



## 'FULL OPTION' INTERNET-BANKING (IB) SYSTEM WORK INSTRUCTION FOR INDIVIDUALS

### + 'FULL OPTION' IB is

On-line access to your accounts 24 hours a day, 7 days a week around the world on remote basis without visiting the Bank:

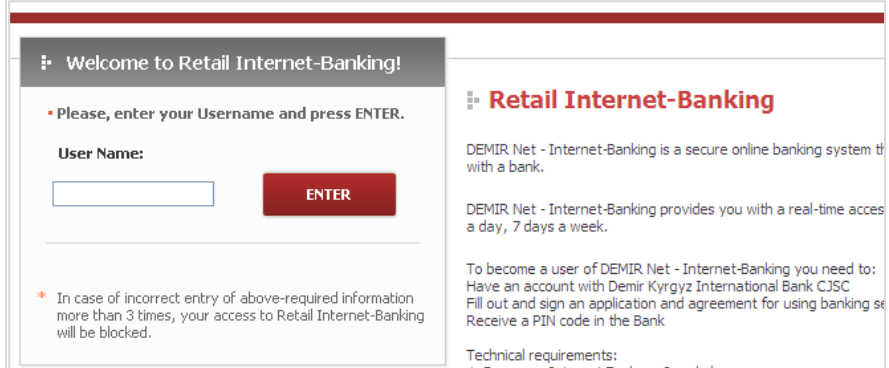
1	account balance and transactions checking, possibility to print out flow of funds history
2	funds exchange*
3	money transfers between own accounts and to the accounts of the third parties, opened in Demir Bank and other commercial Banks of KR (including payments for utility bills and other services)*
(*) - within the limits set by the Bank	
4	time deposit open/close any time you want, information about established by the Bank interest rates on time deposits, which are updated on on-line basis
5	loan information and payment schedule, possibility to count convenient loan repayment with loan calculator in case you are planning to get a loan
6	information on payment Visa International credit cards, with attractive tariffs and convenience in usage in Kyrgyzstan and abroad
...	Demir Bank thinking about your comfort periodically makes developments of new projects.

### ↓ Connection to IB

No need for special software! The only technical requirements are **Browser - Internet Explorer 8 and above** and **Flash Player 9 and above**.

You will need also to get sealed envelope with unique passwords (User Name, Password, PIN-code) for IB login by application in the Bank and to have access to the Internet.

### 🔑 Login to IB

<b>Step 1</b>	<p>Follow the links: 1) <a href="https://online.demirbank.kg">https://online.demirbank.kg</a> → «Интернет-Банкинг» для ФИЗИЧЕСКИХ ЛИЦ – «Internet-Banking» for INDIVIDUALS or 2) <a href="http://www.demirbank.kg">www.demirbank.kg</a> → Internet Banking → Private individuals</p>
<b>Step 2</b>	<p>Enter <b>User name</b> (from the envelope, which you've got in the Bank by application, or the new one if you've already changed it before in IB) to the appeared screen and press <b>ENTER</b>:</p> <div style="border: 1px solid gray; padding: 10px;">  </div> <p><small>* In case of incorrect entry of above-required information more than 3 times, your access to Retail Internet-Banking will be blocked.</small></p>

Step 3

Enter **Password** and **PIN-code** (from the envelope, which you've got in the Bank by application, or the new one if you've already changed them before) to the appeared screen and press **ENTER**:

For **Password** entering you can use standard keyboard and special keyboard, which appears on the screen, aiming the mouse pointer at the necessary letters/numbers. At the same time you can change caps letters for small and vice versa, you can delete wrong signs and change the regime for figures entering from fixed to random and vice versa. For **PIN-code** entering you can use only special keyboard.

Step 4

To change **Password** by IB request, that is obligatory requirement for login to the system for the first time and to change it once a month for additional security. Please, be sure to remember the new **Password**, because you will use it next time for login to IB.

### Additional protection for login to IB



E-token is a device that generates new passwords for IB service every time you want to login to it. At that time the procedure for login to IB differs from the set above starting from the step 3.

Step 3

Enter 4-digit **E-token PIN code**, which is provided together with E-token in the Bank, and also 6-digit **Password** (which you should generate by pressing on the E-Token button and holding it for 2 seconds; this password will be valid on the E-token screen during 30 seconds, and you will be able to generate new one if it will be necessary).

In case of incorrect entry of any password information more than 3 times, your access to IB will be blocked. To unblock the access you should apply to the Bank.

## IB Menus:

### Main page

Shows short information about the account holder (name, surname, accounts and their balance, the last visit), exchange rates, loan information and time deposit interest rates.

Term (month)	KGS	USD	EUR
1	1%	.5%	0%
3	4%	1.5%	0%
6	9%	3%	2%
9	9.5%	5%	2.5%
12	11.5%	7%	3%
18	12%	8%	3.5%
24	12.5%	9%	4%

	↓	↑
USD	46.35	46.85
EUR	60.77	62.26
GBP	73.02	74.89
RUB	1.56	1.61
CHF	50.25	51.84
TRY	25.44	26.17
KZT	0.31	0.32

### Accounts

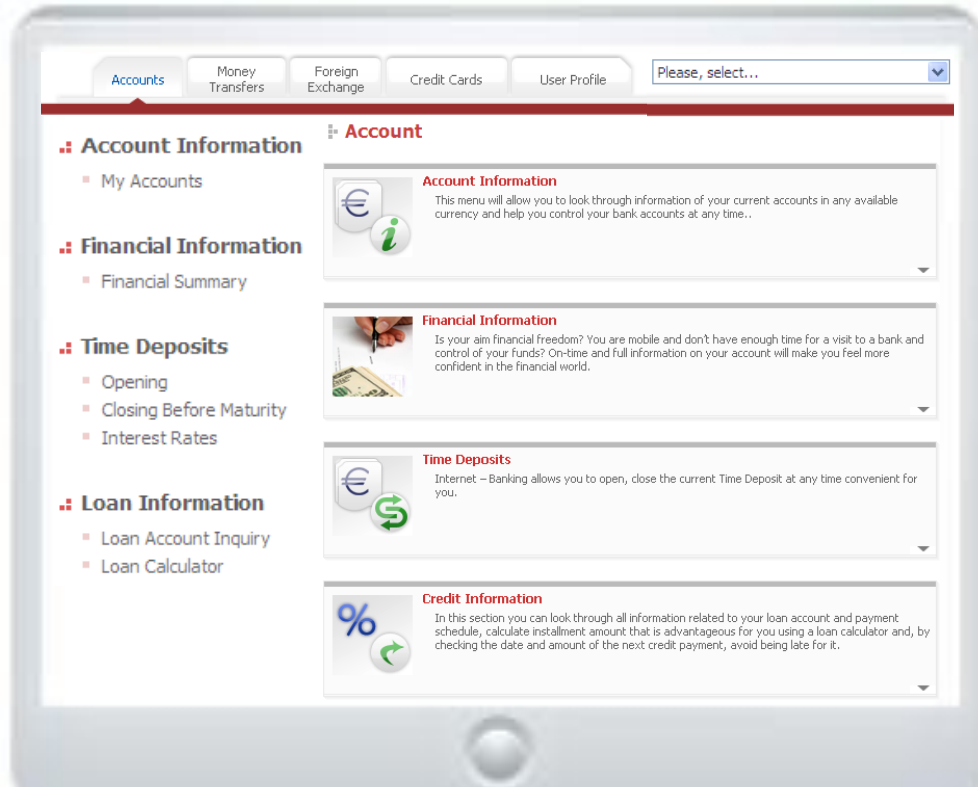
To get information about your account select the **Account information/My Accounts** menu. To look through payments/receipts for a certain period of time select the account, transactions of which you want to see, and click **ACCOUNT HISTORY**. When you click **ACCOUNT REVIEW** you will receive brief information about this account (who is account holder, what is the currency of the account, date of account opening, etc.).

The **Financial information** menu shows your current debts and deposits with the Bank.

The **Time deposits/Opening** menu allows to open time deposit any time convenient for you without visiting the Bank and with interest rates as established for time deposit opening in the Bank with interest payment at the end of maturity date. In case of closing time deposit before maturity date use the **Time deposits/Closing before maturity** menu (for time deposits, closed before maturity, accumulated interest is not paid). Via the IB you can close time deposits before maturity, opened as in the Bank (with interest payment at the end of maturity date), as via the IB. The **Time deposits/Interest rates** menu if choose one of the three currencies (KG soms, US dollars, EURO)

shows time deposit interest rates with interest payment at the end of maturity date and for necessary time interval, proposed by the Bank.

The [Loan information/Loan account inquiry](#) menu shows current loan information, loan installment schedule. The [Loan information/Loan calculator](#) menu helps to determine convenient variants of loan repayment (if you are just going to get a loan).



## Money transfers

[EXTERNAL MONEY TRANSFERS](#) is a good opportunity to make transfers in national currency to account/s, opened in other Bank/s, within Kyrgyzstan (clearing transfers), addressing electronic instructions to the Bank via the IB.

For clearing transfer making choose the [External money transfers/Clearing transfer](#) menu → choose the account, from which the funds should be transferred → press **CONTINUE** → determine the date of clearing /transfer value date, i. e. the date when this transfer should be executed (if to execute the transfer within the established by the Bank time for clearing transfers via the IB – from 12.00 AM till 11.00 AM from Monday till Friday, then transfer value date will be the day of transfer making in the system; if to execute the transfer out of the established by the Bank time for clearing transfers via the IB, then transfer value date will be the next working day after transfer making in the system; transfers with determined for the future value dates can be made beforehand, but are executed till 11.00 AM in the value date) → fill in the obligatory required below fields:

- **[Code/Name of beneficiary bank](#)**: choose the BIC of beneficiary bank in the proposed list (6-digit code with the name of the beneficiary bank/Branch of the beneficiary bank).
- **[Beneficiary Account No](#)**: insert 16-digit beneficiary account number.
- **[Beneficiary Name](#)**: insert name, surname (if applicable) of beneficiary, who can be an individual or a Company. Don't use quotation marks/lines/symbols for filling in the field.
- **[Payment Code](#)**: choose the code, related to the payment, from the presented list of codes (for instance, to pay for gas you should choose 'Payments for goods and services, assets and liabilities (non-budget)' → Payments for public utilities → Payment for gas).
- **[Explanation](#)**: insert necessary explanation depending on the purpose of the transfer, for instance, insert agreement number, "debt repayment", "alimonies" (the system allows to fill in the explanation field only with Russian letters, so you need to translate your explanation into Russian); in order to pay for public utilities, for example for gas, insert the personal account number, mentioned in the utility bill for gas, name of subscriber, the period you want to pay for, subscriber's address (the more detailed information you can find in the utility bill instruction on the web-site); and etc.
- **[Amount](#)**: insert the amount in figures.



While filling in the payment fields you should not use the quotation marks and hyphens, you should also exclude gaps at the beginning of each line. Otherwise your payment will not be accepted by the system.

- **[Save beneficiary Info](#)** and **[Nick Name](#)** (are not obligatory fields to be filled in): save beneficiary details in the database under a nick name in order not to insert this information next time manually.

The [External money transfers/Clearing inquiry](#) menu shows executed clearing transfers for a certain period of time and their status.

The [External money transfers/Clearing cancel](#) menu allows to cancel clearing transfer, generated by you in the IB, but you can do it till 11:00 AM at the transfer value date (till the transfer is not approved in the Bank's system for further execution).

[INTERNAL MONEY TRANSFERS](#) is a good opportunity to make book-to-book transfers in national and foreign currencies as between personal accounts, also to account/s of the third party, opened in Demir Bank, in on-line regime.

The [Internal money transfers/Transfers between accounts](#) menu allows you to make transfers in case you have several accounts (at least two) in the same currency in Demir Bank (fields to be filled in: account number from which funds should be transferred, account number to which funds should be transferred, explanation, amount).

The [Internal money transfers/Transfers to other accounts](#) menu allows to make transfers if you and beneficiary (Demir Bank's client) have accounts in the same currency [fields to be filled in: your account number from which funds should be transferred, beneficiary account number (16 digits), payment code (choose from the presented list of codes), explanation (for example, debt/alimony repayment, and etc.), amount]. Here you can also save beneficiary details in the database under a nick name in order not to insert this information next time manually.

The [Beneficiary](#) menu allows registering a beneficiary under the nick name and using it in future without manual filling, and also to renew information of existing nick names or delete them.

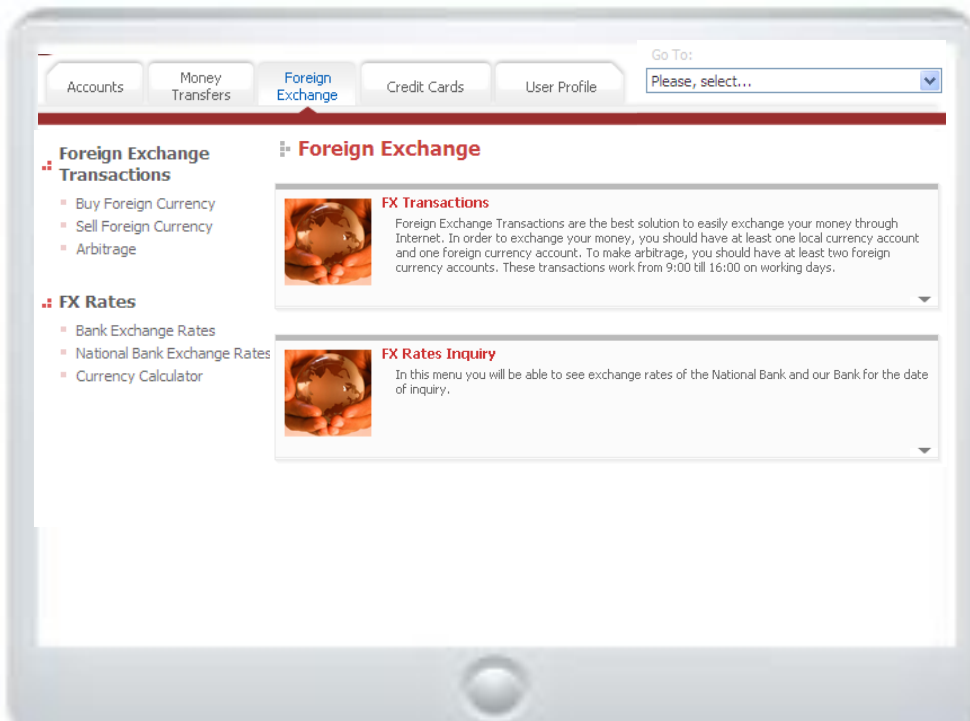


## Foreign exchange

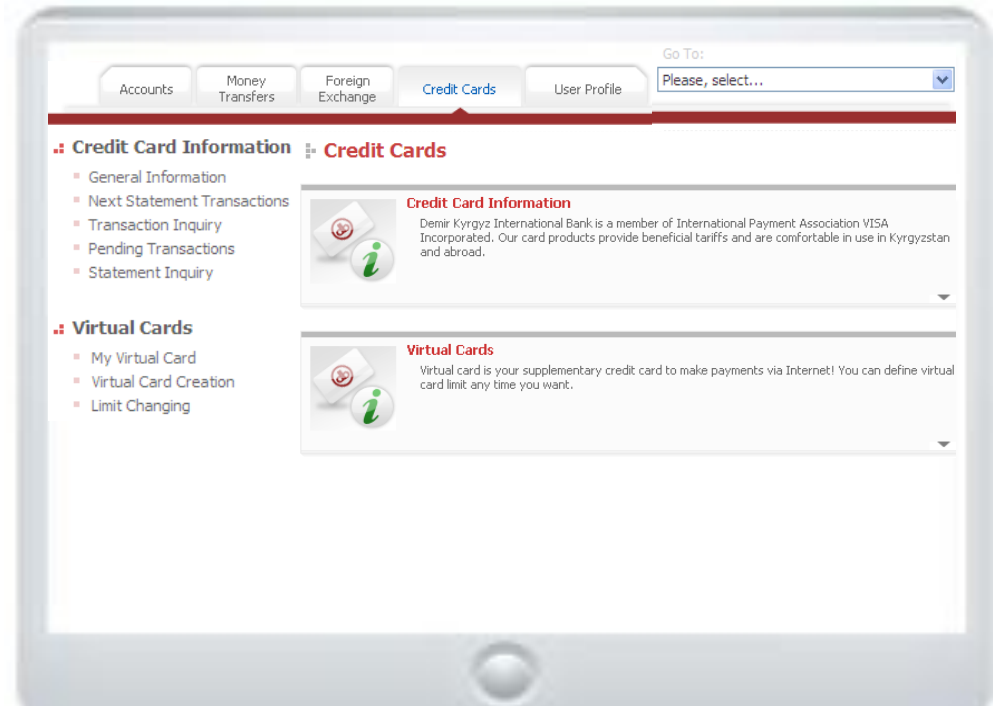
The **Foreign exchange transactions** menu allows to make currency conversion (to exchange KG soms for foreign currency and vice versa). You can buy foreign currency (the **Buy foreign currency** menu), converting KG soms for the foreign currency, or you can sell foreign currency (the **Sell foreign currency** menu), converting the foreign currency for KG soms, depending on the selected menu and rates set by the Bank on the day of conversion. At the same time you can buy/sell the only those currencies, in which you have accounts in the Bank.

The **Foreign exchange transactions/Arbitrage** menu allows to make conversion of US dollars for EURO and vice versa.

The **FX rates** menu includes useful information about exchange rates, set by Demir Bank and NBKR, for any date you are interested in. You should choose the **Bank exchange rates** menu or **National Bank exchange rates** menu accordingly and to determine necessary date and currency. **Currency calculator** allows to recognize different variants of FX conversion.



## Credit cards



The **Credit card information/General information** menu shows credit card number, total and available credit limits, total bonus, last and next statement dates, credit card payment days, and some information about bank commissions (interest rate for used credit limit, late payment interest rate and sales tax).

General Information			
<b>Total Limit</b>	8,000.00	<b>Interest Rate for used credit limit (per month, %)</b>	3.00
<b>Overbalance</b>	0.00	<b>Late Payment Interest Rate (per month, %)</b>	6.00
<b>Available Limit</b>	785.15	<b>Sales Tax Rate (%)</b>	2.00
<b>Next Statement Date</b>	30.03.2012	<b>Next Payment Date</b>	02.04.2012
Last Statement Information			
<b>Last Statement Date</b>	29.02.2012	<b>Total Debt</b>	7,705.24
<b>Last Payment Date</b>	01.03.2012	<b>Minimum Payment Amount</b>	7,705.24



The **Credit card information/Next statement transactions** menu shows all credit card transactions, made by you in the current period but for which the statements has not been generated yet, by pressing on **INQUIRY**.

The **Credit card information/Transaction inquiry** menu shows your credit card transactions for chosen period, by pressing on **INQUIRY**.

The **Credit card information/Pending transactions** menu shows your credit card transactions, which wait for system confirmation.

The **Credit card information/Statement inquiry** menu shows all of your credit card statements for the past months.



### FIRST in KYRGYZSTAN!

Demir Bank, a pioneer of many banking products, is very glad to offer a new product **VIRTUAL CREDIT CARD (VC)**.

**VC** was created to provide **SECURE** internet shopping for cardholders of credit cards issued by Demir Bank.

**VC** is created on your own via on-line Internet-Banking facility, provided by Demir Bank, and is not created in tangible form, i.e. physical card issuance is not provided.

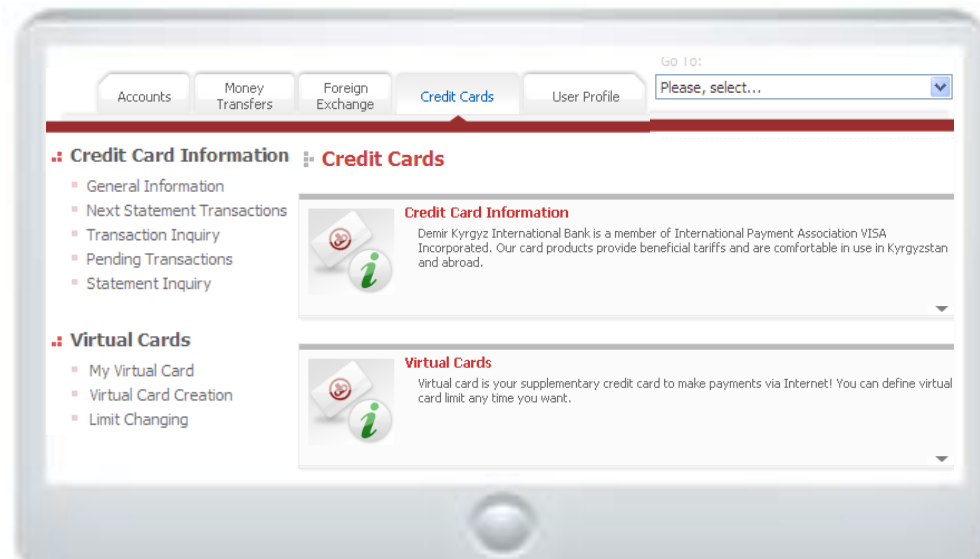
If you are the owner of a **credit card** issued by Demir Bank and user of the **Internet-Baking in 'Full option'** all is needed to use this product is to visit Demir Bank's website ([www.demirbank.kg](http://www.demirbank.kg)).

#### VC advantages:

- Risk **MINIMIZATION** while you use your credit card data for making payments via the Internet
- Possibilities to create a **VC** on your own; to establish, change, annul its limit any time you want via the Internet-Banking system of Demir Bank, which is **FREE OF CHARGE**.

#### You can independently create a VC:

- via the IB system of Demir Bank.
- in the **Credit Cards** menu it is necessary to choose **Virtual Cards**



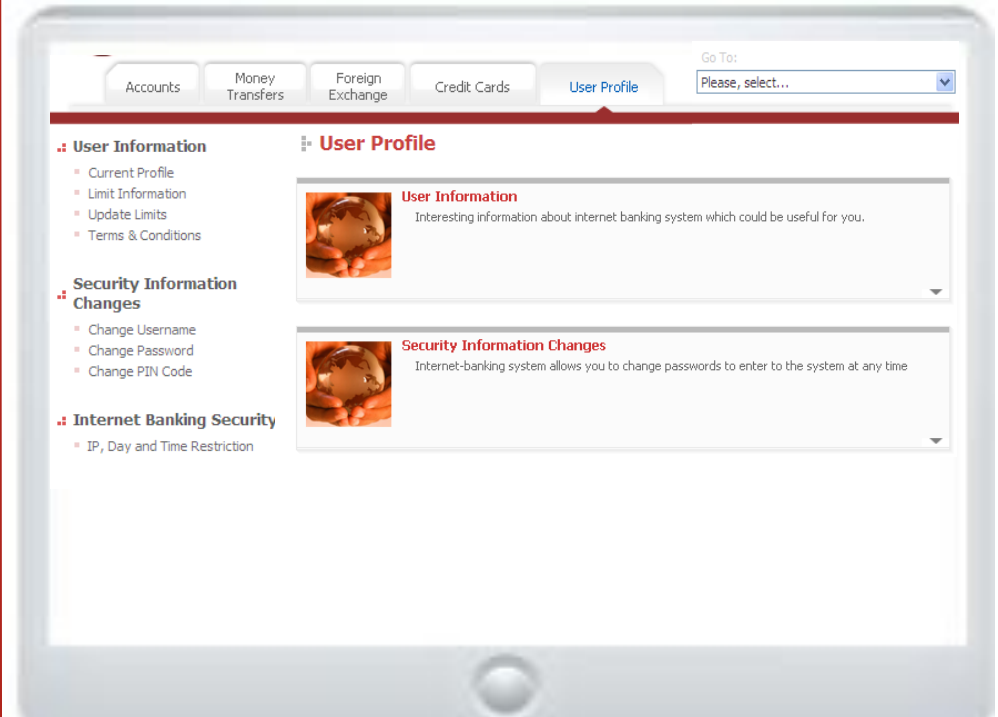
#### VC limit:

- **VC** limit and your credit card limit are connected to each other: if you use the limit of one of them then the limit of another one can be decreased.
- **VC** limit cannot be more than your credit card limit. If **VC** limit exceeds available limit, your transaction can be made only within the amount of the available limit.
- The system itself sets **VC** limit equal to '0' while **VC** creation, and in order to use a **VC** you can define its limit by yourself choosing the **Limit changing** menu, at the same time **VC** limit can't be exactly equal to the limit you request because of the system limit calculation specifics.
- To annul **VC** limit it is necessary to put '0' into the **New Limit** field in the **Limit changing** menu and press **CONTINUE**.



All **VC** transactions will be shown in the statement of its primary credit card; there are no any special/separate statements related to **VC**.

### **User Profile**



In the **User Profile/Current profile** menu your full name, customer number, living address, contact/home analog and mobile phone numbers, email address are included. Clicking on **CHANGE** you can change living address, contact/home analog phone number, email address.

In the [User Profile/Limit Information](#) menu you can look through the daily limits on transactions that can be made via the IB: transfer to another account, transfer between own accounts, clearing, buying and selling foreign currency, clearing cancel, arbitrage. At the same time limit currency, used limit, remaining limit are shown. Some daily limits are established by default lower than possible, so, using the [User Profile/Update limits](#) menu, you can increase necessary limit within the frame of acceptable Bank limits, and you can decrease it if necessary.

In the [User Profile/Terms & Conditions](#) menu you can find commissions on transactions that can be carried out via the IB:

Description	Tariffs
Book-to-book transfers between my/our accounts	free of charge
Book-to-book transfers to another account	free of charge
Foreign Exchange transactions	free of charge
Clearing transactions	10 som
Internet Connection fee	free of charge
Annual Maintenance Fee for physical entities	free of charge

The [Security information changes](#) menu allows to change all of your access codes to the IB, as User Name, Password and PIN-code. While using E-token this menu allows to change **User Name** and **E-token PIN code** (at the same time serial E-token number is requested by the system, it is seven-digit code on the opposite side of E-token (serial code consists of more digits, but it is necessary to use only 7, placed in the middle, as xx - xxxxxxx - x, where x – figures of the serial code)).

In the [Internet banking security/IP, day and time restriction](#) menu you can choose convenient for you settings to limit access to the IB by IP - addresses, time and days (marks are put by default that means access to the IB for all days of the week).

The screenshot shows the 'User Profile' menu with the following options: Accounts, Money Transfers, Foreign Exchange, Credit Cards, and User Profile. The 'User Profile' option is selected, leading to a sub-menu with 'IP, Day and Time Restriction' highlighted. The main content area contains several sections:

- User Information:**
  - Current Profile
  - Limit Information
  - Update Limits
  - Terms & Conditions
- Security Information Changes:**
  - Change Username
  - Change Password
  - Change PIN Code
- Internet Banking Security:**
  - IP, Day and Time Restriction

The 'IP, Day and Time Restriction' section includes a prompt: 'Please enter your IP addresses and time when you want to use Internet-Banking.' Below this are two sections:

- IP Address Restriction:** Includes checkboxes for 'IP Address Restriction' and two rows of input fields for 'IP Address 1' and 'IP Address 2'.
- Time Restriction:** Includes checkboxes for 'Time Restriction' and two rows of input fields for 'Starting Time' and 'Ending Time'.

At the bottom, there is a 'Days Restrictions' section with a grid of checkboxes for each day of the week (Monday through Sunday), all of which are checked. A red 'CONTINUE' button is located at the bottom right of the form.

**There are some opportunities in IB menus:**

- 1. to send information via e-mail and to print out or save it in Excel and PDF formats
- 2. to use drop-down menus to select the required options.

**LET THIS INSTRUCTION BE A USEFUL AND RELIABLE GUIDE FOR YOU  
WHILE USING INTERNET-BANKING!**