in non-banking days as well, except for the payments to authorized bill issuing entities.

² Small-amount, inter-bank payments in RON are processed in the SENT system (value < RON 50,000) according to the processing rules set.

³ High-amount, inter-bank payments in RON are processed in the Regis system (value ≥ RON 50,000) according to the processing rules set.