



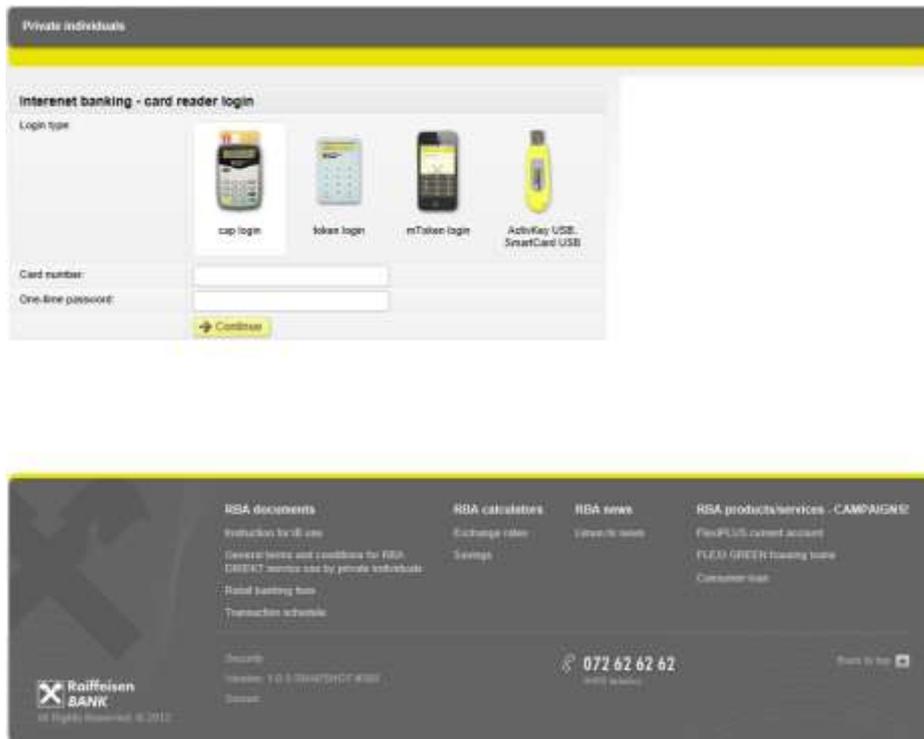
**Instruction for use
RBA iDIREKT internet banking
for Private Individuals**

Zagreb, September 2015.

Sadržaj

Operating	4
General information	4
Instructions for Internet Payment Safety	5
Login	7
Accounts	8
Balances	8
Movements	8
Statements.....	9
Graphic balance review	9
Seft deposit boxes.....	9
Payments	9
Payment order – kuna.....	10
Internal transfer within RBA.....	12
Transfer to my other account.....	13
Payment order – FX	13
Review of payments – Entered kuna payments.....	15
Review of payments – Pending kuna payments	15
Review of payments – Effected kuna payments	16
Review of payments – Entered FX payments	16
Review of payments – Pending FX payments.....	16
Review of payments – Effected FX payments	17
Templates – List of templates	17
Entering new template	17
eRačun	18
<i>Service activation</i>	<i>18</i>
<i>List of Invoice Issuers.....</i>	<i>18</i>
<i>Registration of the Invoice Issuer</i>	<i>19</i>
<i>Paying bills</i>	<i>20</i>
<i>Review the received invoices</i>	<i>20</i>
<i>Available actions in individual Invoice.....</i>	<i>21</i>
<i>Review of eRačun invoice archive</i>	<i>21</i>
<i>Review of Services Applications</i>	<i>22</i>
<i>Registration suspension</i>	<i>22</i>
<i>Change the registered service.....</i>	<i>22</i>
Exchange Office	23
Review of orders.....	23
Savings	24
Time deposits – Time deposit balances.....	24
Time deposit – with single payment	24
Time Deposit – with multiple down-payments	26
Time deposit – Review of orders	26

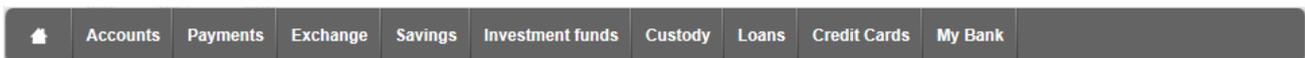
Investment funds	26
Balances – Review	27
Share balances	27
Balances – review of transactions.....	27
Share purchase order	27
Share sale order	28
Share sale and purchase order.....	29
Review of orders.....	30
Custody	30
Accounts – custody account balances	31
Instruction to the Custody Bank	31
Message to the Custodian Bank	32
Review of instructions to the Custodian Bank	32
<i>Instruction number</i>	33
<i>Statuses</i>	33
<i>Actions</i>	33
Review of messages to the Custodian Bank.....	34
Loans.....	34
Loans balances.....	34
Credit cards.....	34
Balances and transactions	35
<i>Splitting transactions into installments</i>	35
Statements.....	36
Goldfish	37
eBroker	37
My Bank	37
Messages – send message.....	38
Messages – review of messages.....	38
Review of orders.....	38
Ordering Cheque blanks	39
Changing correspondance data	39
Review of payment receipt	39
Lowering overdraft limits.....	40
Contracting/Reactivating mToken.....	40
<i>Contracting mToken</i>	40
<i>Reactivating mToken</i>	40
Send comment/complaint.....	41
Review of comments/complaints	41
RBA iDIREKT interactive guide	42
Unauthorized items	42
Messages	42
Settings.....	43



Operating

General information

The main menu of RBA iDIREKT Internet Banking (hereinafter RBA iDIREKT) offers You the following functionalities:



- **Accounts** – list of accounts and their respective balances
- **Payments** – placing a kuna and an FX payment order, and review thereof
- **Exchange** – buying and selling foreign currencies
- **Savings** – placing time deposit orders, and thereof
- **Investment funds** – reviews of balances, and placing investment fund share buy and sell orders
- **Custody** – sending custody messages to the Custodian Banke, and review thereof
- **Loans** – review and balance of loans
- **Credit Cards** – review and balance of credit card movements
- **eBroker** – trading stocks on the Zagreb Stock Exchange
- **My Bank** – messages, orders, complaints, and review thereof

Furthermore, clients are offered the following personalized functionalities:



- **Unauthorized items** – review of unauthorized orders
- **Messages** – Inbox
- **Settings** – interface personalization

- **Logout** – closing the session

Instructions for Internet Payment Safety

1. Make sure You are using an antivirus software

- licensed users of the Microsoft Windows operating system are entitled to use free Microsoft's antivirus software:
<http://www.microsoft.com/security/portal>
- the list of other antivirus software manufacturers for the Windows operating system:
<http://windows.microsoft.com/en-US/windows/antivirus-partners>

2. Regularly update Your PC and turn on a personal firewall

- use a licensed operating system
- regularly update the operating system
- regularly update the antivirus software
- regularly update the client software (web browser, PDF reader, office package/software...)
- turning on firewall within the operating system is mandatory, also in the settings of Your Internet service provider

3. Do not use a PC with administrator privileges/role

- use the PC as a regular user without administrator privileges
- turn on the *UAC (User Account Control) notify* if available
- the ideal:
 - a. use a separate copy of the operating system intended only for using the Internet banking and buying on the Internet
 - b. use a separate, carefully maintained, PC for the above purpose

4. Use strong passwords and authentication protocols

- strong passwords contain letters, numbers and special characters, and have at least 10 characters
- it is advisable to use a sentence instead of a word as a password (if You have the option, instead of a password, use a one-time password)
- in the case of not using the PC temporarily, even for a few minutes, always lock Your PC
- regularly change access passwords to the Internet service, e-mail and operating system

5

5. Use the most popular Internet browsers and regularly update them to the latest version

- do not use unnecessary browser plu-ins and add-ons from unverified locations/sites
- turn on automatic updating for Adobe Flash, Microsoft Silverlight, PDF reader (Adobe Reader, FoxIT Reader, ...) or disable/remove that supplements from Your PC
- always enable web filters for malicious sites (*Block reported web forgeries, SmartScreen Filter, ...*)

6. Do not download or run unnecessary files, especially from unverified locations/sites

- check the exact name of the signed application publisher before start-up and do not run unsigned applications

7. Do not visit sites of suspicious character, especially sites with illegal software and content, suspicious business offers and adult web pages

- if You do visit such sites, do not visit them from the PC on which You access Internet banking

8. Do not open e-mails with suspicious content and from unknown senders

- do not open links from them
- do not open and run attachments (including any seemingly harmless non-executable files such as PDF documents)
- be especially careful with e-mails that were sent by Bank allegedly, but You know that You Yourself did not make any explicit requests for it
- keep in mind that e-mails and addresses are very easy to counterfeit

9. Avoid using CDs or USB memory sticks of unknown origin

- the above external media are often the source of malware infection

Which safety sensitive questions Bank will never ask You?

- PIN of Your RBA card or RBA authentication device
- Credit card security code (CSC / CVV / CVC / CID)
- Installation of tool sent via e-mail
- Date, time and amount when logging in to the RBA iDIREKT

Wich safety sensitive questions Bank will never ask You?

- PIN or Your RBA card or RBA authentication device
- Credit card security code (CSC / CVV / CVC / CID)
- Instalation of tool sent via e-mail
- Date, time and amount when logging in in to the RBA iDIREKT

How to recognize and avoid attempted fraud of the Bank application on the Internet?

1. With every access, always carefully examine the web address of the Bank (<https://www.rba.hr>, <https://direkt.rba.hr>)

- compared to the authentic Bank web address, the planted web address of the attacker can have only one character, sign or point different, and at first glance it may seem very familiar

2. Always check whether Bank address use protected protocol (SSL), and the validity of digital certificates

- carefully check that the web address begins with <https://> wich suggests use of the protected encrypted channel (SSL/TLS) between the Bank server and Your Internet browser
- select the padlock icon on the web address in Your Internet browser to verify that the Bank web site is signed (*Verified by: VeriSign, Inc.*) with a certificate issued by the world's most renowned publisher company VeriSign, Inc.

3. When entering Your authentication parameters (card number or token number and one-time password) carefully enter every character

- if Your PC is under attack, the attacker takes Your authentication parameters, informs You that an error occurred, and ask You to enter them again. If this happens repeatedly, and You are sure of entering all parameters correctly, Your PC is most probably infected and we recommend that You disconnect it from the Internet and seek expert help.

4. In certain cases, at the moment of payment order authentication, the Bank will ask You to generate the MAC (Token and CAP Token users). Authentication instructions are available in the Instructions for Service Use, and within the service on the authentication screen. Please, pay particular attention to the contents of the following fields:

- Date – represents the current date, or the last 8 digits of the recipient's account
- Time – time of authentication
- Amount – rounded amount of transactions which You are authenticating (equivalent in HRK)

Additional Recommendations for Legal Entities:

- if You have several authorized persons to manage funds in the account, contract transaction authorization by two signatures
- if You are the only person who independently signs the transaction using ActivKey USB/SmartCard device, ask for an additional token device for authentication
- when You are not using the iDIREKT application, always disconnect the ActivKey USB/SmartCard device from Your PC

It is extremely important to apply all the recommendations consistently and simultaneously. To take over Your PC, the attacker will immediately take advantage of Your carelessness or inconsistency within a single recommended step!

Login

RBA iDIREKT is accessed in the following 4 ways:

1. By using a **card reader** (cap token) with the debit chip card of the respective RBA current account and/or FY account – the number of the card inserted into the card reader is entered, followed by a one-time password that is generated by entering the correct PIN.



2. By using an **identification token** – the token serial number is entered, followed by a one-time password that is generated by entering the correct PIN.



3. By using the **mToken** mobile phone application – the mToken serial number is entered, followed by a one-time password that is generated by entering the correct mToken PIN.

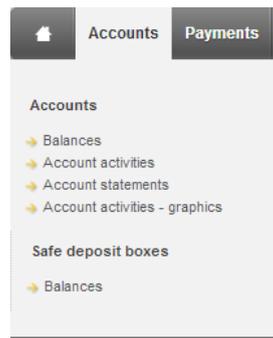


4. By logging in via **ActivKey USB/SmartCard** device, and selecting the option Continue.



After the accuracy of the respective entered data is verified by the server, You will be redirected to the RBA iDIREKT pages.

Accounts



Balances



Account name	Account type	Account number	Account balance	Amount reserved under card transactions	Amount available	Actions
--------------	--------------	----------------	-----------------	---	------------------	---------

The screen *Account Balance* displays the list of all Your available accounts and the information on the name, type, number, balance, amount reserved by card transactions, and available amount.

Also, from this screen, by selecting the appropriate icon in the Action menu, it is possible to:

- review movements
- place a new order
- review payments

In order to see more detailed information regarding any of Your accounts, it is sufficient to select the account in the menu **Account name** where the respective detailed account information will be displayed, depending on the account type.

Furthermore, the mentioned menu holds links for changing account names, and if You are a Flexi Account Holder, You can order cheques and/or lower the amount of the respective overdraft.

Movements

Account activities

Select account: Tekući (balance: -4.637,96 HRK, available: 5.822,62 HRK)

Date: From: 29.05.2013 Until: 04.06.2013

Amount: From: Until:

Payments / Disbursements: Payments Withdrawals Deposits and withdrawals

Show 100 records per page

Date	value	Posting date	transaction type	Transaction description	Payer / Recipient	Payment HRK	Withdrawal HRK	Account balance
------	-------	--------------	------------------	-------------------------	-------------------	-------------	----------------	-----------------

Account Movements show all movements in the selected account within a particular time interval and amount. After clicking the **Refresh** button, movement for the selected period will be displayed.

Statements

Statements for account: 3201282461

Select account: Tekući - 3201282461

Year: 2013

Statement date	Download PDF	Download XML
06.01.2013	<input type="button" value="Download"/>	<input type="button" value="Download"/>

The menu **Statements** provides monthly account statements. The review criteria allow one of the available accounts to be selected, and the year for which You wish to review statements.

Statements can be downloaded in the PDF or Microsoft Excel format.

Graphic balance review

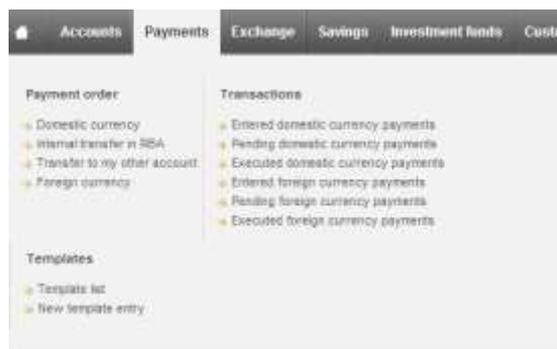


Graphic Balance Review provides a graph displaying movements and balances for a particular selected account within a period of the last seven days, the current month, or the last 30 days, the maximum period being the last 90 days.

Safe deposit boxes

The menu shows safe deposit box debt balance.

Payments



Payment order – kuna

The Kuna payment order form:

domestic currency order	
Payers account number:	Tekući (balance: -4,637.98 HRK, available: 5,822.02 HRK) ▾
Select a template:	<input type="text"/>
Recipients account number:	<input type="text"/> <input type="button" value="Check data"/>
Recipients name:	<input type="text"/>
City (recipients seat):	<input type="text"/>
Reference number:	HR <input type="text"/> <input type="text"/>
Payment description:	<input type="text"/>
Purpose code:	<input type="text"/>
Execution date:	04.06.2013
Amount:	<input type="text"/> HRK
<input type="button" value="Continue"/>	

To effect a kuna payment order, the following fields are to be filled in:

- Name of the Recipient
- City (Recipient's seat)
- Account number of the Recipient
- Reference number (in the first smaller field the payment model number is entered, and if unknown, the model 99 is entered; in the second smaller field of this section the long reference number is entered, except in case of model 99 when this field is left empty)
- Amount

After clicking **Continue**, the program will offer the authorization screen where You will authorize Your order after controlling the order (depending on the login, the authorization manner will vary), save the order for subsequent authorization, or return to modify if any data are incorrect.

Domestic currency order recapitulation	
Payers account number:	3201282481 (Tekući)
recipients account number:	2360000-1500154360
Recipients name:	Gradska Plinara d.o.o.
City (recipients seat):	Zagreb
Reference number:	HR05 02894149-0307
Payment description:	potrošnju plin, akontacijska rata
Purpose code:	
Execution date:	04.06.2013 (Today)
Amount:	150.00 HRK
Authorization How to authorize ?	
Signature data	<input type="button" value="Show"/>
Authorization query (MAC):	11929446
Authorization	<input type="text"/>
<input type="button" value="Authorize"/> <input type="button" value="Save"/> <input type="button" value="Back"/>	

To simplify the process, every authorization screen includes mini instructions available by placing the cursor on the **How to authorize an order?** title, as shown in figure below (and depending on the used authentication device):

- **Token**

How to authorize ?

- Turn on the token, enter PIN, and press **ON/OK**, the token screen will show a one-time password
- , press **MENU** - the token screen will show **CERTIFIKAT**, press **ON/OK**
- The token screen will show **IZNOS**, enter **Amount from PC screen**, and press **ON/OK**
- The token screen will show **DATUM**, enter date from the PC screen, and press **ON/OK**
- The token screen will show **VRJEME**, enter time from the PC screen, and press **ON/OK**
- Enter the number displayed on the screen in the field **Authorization** and authorize the order
- In case One-time password is required enter the One-time password (OTP)

- **CAP Token**

How to authorize ?

- Turn on the CAPtoken and insert the card
- Token screen will show **SELECT FUNCTION**, press **SIGN**
- the token screen will show **CHALLENGE ?**, enter data from the Authorization challenge field from the order screen and press **OK**
- Token screen will show **1 HRK 2 EUR 3 USD 4 OTHER**, select **1**
- Token screen will show challenge for **IZNOS**, enter **Amount** from PC screen, click **OK**
- Token screen will show **ENTER PIN**, enter the card PIN in the token and press **OK**
- Token screen will show **SIGNATURE:** and a numerical code, enter the numerical code in the Authorization field on the order screen **šifru** without spacing and authorize the order
- In case One-time password is required enter the One-time password (OTP)

• **mToken**

How to authorize ?

- From the mobile phone screen select **RBA NA DLANU** and the icon **mTOKEN**
- Enter **PIN** - the screen will show the confirmation screen with the flag. If the flag is correct, select **Confirm** which will display the main menu
- Select **MAC**
- from the main menu. The mobile phone screen will show **Enter sequence** where You enter the Authorization challenge from the order screen
- Select **generate**; the screen will show an 8-digit **MAC**; enter the number into the Authorization field on Your PC screen and authorize the order

For the purpose of an easier and faster entry, it is useful to define the respective recipients of the more common transactions.

Internal transfer within RBA

Internal transfer in RBA	
Payers account number:	Tekući (balance: -4,637.98 HRK, available: 5,822.02 HRK)
Select a template:	<input type="text"/>
Transfer to account:	<input type="text"/>
Payment description:	<input type="text"/>
Execution date:	04.06.2013
Amount:	<input type="text"/> HRK
<input type="button" value="Continue"/>	

Internal Transfer within RBA is used for payments in favour of another kuna account within RBA, to settle loans, or MasterCard/Visa credit card expenses, or pay loans in favour of a transaction account.

For all payments made in favour of transaction accounts within RBA that require the field **Reference number** to be filled in, You are to use the **Kuna Payment Order**.

Transfer to my other account

Kuna Payment within RBA has been predefined in the menu **Transfer to my other account**. Transfer to my other account can be effected only if You hold several available kuna or FX accounts with RBA.

Payment order – FX

Entry of FC payment order	
Select template:	<input type="text" value=""/>
Amount in currency	<input type="text" value=""/> 978 EUR ▼
Debiting account:	
Debit account number:	<input type="text" value="select"/>
Fee:	
Debit account number:	<input type="text" value="select"/>
Bank costs:	<input type="text" value="Cost sharing"/>
Recipients data	
Recipients account number:	<input type="text" value=""/>
IBAN (International Bank Acc. No.):	<input type="text" value=""/>
Recipients name:	<input type="text" value=""/> <input type="text" value=""/>
Recipients address:	<input type="text" value=""/>
Recipients seat:	<input type="text" value=""/>
Recipients country:	<input type="text" value="Croatia"/>
Recipients code	<input type="text" value="Select ..."/>
Recipients bank information:	
Bank SWIFT code:	<input type="text" value=""/>
Bank name:	<input type="text" value=""/> <input type="text" value=""/>
Bank address:	<input type="text" value=""/>
Bank seat	<input type="text" value=""/>
Bank country:	<input type="text" value="Croatia"/>
Payment data	
Payment description:	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>
Purpose code:	<input type="text" value=""/>
Execution date:	<input type="text" value="04.06.2013"/>
<input type="button" value="Continue"/>	

RBA iDIREKT enables You to make external payments as well as payments within RCro.

The required information is as follows:

- Amount in currency
- Number of the debit account (payment/fee)
- Name, address and seat of the Recipient
- Code of the Recipient (private individual or legal entity)
- Name and seat of the Bank
- Description of payment
- Account number or the IBAN – filling in one of these 2 field is required
- Date of execution – the date can be the current one, or placed in advance. The respective payment will be effected in keeping with the Cut-Off Time Schedule for Retail Payment Transactions.

After clicking **Continue**, the order is to be authorized. The following message appears after order authorization:



After order authorization, the options for creating a template or for entering another payment order are offered.

Template

Template name:

Next payment order

Select template:

For the purpose of an easier and faster entry, You can define the Yours partners, the respective FX payments recipients, in the recipient's list.

Review of payments – Entered kuna payments

Payments with authorization pending

Account:

Date: From: To:

Amount: From: To:

Recipient:

The respective menu enables You to review all entered kuna payment orders that are pending to be authorized. The unauthorized orders may be reviewed by their account number, date, amount, and recipient. Also, from this screen You can perform group authorization of the selected payment orders, or delete particular selected payment orders.

To the right of every payment order there are **Actions** available for every respective payment order (new payment order, modify, authorize, delete).

Review of payments – Pending kuna payments

Pending orders

Account:

Date: From: To:

Amount: From: To:

Recipient:

Show payments per page Search:

Reference	Date	Recipient	From account	Purpose	Reference number	Amount	Actions
8626747	10.06.2013	019-63-150005385	3201262481 Tekuci			2,000.00 HRK	<input type="button" value=""/>
8671225	10.06.2013	Gradsko Pletara d.o.o. 2380000-1900154360	3201262481 Tekuci	potražujuć plać, akontacijska rata	HR05 82854149-0307	205.00 HRK	<input type="button" value=""/>
8678976	10.06.2013	Gradsko Pletara d.o.o. 2380000-1900154360	3201262481 Tekuci	potražujuć plać, akontacijska rata	HR05 82854149-0307	1.00 HRK	<input type="button" value=""/>
Total order sum						2,206.00 HRK	

Displaying payments 1 to 3 of total 3

The respective menu enables You to review all payment orders that are pending to be effected. By selecting a particular payment order, transaction details will be displayed, which are downloadable in the PDF format also.

Review of payments – Effected kuna payments

Executed payments

Account: All accounts

Date: From: 04.05.2013 To: 04.06.2013

Amount: From: To:

Recipient:

Transaction status: All Processed Rejected Recalled/Cancelled

Show: 100 payments per page Search:

Reference	Date	Recipient	From account	Purpose	Reference number	Amount	Status	Actions
007152	04.06.2013	Zajmadobi fond I.O.S. 2305000-1200114785	3001203461 TKAG	Uplatiti vrate odvoz kontraktima, KN, SJ	HR01-10644047 946427064.6	312.41 HRK	Processed	

Kuna payments effected through RBA iDIREKT can be reviewed by selecting one of the following options:

- Account
- Period
- Amount
- Recipient
- Transaction status – the possible transaction statuses are Processed, Rejected, or Recalled / Cancelled

A **Payment Receipt** can be requested for the processed kuna payment orders.

Review of payments – Entered FX payments

Entered foreign currency payments

Payer account: All accounts

Time period: From: 04.06.2013 Until: 31.12.2014

No transactions under the given requirements

16

The respective menu enables You to review all entered FX payment orders that are pending authorization. The unauthorized orders may be reviewed by their account number, date, amount, and recipient.

Also, from this screen You can perform group authorization of the selected payment orders. As in the kuna payment orders, every particular selected payment order is provided with the options of placing a new payment order, editing, authorizing, or deleting the respective payment order.

Review of payments – Pending FX payments

Uneffected foreign currency payments

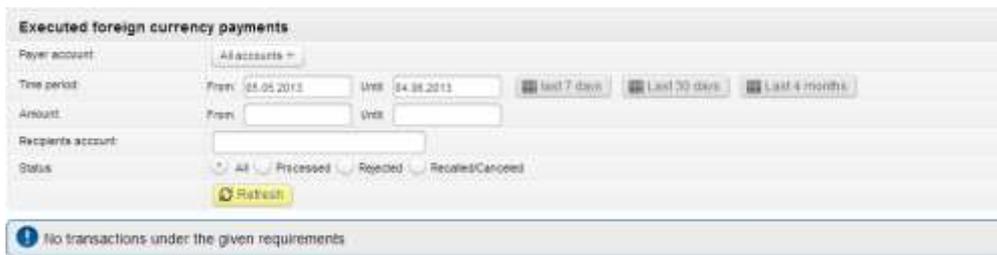
Client account number: All accounts

Time period: From: 01.01.2013 Until: 31.12.2014

No transactions under the given requirements

The respective menu enables You to review all payment orders that are pending execution.

Review of payments – Effected FX payments



In FX payment transactions it is also possible to select a review period of payment orders. Along with the basic details of the payment order, it is possible to review the payment order status.

The status options are:

- **Processed** - payment order was processed successfully
- **Rejected** - payment order was not executed
- **Recalled/Cancelled** - payment order was recalled/cancelled

Furthermore, a **Payment Receipt** can be requested for the processed FX payment orders.

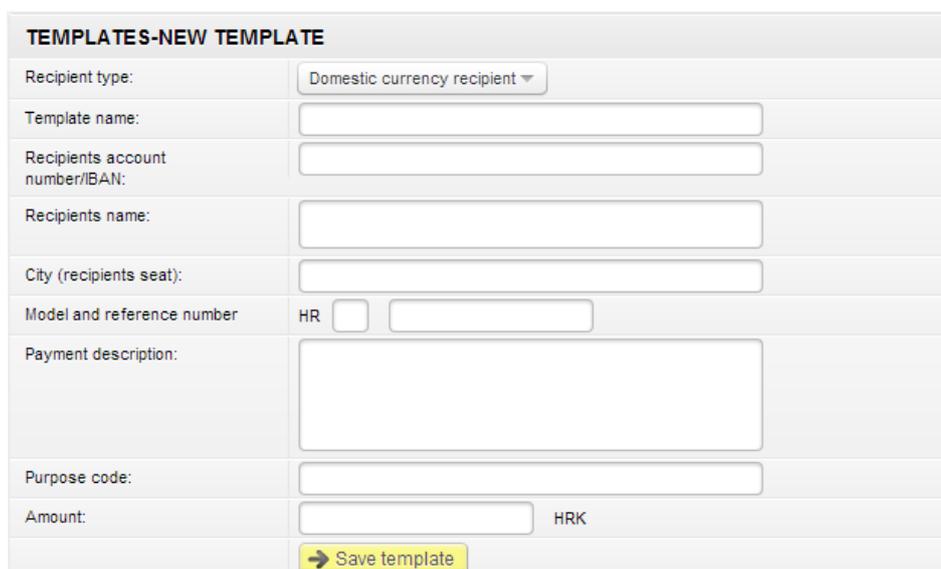
Templates – List of templates



17

The **List of templates** includes all Your entered templates, and from this list You can create a new template or replace an existing one.

Entering new template



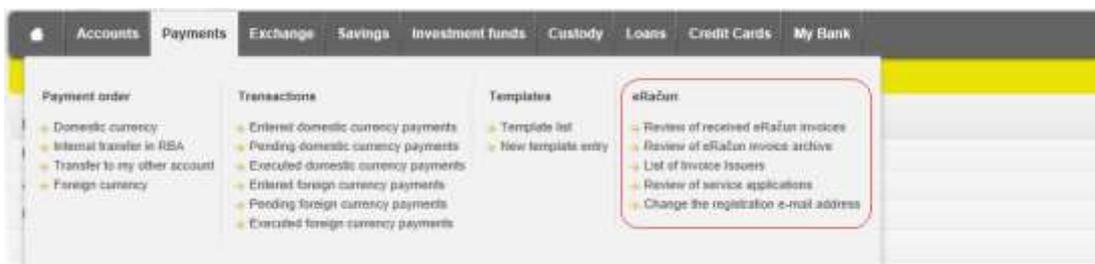
After selecting Entry, the required fields (Name, Account No., Name of the Recipient, City, Model and Reference No., Description of Payment, and Amount) are to be filled so as to enter a new template, and archive it by clicking **Save Template**.

eRačun



Functionality eRačun allows You to receive payment orders and invoices electronically, directly into a separate compartment inside iDIREKT, which completely replaces the physical process of sending and submitting bills to Your home address or via e-mail.

Service activation



18

To use eRačun service is necessary to carry out the activation process, which consist of entering Your e-mail address and confirmation of acceptance of the General conditions for the use of service eRačun.

Activate the eRačun service

E-mail Address: current: other:

E-mail address:

Confirm entry of e-mail address:

General terms an conditions: I am familiar with [General terms and conditions of the Bank](#) and accept them in entirety.

[→ Continue](#)

In the field **E-mail address** will appear existing available e-mail address, if available in the database. E-mail address is required information for possible communication with the client, and ability to receive invoices/bills by e-mail.

List of Invoice Issuers

After activation screen You will get the screen with the **List of Invoice Issuers** with the list of currently available Invoice Issuers:

List of Invoice Issuers			
Invoice Issuer:	<input type="text"/>		
Issuers IBAN:	<input type="text"/>		
<input type="button" value="Refresh"/>			
Show	50	records per page	Filter: <input type="text"/>
Invoice issuers name	Issuers account	Terms and conditions of usage	Registration
FINANCIJSKA AGENCIJA - RGF1	HR4223900011100017042	Terms and conditions of usage	<input type="checkbox"/>
Grad Zabok - Komunalne usluge Grad Zabok	HR7123600001851900098	Terms and conditions of usage	<input type="checkbox"/>
HP-HRVATSKA POŠTA D.D. - EvoTV	HR1623900011100018674	Terms and conditions of usage	<input type="checkbox"/>
Hrvatski Telekom d.d. - Račun za usluge u fiksnoj HT mreži	HR8523600001500074255	Terms and conditions of usage	<input type="checkbox"/>
Hrvatski Telekom d.d. - Račun za usluge u mobilnoj HT mreži	HR6023600001500200999	Terms and conditions of usage	<input type="checkbox"/>
H1 Telekom d.d. - H1 Telekomunikacijske usluge	HR6323900011500007610	Terms and conditions of usage	<input type="checkbox"/>
Općina Pifomača - Račun za odvoz smeća	HR7624120091833200005	Terms and conditions of usage	<input type="checkbox"/>

By selecting a button in column **Registration**, You can begin registering elected Invoice Issuer.

When selecting Issuers, pay attention to the correct IBAN number on Your transfer payment/payment order on which basis You are entering information.

Registration of the Invoice Issuer

After selecting a particular Invoice Issuer will be open application form for registration with an eRačun Issuer like this:

Apply for registering with an eRačun Issuer	
Issuer:	Hrvatski Telekom d.d. - Račun za usluge u fiksnoj HT mreži
IBAN	HR8523600001500074255
Reference no.:	HR <input type="text"/>
Date of application:	01.09.2014
Issuers nickname:	<input type="text"/>
General terms and conditions:	<input type="checkbox"/> I am familiar with General terms and conditions of the Issuer and accept them in entirety.
<input type="button" value="Continue"/>	

In the application form is necessary to enter a reference number, and optionally, **the Name of the Issuer** (for later convenience). It is also necessary to confirm the approval of the General conditions of the Issuer (if available for the selected Issuer), and select **Continue** button.

You will get a screen **Review of Service Applications**, and information that Yours Request is in the process.

Accounts Payments Exchange Settings Investment funds Custody Loans Credit Cards My Bank

Your last log in was on: Monday 01.08.2014 at 10:14 - View logs Out

Processing the application for service registration H1 Telekom d.d. - H1 Telekomunikacijske usluge. You will be notified of the application status by a message.

Review of Service Applications

Show 50 records per page Filter:

Invoice Issuer name	Issuer account	Model and reference no.	E-mail	Status	Issuer reference	Actions
FINANCIJSKA AGENCIJA - BOP	HR40230001190017042	62545		Processing	Fin	
H1 Telekom d.d. - H1 Telekomunikacijske usluge	HR632300011500007610	HR01 0110790045-150195-5		Processing	Teleko	
Udruženje Slavonski Brak - Račun za vodu	HR272484881194850060	HR99		Rejected	54364	

The status Processing will be changed to Approved or Rejected after the Issuer process Your request. Processing period is a maximum 5 days from the date of application.

Paying bills

For all incoming eRačun invoices there is a special Inbox which is always visible in the header of the screen with a numerical indicator of the received invoices.

Monday
1
September

DUŠKO MIRIĆ  Logout

Unauthorized items **eRačun 2** Messages 20 Settings

20

By choosing Inbox eRačun You will get **Review the received eRačun invoices** (if You have registration with at least one Issuer).

Review the received invoices

Pregled pristiglih eRačuna

Datum: Od: 01.07.2013 Do: 31.12.2015

Iznos: Od: Do:

Primalac:

Račun terećenja: 3234462544 (stanje: 5.360,44 HRK, raspolaživo: 17.079,44 HRK)

Prikaži: 50 zapisa po stranici Filter:

	Izdavatelj	IBAN	Nadimak izdavatelja	Model i poziv na broj	Iznos	Datum dospjeća	Akcije
<input type="checkbox"/>	Optima Telekom d.d. - Optima Telekom telekomunikacijske usluge	HR302300001101040050	Račun Optima Telekom usluga za razdoblje od 01.11.2013. do 30.11.2013. Dospjeće plaćanja: 10.12.2013.	01 10026204-016317259-1	177,71 HRK	10.12.2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	Optima Telekom d.d. - Optima Telekom telekomunikacijske usluge	HR302300001101040050	Račun Optima Telekom usluga za razdoblje od 01.12.2013. do 31.12.2013. Dospjeće plaćanja: 10.01.2014.	01 10026204-016489129-0	209,66 HRK	10.01.2014	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

The screen **Review the received eRačun invoices** is the starting point for paying Your bills. On the list of Invoices You can select all or some of the bills and pay them by clicking button **Authorize transactions now**. Also, You can pay them by due date for each bill by clicking **Authorize transactions per maturity date**. After that, the program will offer the authorization screen where You will authorize Your order.

It is also possible to transfer single invoice in kuna payment order with possibility of changes in certain fields (described below). Paid invoices after payment has been made, automatically go into the Archive and they are no longer visible in the screen **Review the received eRačun invoices**.

Available actions in individual Invoice

In the column **Actions** are available functionality for individual Invoice:

domestic currency order

Payers account number: (balance: 5,360.44 HRK, available: 17,070.44 HRK)

Select a template:

Fill-in from Executed payments from last 45 days:

Recipients account number:

Recipients name:

City (recipients seat):

Reference number: HR

Payment description:

Purpose code:

Execution date:

Amount: HRK

Move to Payment Order – transferring Invoice items into Kuna payment order and allows You to change all elements of the payment order (as shown on picture)

Document download (PDF) – if available allows access to the entire Invoice document, not just the payment slip

E-mail – the ability to send selected Invoice on e-mail

Move to Archive – allows transnission of received Invoice to the Archive without payment (eg. Invoice has already been paid by other channel)

Review of eRačun invoice archive

eRačun Invoice Archive

Date: From: To:

Amount: From: To:

Payee:

Show records per page Filter:

	Issuer	IBAN	Issuers nickname	Model and reference no.	Amount	Maturity date	Actions
<input type="checkbox"/>	Optima Telekom d.d. - Optima Telekom telekomunikacijske usluge	HR302360001101848050	Račun Optima Telekom usluga za razdoblje od 01.12.2013. do 31.12.2013. Dospjeće plaćanja: 10.01.2014.	01 10733755-016825997-4	126.63 HRK	10.01.2014	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>	Hrvatski Telekom d.d. - Račun za usluge u fiksnu HT mrežu	HR852360001500074205	Račun za INTERNET usluge za 12/2013 dospjeće plaćanja: 17.01.2014.	01 5016430748-172-6	249.49 HRK	17.01.2014	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Total sum of displayed orders:					376.12 HRK		

Review of eRačun invoice archive enable You to see all payed or archived Invoices. In column **Actions** are available functionalits for each individual Invoice:

 **Document download (PDF)** – allows access to the entire Invoice document, not just the payment slip

 **E-mail** – the ability to send selected Invoice on e-mail

 **Move to Review of received eRačun invoices** – allows transfer Invoices to the Inbox **Review the received eRačun invoices** for possible re-payment

 **Payment Order Details** – details of the payment transaction

Review of Services Applications

Review of Service Applications						
Show 50 records per page		Filter:				
Invoice issuers name	Issuers account	Model and reference no.	E-mail	Status	Issuers nickname	Actions
HRVATSKA RADIO TELEVIZIJA - Hrvatska radiotelevizija	HR6223600001500016178 HR5323900011500007790 HR2325000091501135368 HR9223300031551224763	HRD1 1504184541-201308-4	andrea.alcshajic@rba.hr	Authorised	rtv pristojba	

Review of Services applications provides an overview of the requests for registration with the current status (available possibility of filtering).

Registration suspension

On screen **Review of Services Application**, by selecting button **Deregistration registration** in the column **Action**, You can terminate registration at any time.

Cancel the service registration

Issuers name:	HRVATSKA RADIO TELEVIZIJA - Hrvatska radiotelevizija!
IBAN:	HR6223600001500016178 HR5323900011500007790 HR2325000091501135368 HR9223300031551224763
Reference no.:	1504184541-201308-4
Issuers nickname:	rtv pristojba
E-mail address:	e-mail@rba.hr

→ Terminate registration
← Back

Change the registered service

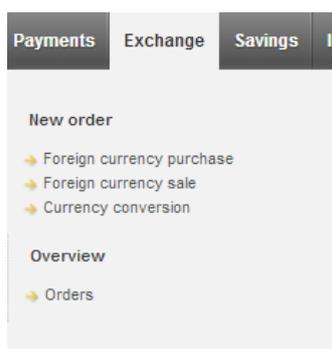
Change the registered service

Current e-mail address:	e-mail@rba.hr
New e-mail address:	<input type="text"/>
Confirm e-mail address:	<input type="text"/>

→ Change

Changing registered service offers the ability to change e-mail address after the initial activation of the service.

Exchange Office



The functionality enables You to:

- Buy and deposit foreign currency in an FX account (conversion at the effective exchange rates)

Foreign currency purchase

Debit account number:

Currency:

[→ Continue](#)

- Sell foreign currency from an FX account into the kuna (conversion at the effective exchange rates), to credit Your kuna account

Foreign currency sale

Debit account number:

Credit account number:

[→ Continue](#)

- Convert a currency from an FX account to an FX account (conversion at the effective exchange rates)

Currency conversion

Debit account number:

Into currency:

Credit account number:

[→ Continue](#)

By selecting button **Continue**, You will be directed to the authorization screen.

Review of orders

Foreign currency purchase, sale, conversion orders

Date: From: Until: [Last 7 days](#) [Last 4 months](#)

Account:

Status:

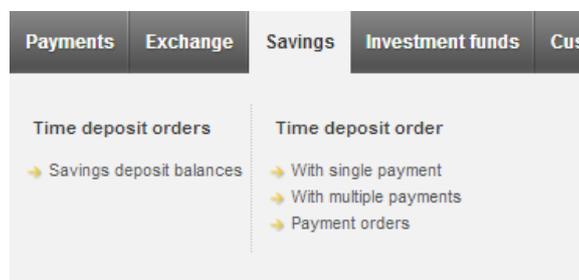
[Refresh](#) [Download PDF](#) [Download Excel](#)

Show: records per page Filter:

Reference	Date	From account	Amount in currency	To account	Amount in currency	Status	Actions
032254	21.02.2013	2200178295 EUR	2.31 EUR	2201252481 Tekući	22.08 HRK	Processed	Print Refresh

The order review provides the list of placed orders, upon selecting the period in which You place the respective FX sale/purchase orders. Also, review by sale/purchase order status is available.

Savings



Time deposits – Time deposit balances

Agreement number	Agreement date	Deposit term	Maturity date	Current interest rate (%)	Deposit principal balance on date	Actions
Time deposits with single payment						
007-10-300030	04.08.2013		05.07.2013	2.10%	2,383.00 HRK	
007-10-300030	04.08.2013		05.07.2013	2.10%	2,000.00 HRK	

* refers to the interests on the first payment

This particular functionality provides review of all time deposit balances. When making time deposits with multiple down-payments, it is possible to review movements and new order placements.

24

Time deposit – with single payment

Time deposit order - time savings deposit with single payment	
Debit/credit account:	Tekući (balance: -4,637.99 HRK, available: 5,822.01 HRK) ▼
Amount in currency	<input type="text" value="0.00"/>
Time deposit term:	1 month/s ▼
Interest rate:	<input checked="" type="radio"/> Fixed <input type="radio"/> Variable
With automatic agreement renewal:	<input checked="" type="radio"/> YES <input type="radio"/> NO
Entry / payment of interests:	<input checked="" type="radio"/> Entering to deposit <input type="radio"/> Monthly payment of interest
<input type="button" value="Continue"/>	

Select the account from which You wish to time deposit assets. The respective account will be debited for the time deposit amount, or, the assets will be transferred back to the account upon time deposit agreement expiry. Time depositing can be in kuna or any of the following currencies: EUR, CHF, USD, AUD, CAD and GBP. The minimum amount of the RBA time deposit savings is as follows:

- HRK 2.000 for a kuna time savings deposit
- EUR 1.000, USD 870, CHF 1.500, AUD 1.600, CAD 1.500 and GBP 700 for an FX time savings deposit

The offered time deposit terms are: 1, 3, 6, 12, 24 and 36 months for one-off down-payment time savings deposits.

As regards the field **With automatic agreement extension**, by selecting:

- The option **YES** – the agreement will be extended automatically for the same terms and pursuant to the conditions defined under the General Terms and Conditions and other Bank acts valid on the date of the respective time deposit term expiry.
- The option **NO** – after time deposit agreement expiry, the principal and accrued interests will be transferred to the account from which You had placed Your time deposit order.

The field **Entry/Disbursement of Interests**, upon time deposit term expiry the interests can be:

- Entered with the deposit – the calculated interests will be entered with the principal upon time deposit term expiry, and the sum total will represent the new principal, which will then be time deposited for the same period.
- Monthly interests disbursement - the calculated interests will be transferred monthly (at the end of every calendar month), to a sight account, or to be at disposal, and upon time deposit term expiry the principal will be time deposited (again) for the same period.

After You enter, select time deposit parameters, and click **Continue**, the server control will take place, and if no errors are found, the order authorization screen will appear.

Time deposit order - time savings deposit with single payment	
Debit / credit account:	tekući r. (3201282461191)
Currency symbol and code	HRK (191)
Amount in currency:	2,000.00 kn
Term of depositing:	1 month/s
Interest rate:	Fixed
With automatic agreement extension:	Yes
Entry / payment of interests:	Entering to deposit
Valid interest rate:	2,10%
Authorization How to authorize ?	
Signature data	<input type="button" value="Show"/>
Authorization query (MAC):	
Authorization	<input type="text"/>
Note	As You selected automatic agreement extension, Your time savings deposit will be automatically extended upon expiry, in keeping with the valid and effective terms and conditions for term deposits with fixed interest rate and the selected deposit currency, at the time of agreement renewal.
<input type="button" value="Authorize"/> <input type="button" value="Save"/> <input type="button" value="Back"/>	

On the screen You can see the interest rate for the requested amount and the contracted term. At this point You can select between the options of authorizing, archiving, or returning.

After authorization, the application will notify You of the transaction by displaying the following message:



Time Deposit – with multiple down-payments

Time deposit order - time savings deposit with multiple payments

Debit/credit account: Tekući (balance: -4,637.99 HRK, available: 5,822.01 HRK) ▼

First payment amount in currency: 0.00

Time deposit term: 3 month/s ▼

Interest rate: Fixed Variable

With automatic agreement renewal: YES NO

Entry / payment of interests: Entering to deposit Monthly payment of interest

[→ Continue](#)

Elements of this order are nearly identical to the One-Off Down-payment Time Deposit Order, except in the field **First payment amount in currency**. In this field You enter the wanted amount of the first down-payment, the minimum amount being HRK 1.000 kuna, or EUR 500, or USD 450. Furthermore, the time deposit term may not be shorter than 3 months.

An additional option in this type of time depositing is the option of subsequent down-payments to the respective time deposit.

Time deposit – Review of orders

Time deposit orders

Agreement date: From: 04.06.2013 To: 04.06.2013 Today Last 7 days Last 30 days

Status: All

[Refresh](#) [Download PDF](#) [Download Excel](#)

Show 52 records per page Search:

Order number	Agreement number	Term of deposit	Maturity date	Valid interest rate (%)	Agreement amount	Status	Status reason	Actions
Term deposits with single payment								
031809		1 month		2.10%	2,500.00 HRK	Authorized		

This functionality provides balances of all time deposits by their respective terms or statuses.

Investment funds

Change	Savings	Investment funds	Custody	Loans
Balances				
Requests				
<ul style="list-style-type: none"> <li style="width: 50%; text-align: left; padding: 5px;">→ General <li style="width: 50%; text-align: left; padding: 5px;">→ Share purchase request <li style="width: 50%; text-align: left; padding: 5px;">→ Share balances <li style="width: 50%; text-align: left; padding: 5px;">→ Share sale request <li style="width: 50%; text-align: left; padding: 5px;">→ Transactions <li style="width: 50%; text-align: left; padding: 5px;">→ Share purchase/sale order <li style="width: 50%; text-align: left; padding: 5px;">→ Orders 				

Balances – Review

General information on funds per day 04.06.2013					
Fund name	Fund price	Fund category	Minimum investment	Fund Prospectus and Articles of Association	Fund website
Raiffeisen CASH fund established 25.02.2003	153.62 HRK 03.05.2013	Money market	Home - 2.000.00 HRK Next - 2.000.00 HRK		
Raiffeisen EUROCASH fund established 19.09.2011	103.76 EUR 03.05.2013	Money market	Home - 2.000.00 HRK Next - 2.000.00 HRK		
Raiffeisen BALANCED fund established 29.05.2002	118.03 EUR 03.05.2013	Balanced	Home - 2.000.00 HRK Next - 2.000.00 HRK		

By selecting **Review**, You are presented all the currently active Raiffeisen Invest Investment Funds. Also, next to each of the funds there is a link to their respective Prospectus and Articles of Association, as well as the respective fund's Web site.

Share balances

Balance of shares in Raiffeisen Investment Funds					
Fund name	Date	Number of shares	Share price in currency	Share value in currency	Share value (HRK)
Raiffeisen CASH	03.06.2013	0.0000	153.62 HRK	0.00 HRK	0.00
Raiffeisen CENTRAL EUROPE	03.06.2013	0.0000	46.26 EUR	0.00 EUR	0.00

[Download PDF](#)
[Download Excel](#)

This functionality provides balance review of Your shares in a fund.

Balances – review of transactions

Raiffeisen Investment Funds share transactions							
Fund: Raiffeisen CASH							
Time period: From: 01.07.2011 To: 01.02.2012 <input type="button" value="last 30 days"/> <input type="button" value="last 4 months"/>							
Purchase / sale: <input type="radio"/> Buy <input type="radio"/> Sell <input type="radio"/> All							
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>							
Show: 100 payments per page Search: <input type="text"/>							
Value date	Transaction type	Share price in currency	CMS middle exchange rate	Gross transaction amount (HRK)	Entry / exit fees (HRK)	Net transaction amount (HRK)	Number of shares
27.01.2012	Sell	149.20 HRK	1.800000	2,002.96	0.00	2,002.96	-13.4246
18.01.2012	Purchase	148.98 HRK	1.800000	2,000.00	0.00	2,000.00	13.4246

The menu of transactions review provides details of all Your purchase, sale, sale and/or purchase transactions.

Share purchase order

Share purchase order	
Debit account:	Tekući (balance: -4,637.99 HRK, available: 5,822.01 HRK) ▼
Fund name:	Select... ▼
Payment amount:	<input type="text"/>
Date and time of order placement:	04.06.2013 16:49
	<input type="checkbox"/> I have read and fully accept the Prospectus and the Articles of Association of the selected Fund.
	<input type="button" value="Continue"/>

The Client has the following options to select from:

- Debit account
- Fund name
- Payment amount in kuna

After You have read the Fund Prospectus and Articles of Association, click on the square I am familiar with the respective Fund Prospectus and Articles of Association, and accept them in their entirety.

If the respective order is correct, by clicking **Continue**, You will be directed to the screen for purchase order confirmation.

Share purchase order	
Debit account	3201282461 - Tekući
Fund name:	Raiffeisen CASH
Payment amount:	2,000.00 Kn
Date and time of order placement:	04.06.2013 16:50
Statement	
<p>The client placing the Purchase Order (hereinafter: Order) state that they have been provided and are familiar with, and accept the Fund Raiffeisen CASH Prospectus and Articles of Incorporation in their entirety. The client also state that Raiffeisenbank Austria d.d. (hereinafter: RBA) and Raiffeisen Invest d.o.o. (hereinafter: Company) employees have provided them with no investment advice or recommendation, and that they have themselves autonomously made the decision on their investing in the Fund. Furthermore, the client confirm that by forwarding this Order to the Company RBA solely execute the clients order. By authorizing the Order, the client effect payment of the respective amount to the Fund no. {1} transaction account, for the purpose of buying Fund shares. Raiffeisen Invest d.o.o. Investment Fund Management Company will calculate the share purchase at the price effective as on the day of the payment inflow. Entry fee will be charged for share purchase in accordance with the Fund Prospectus. Raiffeisen Invest d.o.o. Investment Fund Management Company retain the right to reject any purchase order or payment into the Fund unless these meet the terms and conditions stipulated under the Fund Prospectus, the Investment Funds Act, the Anti-Money Laundering and Terrorism Financing Act, and with the regulations passed pursuant to these, or other positive regulations. Any and all payments, or purchase orders of a single Client received within the effective cut-off time valid for order receipt, will be considered a single investment, or a single purchase order for the purpose of meeting the provision on the minimum investment into the Fund.</p>	

28

After You have authorized the order, the following message will be displayed:



Share sale order

Zahtjev za prodaju udjela	
Iznos uplatiti na račun:	Tekući (stanje: 131,96 HRK, raspoloživo: 6.591,96 HRK) ▾
Naziv fonda:	Raiffeisen CASH (broj udjela: 78,3034, vrijednost udjela: 12.001,56 HRK)
Odabir načina prodaje:	<input checked="" type="radio"/> Ciljani iznosa nakon odbitka naknada <input type="text" value="0,00"/> <input type="radio"/> Broj udjela <input type="radio"/> Svi udjeli
Datum i vrijeme zadavanja:	21.03.2013 15:55
<input checked="" type="checkbox"/> Upoznat sam s Prospektom i Statutom odabranog Fonda te ih u cijelosti prihvaćam.	
<input type="button" value="→ Nastavak"/>	

Sale requires the following to be selected:

- Credit account – You can choose from one of the provided (a current or giro account with RBA)
- Name of the fund of which You are selling shares
- One of the offered options – either the number of shares, or the mark sell all, or a target amount to be disbursed after fees

The checkbox I am familiar with the respective Fund Prospectus and Articles of Association, and accept them in their entirety must be ticked. After You have filled in the order, control is initiated on the server. If there are any errors, the program will direct You to the entry screen. Otherwise, You will be directed to the sale order authorization screen.

Zahtjev za otkup udjela	
Iznos uplatiti na račun:	3208005085
Naziv fonda:	Raiffeisen CASH
Broj udjela za otkup:	10,0000
Datum i vrijeme zadavanja:	29.11.2013 13:46
Izjava	
<p>Podpisom ovog Zahtjeva izjavljujem kako sam upoznat s izlaznom naknadom. Podnositelj Zahtjeva za otkup udjela (dalje: Zahtjev) izjavljuje da su mu prije podnošenja Zahtjeva stavljene na raspolaganje ključne informacije za ulagatelje Fonda te da mu je omogućen uvid u prospekt, pravila, polugodišnje izvješće i posljednje revidirano godišnje izvješće Fonda te njihovo preuzimanje kao i da je upoznat sa Prospektom i Pravilima fonda Raiffeisen CASH te da je sa istima suglasan i da ih u cijelosti prihvaća. Podnositelj Zahtjeva (dalje: Ulagatelj) izjavljuje da mu djelatnici Raiffeisenbank Austria d.d. (dalje: RBA) nisu pružili bilo kakav investicijski savjet ili preporuku, te da je odluku o ulaganju u Fond donio samostalno. Nadalje, Ulagatelj potvrđuje da RBA prosjediivanjem ovog Zahtjeva Raiffeisen Investu d.o.o. (dalje: Društvo) isključivo izvršava nalog Ulagatelja. Društvo se obvezuje prema odredbama Prospekta i Pravila isplatiti Ulagatelja u Fondu, po cijeni koja odgovara vrijednosti udjela utvrđenoj na dan primitka Zahtjeva, umanjenoj za iznos izlazne naknade. Društvo zadržava pravo odbiti svaki zahtjev odnosno isplatu iz fonda ako isti nije u skladu s uvjetima propisanim prospektom fonda, Zakonom o otvorenim investicijskim fondovima s javnom ponudom, Zakonom o sprječavanju pranja novca i financiranju terorizma te na temelju njega donesenim propisima, odnosno drugim pozitivnim propisima. Podnositelj zahtjeva je upoznat s time da će mu Raiffeisen Invest d.o.o. najmanje jednom godišnje dostaviti izvadak o stanju i prometima udjela u fondu, kao i da će mu dostaviti sve ostale zakonom propisane obavijesti na kontakt adresu koju je naveo za slanje Potvrda o izdavanju/otkupu udjela, odnosno na adresu prebivališta ako ne postoji druga važeća kontakt adresa.</p>	

Share sale and purchase order

Zahtjev za otkup i izdavanje udjela	
Otkup udjela iz fonda:	Raiffeisen CASH (broj udjela: 80,7664, vrijednost udjela: 12.401,68 HRK) ▼
Izdavanje udjela u fondu:	Raiffeisen CASH ▼
Odabir načina prijenosa:	<input checked="" type="radio"/> Ciljani iznos nakon odbitka naknada <input type="text" value="0,00"/> <input type="radio"/> Broj udjela <input type="radio"/> Svi udjeli
Datum i vrijeme zadavanja:	29.11.2013 13:47
<input checked="" type="checkbox"/> Upoznat sam s Prospektom i Pravilima odabranog Fonda te ih u cijelosti prihvaćam.	
<input type="button" value="→ Nastavak"/>	

If You wish to sell and purchase shares, it is required that this is performed also by selecting the shares for sale and the fund for purchase, and by selecting the transfer method (target amount, number of shares, all shares). It is also required that the square warranting that You are familiar with the respective Fund Prospectus and Articles of Association, and accept them in their entirety.

After clicking **Continue**, You will be directed to the order authorization screen.

Zahtjev za otkup i izdavanje udjela

Otkup udjela iz fonda:	Raiffeisen CASH
Izdavanje udjela u fondu:	Raiffeisen BONDS
Broj udjela za otkup:	5,0000
Datum i vrijeme zadavanja:	29.11.2013 13:51

Izjava

Podnosiocil Zahtjeva za otkup i izdavanje udjela (dalje u tekstu: Zahtjev) izjavljuje da su mu prije podnošenja Zahtjeva stavljene na raspolaganje ključne informacije za ulagatelja Fonda te da mu je izotpučen uvjet u Prospektu, Pravilu, polugodišnje izvješće i posljednje revidirano godišnje izvješće Fonda te njihovo preuzimanje kao i da je upoznat s Prospektom i Pravilima fonda Raiffeisen CASH i Raiffeisen BONDS te da je sa istima suglasan i da ih u cijelosti prihvaća. Ugovor o ulaganju (dalje: Ugovor) smatra se sklopljenim kada Podnosiocil Zahtjeva (dalje: Ulagatelj) podnese Raiffeisen Investu d.o.o. (dalje: Društvo) uređen Zahtjev i kada izvrši valjanu uplatu iznosa iz Zahtjeva, a Društvo ne odbije sklapanje Ugovora. Društvo može odbiti sklapanje Ugovora pod uvjetima propisanim Prospektom Fonda čime se smatra da ponuda Ulagatelja za sklapanje Ugovora nije prihvaćena. Ulagatelj izjavljuje da mu djelatnici Raiffeisenbank Austria d.d. (dalje: RBA) nisu pružili bilo kakav investicijski savjet ili preporuku, te da je odluku o ulaganju u Fond donio samostalno. Nadalje, Ulagatelj potvrđuje da RBA predviđanjem ovog Zahtjeva Društvo isključivo izvršava naaj Ulagatelja. RBA je ovlaštena za nuđenje udjela Fonda temeljem sklopljenog Ugovora a poslovnoj suradnji te za svoj rad od Društva prima naknadu u visini od 40% od kreditivne naknade za upravljanje koju Društvo naplaćuje Fondu. Kao Zahtjev za otkup i izdavanje udjela vrijde se dvije transakcije: Otkup udjela u jednom fondu i izdavanje udjela u drugom fondu, što se ne može izvršiti u istom radnom danu. Otkup udjela vrijde se s radnim danom kada je Zahtjev zaprimljen, a izdavanje udjela s radnim danom kada se izvrši isplata iz jednog fonda odnosno uplata sredstava u drugi fond. Društvo se obvezuje izvršiti Zahtjev za otkup i izdavanje udjela ukoliko je iznos vrijednosti udjela za otkup odnosno izdavanje u skladu s minimalnim iznosima ulaganja navedenima u Prospektima fondova, u protivnom Zahtjev će se smatrati nevažećim te će se stornirati. Pri otkupu i izdavanju udjela obračunavaju se izlazna i ulazna naknada u skladu s Prospektima fondova. Društvo zadržava pravo odbiti izvaki zahtjev odnosno isplatu iz Fonda ako isti nije u skladu s uvjetima propisanim Prospektom fonda, Zakonom o otvoreni investicijskim fondovima s javnom ponudom, Zakonom o sprečavanju pranja novca i financiranju terorizma te na temelju njega donesenim propisima, odnosno drugih pozitivnih propisima. Sve uplate, odnosno svi zahtjevi za izdavanje jednog Ulagatelja zaprimljeni unutar važećeg roka koji vrijedi i za zaprimanje zahtjeva, smatraju se sa jednom uplatom, odnosno jednim zahtjevom za izdavanje u svrhu zadovoljenja odredbe o minimalnoj uplati u Fond. Podnosiocil zahtjeva je upoznat s time da će mu Raiffeisen Invest d.o.o. najmanje jednom godišnje dostaviti izvješće o stanju i prometima udjela u fondu, kao i da će mu dostaviti sve ostale zakonom propisane obavijesti na kontakt adresu koju je naveo za starije Podnirka o izdavanju/otkup u udjela, odnosno na adresu prebivališta ako ne postoji druga važeća kontakt adresa.

Review of orders

Fund purchase, sale and exchange orders

Date: From: 01.01.2013 To: 16.02.2013

Status: All

Purchase / sale: All Purchase Sale Sale and purchase

Show 100 records per page Filter:

Order number	Date and time of placement	Purchase / sale	Fund name	Share value in currency	Share number	Status	Actions
8127654	15.02.2013 14:47	Sale	CASH	-	-	Sell at Processed	
880184	02.01.2013 11:43	Purchase	CASH	6.500.00	-	Processed	

Order can be viewed by period, status and purchase, sale, or sale and purchase.

Custody

Savings	Investment funds	Custody	Loans	Credit Cards	My Bank
Accounts → Custody account balances		Instructions → Instruction to the custodian bank → Message to the custodian bank		Overviews → Instructions → Messages	

Accounts – custody account balances

Custody account statement

Custody account number: 017-61-008657 (Account balance: 1,865,894.10 HRK on date 12.06.2013)

Custody account number 017-61-008657 on date 12.06.2013

ISIN / Account number	Financial instrument	Quantity / Amount	Price	Currency (%)	Price (HRK)	Total value (HRK)
1 HR200RA0005	FRBA GR/PA 0.5	153			1,560.00	153,000.00
2 US7291702621	PLNA GDR	20	30.00	USD		3,394.60
3 XS2741137029	SIW4 4.25 0200	200,000	013.790	%EUR		1,709,499.50
Total						1,865,894.10

Custody Account Balance is a functionality in the menu of the **Custody** module that provides the balances of Your custody accounts and the review of the transactions with pending settlement.

Instruction to the Custody Bank

Place custody instruction

Client reference number:

The deadline by which the instruction is valid: until execution

Custody account number: 017-61-336657 (PREZIME IME)

Instruction type: Receipt without payment ▾

Transaction recipient:

Instruction for financial instruments

Ticker:

Financial instrument type:

Financial instrument name:

ISIN:

Quantity / Nominal value:

Transaction date:

Settlement Date:

Depository:

Transaction recipients account no.:

Beneficiary:

Note:

31

Instruction to Custodian Bank is a functionality in the menu of the **Custody** module that provides a direct entry of instructions which will then be received and processed in the RBA custodian bank.

By selecting the functionality Instruction to Custodian Bank, You are provided an additional menu to select the specific types of instructions:

- Receipt without settlement – if You wish to receive security papers to the custody account
- Receipt with settlement – if You wish to receive security papers to the custody account and pay the cash amount for these from the custody account
- Delivery without settlement – if You wish to deliver security papers from the custody account
- Delivery with settlement – if You wish to deliver security papers from the custody account and collect the cash amount for these to the custody account

- Settlement – if You wish to instruct the custodian bank to pay a particular cash amount from Your custody account
- Collection – if You wish to instruct the custodian bank to collect payment which You made to the custody account

Message to the Custodian Bank

Placing custody message

Custody account number: 017-61-336657 (PREZIME IME)

Subject:

Message content:

Attachments:

Uploads

By selecting the functionality **Message to Custodian Bank**, communication with the custodian bank is made available to You.

NOTE: The functionality Message to Custodian Bank cannot be used to place instructions for movements in the custody account. Transactions in a custody account can be effected only through the functionality Instruction to Custodian Bank.

32

You can send a message in the case of:

- Placing instructions for a corporate action
- Terminating an agreement
- Other

When sending a message to the Custodian Bank, the following fields are to be filled in:

- Custody account number
- Title
- Content

After clicking **Continue**, You will be directed to the authorization screen where You will authorize, archive, return to edit, or cancel the respective message.

Review of instructions to the Custodian Bank

Custody instructions overview

Date of entry: From: 01.01.2011 To: 12.08.2012

Instruction status:

Instruction type:

Show: 50 records per page

Instruction number	Type	Client reference number	Custody account number	Transaction recipient	Entry date	Last modified	Status	Actions
112521	Charge 490		017-61-336657	4445	20.06.2012	20.06.2012	Authorized	<input type="button" value="Print"/> <input type="button" value="Archive"/> <input type="button" value="Return"/> <input type="button" value="Cancel"/>

The functionality **Review of Instructions to Custodian Bank** provides an overall review of instructions, as well as reviewing and searching them by various criteria.

The review criteria provide instructions print-out by:

- Instruction entry date
- Instruction status
- Instruction type

By selecting particular criteria, the following details from the instruction are displayed: number and type of the instruction, the custody account number, the counterparty in the transaction, date of entry, date of last modification, instruction status, and review of actions.

Instruction number

The number of the instruction is the system code under which Your instruction is recorded.

Statuses

Review of instruction statuses provides You with the information on every individual instruction phase at any particular moment:

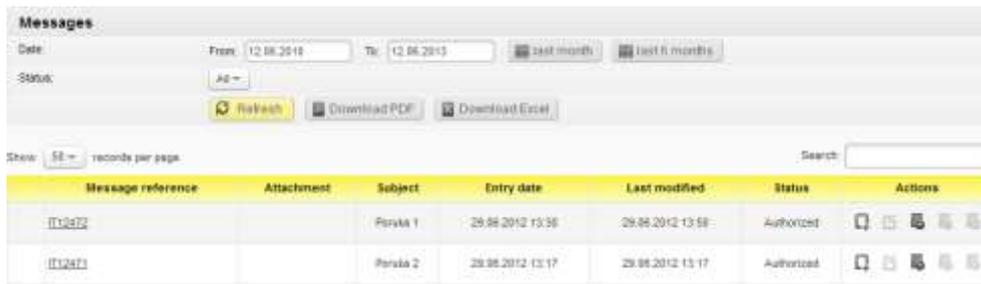
- Entered, unauthorized – instruction was entered, and deauthorized after entry
- Authorized – instruction was entered and authorized, but still not received by the custodian bank
- Received – the instruction was received by the custodian bank and it is in the processing stage
- Executed – instruction was settled by the custodian bank
- Partly executed – instruction was partly settled by the custodian bank
- Recalled – instruction was entered and authorized, but subsequently cancelled

Actions

Selecting one of the offered icons enables:

- Copying of instruction – instructions can be copied in all statuses, and this enables You to copy any of the existing instructions into the entry screen, without having to enter an instruction again, and then edit the fields that require modifications. A copied instruction receives a new instruction system number, and when received by the custodian bank it is processed as a new instruction.
- Deauthorization of instruction - instructions can be deauthorized in the status authorized. That is, the ones that were not yet received by the custodian bank, and which You do not wish to be received in their previously entered form, i.e. if You wish to modify them, or You wish them not to be received at all.
- Modification of instruction – instructions can be modified in the status entered, unauthorized. That is, the ones that were authorized, but were subsequently deauthorized so as to be modified and authorized again, in order to be received by the custodian bank thus modified. Instruction modification does not change the instruction system number.
- Recalling of instruction – the action of recall can be initiated for instructions in the statuses received and entered, unauthorized...
 - Instruction in the status entered, unauthorized can be recalled if You wish to remove it from the list of instructions pending authorization, i.e. sending to the custodian bank
 - If You wish to recall an instruction in the status received, by the action Recall You will instruct the custodian bank to recall the already received instructions if this is at all possible. An instruction can be recalled only if the custodian bank has not begun with executing it already, or if the bank can halt instruction execution without causing damages. Recalling an instructions in the status received is charged in keeping with the RBA tariff for recalling instruction to the custodian bank.

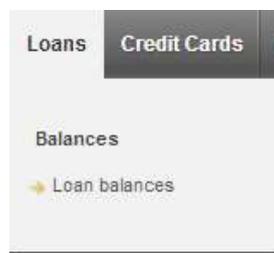
Review of messages to the Custodian Bank



Message reference	Attachment	Subject	Entry date	Last modified	Status	Actions
[112a72]		Poruka 1	29.08.2012 13:58	29.08.2012 13:58	Authorized	[Icons]
[112a71]		Poruka 2	29.08.2012 13:17	29.08.2012 13:17	Authorized	[Icons]

The functionality **Review of Messages to Custodian Bank** provides an overall review of instructions, as well as reviewing and searching them by various criteria.

Loans



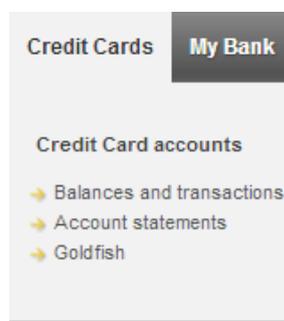
Loans balances



Broj ugovora	Valuta	Ugovoreni iznos kredita	Datum ugovora	Datum dospijeća	Rok otplate (mjeseci)	Važeća kamatna stopa (%)	Stanje nedospjele glavnice
869-58-5470711	EUR	12.000,00 EUR	06.06.2010	30.06.2016	72	7,25	7.301,61 EUR

The mentioned screen provides balance of the not-yet-due principal, the effective interest rate, the repayment period, the maturity date, the agreement date, the contracted loan amount, currency, and agreement number. By selecting the option Agreement Number, You are provided with loan details.

Credit cards



Balances and transactions

Credit Card account balance

Account status: Active Status all

[Refresh](#) [Download PDF](#) [Download Excel](#)

Show payments per page Search:

Account number	Main / additional card	Card type	Available balance	Spending limit	Entered payments	Actions
1500005385	Main	Personal MasterCard Credit Card	12,187.51 HRK	18,000.00 HRK	0.00 HRK	

RBA IDIREKT offers the option to review balances and movements in Your credit card accounts.

By selecting **Credit Cards** from the main menu, a screen will appear showing the list of all cards that You hold.

Splitting transactions into installments

On the screen **Balances and transactions**, select the option **Transactions** in the column **Actions**.

Accounts Payments Exchange Savings Investment funds Custody Loans Credit Cards My Bank

You last log in was at: Tuesday 30.12.2014 at 17:14 [View login log](#)

Credit Card account balance

Account status: Active Status all

[Refresh](#) [Download PDF](#) [Download Excel](#)

Show payments per page Search:

Account number	Main / additional card	Card type	Available balance	Spending limit	Entered payments	Actions
8500051785	Main	Personal Visa LF Credit Card	2,544.54 HRK	20,800.00 HRK	0.00 HRK	Transactions
2500000607	Additional	Business MasterCard credit card	89,995.00 HRK			

Displaying payments 1 to 2 of total 2

35

Splitting transactions is possible for the transactions made with the RBA Personal Credit Cards in the current and in the previous period.

Account activities:

Period:

Card:

[Download Excel](#)

On the screen **Transactions**, in the column **Installment Purchase**, select the number of installments from the drop-down box, and click **Create** to confirm.

Datum transakcije	Uplate	Trošak	Status transakcije	Broj transakcije	Broj kartice	Opis	Installment Purchase
22.12.2014		53.29 HRK	Authorized / valid	999040651	417238*****5780	PBZ7/LJEKARNA ZAGREB HR	
22.12.2014		209.00 HRK	Authorized / valid	999040765	417238*****9790	PBZ7/LJEKARNA ZAGREB HR	
22.12.2014		HRK 1 000.00	Authorized / valid	999356209	417238*****9790	PBZ7/KOZSLOTOS ZAGREB HR	<input type="text" value="2"/> Zadaj
22.12.2014		0.00 EUR	Authorized / valid	999532993	417238*****9790	TATRY MOUNTAIN RESORTS LIPTOVSKY MKU SK	
22.12.2014		0.00 USD	Authorized / valid	999854815	417238*****5780	BEATA RECKA - SLOVENSKYINTRA SK	
Suma prihvata po važenju		HRK 1 425.19					

After placing a transaction to be split into installments, a screen showing transaction details will pop up. Transaction splitting will be conducted upon pressing the button **Confirm**. To cancel transaction splitting, simply close the screen by pressing the button **X**.

Instalment purchase request X

Number of Transaction:	1043248044
Amount:	586.07 HRK
Number of Instalment:	2
Date of dividing:	06.02.2015

The instalment purchase fee is charged in keeping with the Bank's Card Banking Tariff. In case you have split the mentioned transaction into installments already by calling the RBA Call Center or at an RBA sales venue, please do not divide the same transaction again into installments through the IB, because in this case you will be charged also an additional fee for splitting a purchase amount into installments.

[→ Confirm](#)

After splitting a transaction into installments, a message confirmig successful transaction processing will be displayed in the column **Instalment Purchase**.

Transaction date	Payment	Debit	Transaction status	Transaction number	Card number	Description	Instalment Purchase	
22.12.2014		58.29 HRK	Authorized / valid	980040061	417238****9790	PBZTLJEKARNA ZAGREB HR		
22.12.2014		289.90 HRK	Authorized / valid	980040765	417238****9790	PBZTLJEKARNA ZAGREB HR		
22.12.2014		HRK 1,000.00	Authorized / valid	980050206	417238****9790	PBZTKOZSLOTOS ZAGREB HR	Divided in instalments: 29.12.2014 Number of instalments: 4	
22.12.2014		6.00 EUR	Authorized / valid	980512968	417238****9790	TATRY MOUNTAIN RESORTS, LIPTOVSKY MIKULJ SK		
22.12.2014		6.00 USD	Authorized / valid	980994011	417238****9790	BEATA BECKA - SLOVENSKYINTRA SK		
Transactions sum by currencies		HRK 1,428.19						

Statements

Credit Card statements

Year: 2013

[Refresh](#)

Show 100 records per page Filter:

Statement date	Card name	Read	Total debt (-) / overpayment (+)	Due date	Actions
25.01.2013	Personal MasterCard Credit Card	30.01.2013 16:10	0.00 HRK	10.02.2013	

If You wish to review a credit card/s statement, it is necessary to select the particular year and click the **Refresh** button. If there is a statement for the selected parameters, the screen should display the date of statement, card name, whether the statement had been opened or read, total debt or overpayment, and maturity date.

The actions available to You are to download the statement in the PDF or XML format, or to place a new credit card settlement order.

Goldfish

Goldfish account statements

Year: 2013 Refresh

Show: 100 records per page Filter:

Period	New points in the period	Total points	Points exchanged for domestic currency	New points balance	Download PDF
01 / 2013	5,126.96	44,280.50	0.00	44,280.50	

The functionality provides the balances of Goldfish points.

eBroker

This functionality is intended for clients who have contracted the brokerage and eBroker service with the RBA.

eBroker allows: placing of orders for purchase and sale of shares on the Zagreb Stock Exchange (ZSE), overview of prices of shares at the ZSE in real time (overview of 50 best offers for sale and purchase), display of the status of orders and executed transactions, insight in the current portfolio value along with a display of return and weight of an individual share in the portfolio, insight in the current balance of financial instruments and available cash assets, overview of balance and turnover, executing transfer of shares to/from RBA Brokers in the Central Depository and Clearing Company system, transfer of data to XLS and PDF format for further use.

The service may be arranged by the users of the iDIREKT internet banking service, who are physical persons by coming to any RBA outlet. On the occasion of arranging the service, it is necessary to deliver the following documents: personal identity card (local physical persons) or passport (foreign physical persons), and the number of the current account held at RBA.

If you are not a holder of a current account in RBA, on the occasion of arranging the eBroker service you shall open a current account and arrange the iDIREKT Internet banking service, and the Bank shall deliver the identification device for the use of service.

For more information on using the eBroker service please use the [eBroker user manual](#).

My Bank

ent funds	Custody	Loans	Credit Cards	My Bank
				<p>Messages</p> <ul style="list-style-type: none"> → Send message → Messages <p>Requests</p> <ul style="list-style-type: none"> → Requests → Cheque order → Change of correspondence data → Payment confirmations → Reducing overdrafts → mToken activation/reactivation <p>Complaints</p> <ul style="list-style-type: none"> → Send complaint/remark → View complaints/remarks <p>Tutorials</p> <ul style="list-style-type: none"> → Video Clips: How to use the RBA authentication devices

Messages – send message

Message to the administrator

Title

Date 04.06.2013.

Content

Attachments

Select database

If You wish to send a message to the Bank, You are to state the **Title** and the **Content** of the message, and attach the respective database. After selecting **Send**, the message is forwarded to the competent Unit of the Bank.

Messages – review of messages

Messages

Category All Sent Received

Message type All Automatic message from the system Bank message

Show records per page

	Date	Subject
Time deposit termination orders		
B12222	14.03.2013	Agreement number: 887-30-004883 Agreement date: 13.03.2013 Agreement type: Time deposit order - time savings deposit with single payments Time deposit purpose: Non-purpose term deposit
B12000	14.02.2013	Agreement number: 887-30-366066 Agreement date: 25.01.2013 Agreement type: Time deposit order - time savings deposit with single payments Time deposit purpose: Non-purpose term deposit

38

The screen displays the option to review all messages sent to the Bank.

Review of orders

Orders

Order:

Period: From: To:

Status:

Show records per page Filter

Reference	Date	Details	Status	Action
Time deposit termination orders				
B12222	14.03.2013	Agreement number: 887-30-004883 Agreement date: 13.03.2013 Agreement type: Time deposit order - time savings deposit with single payments Time deposit purpose: Non-purpose term deposit	Processed	<input type="button" value=""/> <input type="button" value=""/>
B12000	14.02.2013	Agreement number: 887-30-366066 Agreement date: 25.01.2013 Agreement type: Time deposit order - time savings deposit with single payments Time deposit purpose: Non-purpose term deposit	Processed	<input type="button" value=""/> <input type="button" value=""/>

The above screen displays the order depending on their group, period, or status.

Ordering Cheque blanks

Cheque order	
Account:	Tekući (balance: 1,087.48 HRK, available: 11,461.78 HRK)
	Please send me personal cheques for account number to my home address 3201282461
	→ Continue

Cheque blanks can be ordered through iDIREKT by placing **Cheque order**.

Changing correspondence data

Change in correspondence data	
Name and surname:	MARJAN PFEIFER
Address:	Ulica 19 10000 ZAGREB, Croatia
Correspondence address:	<input type="text"/>
Home phone:	<input type="text"/>
Mobile phone:	<input type="text"/>
E-mail address:	<input type="text"/>
Your comment:	<input type="text"/>
By submitting the request for correspondence data change, the above data shall become valid and uniform for mail delivery concerning any and all Bank products, except should You advise otherwise in Your comment.	
→ Continue	

The screen provides the options to change Your correspondence data, so You can change Your address, home or mobile phone number, e-mail address, or leave a comment. After selecting confirmation, the respective changes require authorization.

Review of payment receipt

Payment confirmations						
Period:	From: 01.03.2013	To: 13.06.2013	TODAY	last 7 days	last 30 days	
Status:	All					
	Refresh					
Show:	100	payments per page	Search: <input type="text"/>			
Order reference number:	Order date:	Delivery method:	Transaction reference number:	Fee account:	Status:	Actions:
0141000	04.03.2013	e-mail	000547	3201282461 Tekući	Processed	 

The Payment Receipt and its status can be reviewed on the receipt review screen. Receipts can be reviewed by period and status. The review is defined by the mark of the order, date, delivery method, reference number, account from which fee was settled, and status.

Lowering overdraft limits

Application for reducing overdraft	
Broj računa	3201282461 - Tekući
Current overdraft	100% at interest rate 8.95%
New account overdraft	50% at interest rate 8,95%
<input type="button" value="→ Continue"/>	

If You are an RBA Flexi current account holder, this is the place to change the amount of overdraft.

Contracting/Reactivating mToken

RBA mToken is an application on Your mobile phone, used for the same purposes as a physical token/card reader – for user authentication and authorization. This makes Your RBA authentication device even more practical and accessible. RBA mToken device can be contracted immediately if You have Apple iOS, Android, or Java compatible device.

Contracting mToken

mToken can be contracted in one of the following manners:

- **By deactivating** the existing token/card reader – no additional fee charged (for service cancellation), or monthly fee and requirement that the device be physically returned
- **By retaining** the existing token/card reader – additional monthly fee charged (for the device, i.e. mToken)

40

Request for mToken authorization device activation / reactivation

What is mToken?

RBA mToken is an application on Your mobile phone used for the same purpose as the actual token/card reader - to authenticate users and authorize actions.

RBA mToken may be contracted immediately if You own an Apple iOS, Android or Java compatible device.

Select

Contracting mToken

mToken reactivation

I wish to

Deactivate (without returning of device) existing token / CAP device

Keep (for an additional fee except for Flexi users) existing token / CAP device

Mobile phone number

+385

Entered data will update Your correspondence data. After authorization processing, You will receive further instructions and required activation codes.

Reactivating mToken

mToken reactivation is a repeated personalization of the mToken. That is, for safety reasons, it is not possible to transfer the once activated mToken to another device, but it is necessary to reactivate the respective device by personally coming to an RBA retail outlet or by submitting an mToken reactivation application through iDIREKT.

In the case of mToken being Your only active RBA authentication device, before changing Your mobile phone, and in order to avoid having to come to a retail outlet in person, You can:

- submit the application for mToken reactivation through IB,
- receive the activation code and delete the application on Your previous mobile phone,
- activate mToken on a new mobile device.

When contracting or reactivating, the mobile phone number is to be entered. The number, except for delivery (via SMS) of the second part of the activation code, is saved into Your respective correspondence data. No fee or admission fee is charged for contracting or reactivating the mToken.

Send comment/complaint



Send complaint/remark	
Select category:	Calculation ▾
Category:	Interests
Sub-category:	Calculation
Debit account number:	Tekući - 3201282461 ▾
Debiting / crediting:	Debiting ▾
Amount:	<input type="text"/> <input type="button" value="Select ... ▾"/>
Description:	<input type="text"/>
Statement number:	<input type="text"/>
Value date:	<input type="text"/>
Transaction number:	<input type="text"/>
Reason:	Current account ▾
<input type="button" value="→ Continue"/>	

By selecting the category, a particular sub-category of comment/complaint is displayed which is to be filled. Every category has its own specific body of comment/complaint, which is to be filled. After filling the fields, by selecting **Continue**, You come to the authorization screen.

Review of comments/complaints

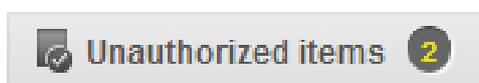


Also, as it is the case with most menus, comments/complaints can be reviewed by period, and status.

RBA iDIREKT interactive guide

RBA iDIREKT interactive guide is an interactive video clip showing safety, and instructions for authorization of each of the devices.

Unauthorized items



Unauthorized Items offer the list of all orders and requests that have not been authorized. Next to the title there is also a number showing how many unauthorized items there are. By selecting the title, the screen with unauthorized items appears.

Next to every order or request there is a square that can be ticked. Every order You wish to authorize must be marked in the mentioned square. If You wish to authorize all orders or requests, You can do so also by selecting the option **Mark all unauthorized items**.

42

Selecting the option **Continue** opens the authorization screen, in which all orders/equests are authorized by one authorization only, the so-called Group Authorization.

Domestic currency order								
<input type="checkbox"/>	Reference	Date	Recipient	From account	Purpose	Reference number	Amount	Actions
<input type="checkbox"/>	#747011	12.06.2013	Gradska Pinaro d.o.o. 2360000-1500154360	3201282481 Tekuci	petrošnju pin, akontacijska rata	HR05 02894149-0307	2.00 HRK	   
<input type="checkbox"/>	#747005	12.06.2013	Gradska Pinaro d.o.o. 2360000-1500154360	3201282481 Tekuci	petrošnju pin, akontacijska rata	HR05 02894149-0307	1.00 HRK	   

Messages



The message title is the actual link to the messages site, and the number next to it is the number of unread messages. The unread messages can be distinguished by a dark, black icon colour, whereas the read messages are grey.

Also, if You wish to delete any of the messages, this can be done by clicking the square next to each message and selecting the option **Delete selected messages**, after which You will receive the notification **Message deleted**.

Settings



In the Settings You can modify some of the internet settings. Just by selecting the title, the Internet Banking settings screen opens.

You can adjust the opening site to make the display multi-functional or classical. In the multi-functional display You can select which of the accounts and which of the services You wish to be presented on the initial screen.

In the classical display You can select only one of the services.



Also, You can adjust account settings, so that You:

- Adjust the sequence of displays
- Select the accounts You wish to have displayed on the initial screen
- Select the amount for which You wish the accounts to be displayed on the initial screen
- Select the payment method for credit card
- Select the number of items on lists
- Select the balance display (available or current balance)
- Select the automatic sending of messages for all effected orders placed in advance
- Disable login by a SmartCard device

Account settings

Account number	Account type	Account holder	Account name	Account preference	Hide in orders if there is no available balance	Show in account balance
3201262461	Domestic current account	MARJAN PFEFER	188a0 r	↑ ↓	<input type="checkbox"/>	<input type="checkbox"/> Yes =
3113291794	Domestic giro account	MARJAN PFEFER	3113291794	↑ ↓	<input type="checkbox"/>	<input type="checkbox"/> Yes =
3290176255	Foreign currency current account	MARJAN PFEFER	3290176255036	↑ ↓	<input type="checkbox"/>	<input type="checkbox"/> Yes =
3290176255	Foreign currency current account	MARJAN PFEFER	3290176255124	↑ ↓	<input type="checkbox"/>	<input type="checkbox"/> Yes =

Note: Account preference also determines the default account in certain transactions.

For accounts with display settings Only if there is available balance hide the display when the amount is less than

Credit Card expenses payment

Amount: Total debt
 Minimum amount

Execution date: Maturity date
 Today

Other settings

Number of settings in lists:

Assumed balance: For balance after transaction selectavailable balance
 For balance after transaction selectcurrent balance

Automatic messaging: Send messages on successfully executed orders placed in advance

Available login methods: Disable login by SmartCard card device

Logout



By selecting Logout, the operating session on iDIREKT is closed.