



MANUAL FOR THE USE OF MOBILE BANKING M-KENT

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1. Basics for the installation of m-Kent application

To access m-Kent and use it, you need the mobile device with access to the Internet, the latest version of the application installed on your device, enough of free memory to install the application, the approved access to use location services, the approved access to use your camera and at least one of the following operating systems:

- *Android version 8.0. or more recent*
 - *All Android devices with this system*
- *iOS version 14.0 or more recent*
 - *Minimum iPhone SE (we do not support iPad devices)*
- *Huawei devices that have access to the Google Play Store can use m-Kent, Huawei devices that do not have access to the Google Play Store, but use Huawei services, AppGallery, **cannot use m-Kent.***

2. m-Kent application functionalities

The functionalities that are available on the m-Kent:

- check the balance and turn over by your accounts or the accounts that you are authorized to dispose with;
- monitor available limits and card transactions, loan balance, placement balance, term deposits, due and undue installments;
- pay the bills and transfer money to other accounts;
- pay the bills by scanning a payslip;
- make payment orders in the national payment system with a predetermined date of execution;
- make payment orders in the cross-border payment system in EUR currency;
- creating and reviewing templates;
- assigning internal transfers;
- credit card payments, savings (for consumers only) and the loan;
- divide transactions made by Maestro card in installments (for consumers only);
- send the confirmation of the entered order by e-mail;
- convert currency;
- submit the loan request (for consumers only);
- contract the new savings (for consumers only);
- submit the saving withdrawal request (for consumers only);
- block the card;
- buy the mobile vouchers;
- check the exchange rate list;
- find the nearest ATM or branch;
- review personalized messages and offers of the Bank;
- arrange a meeting at the desired time and in the desired branch;

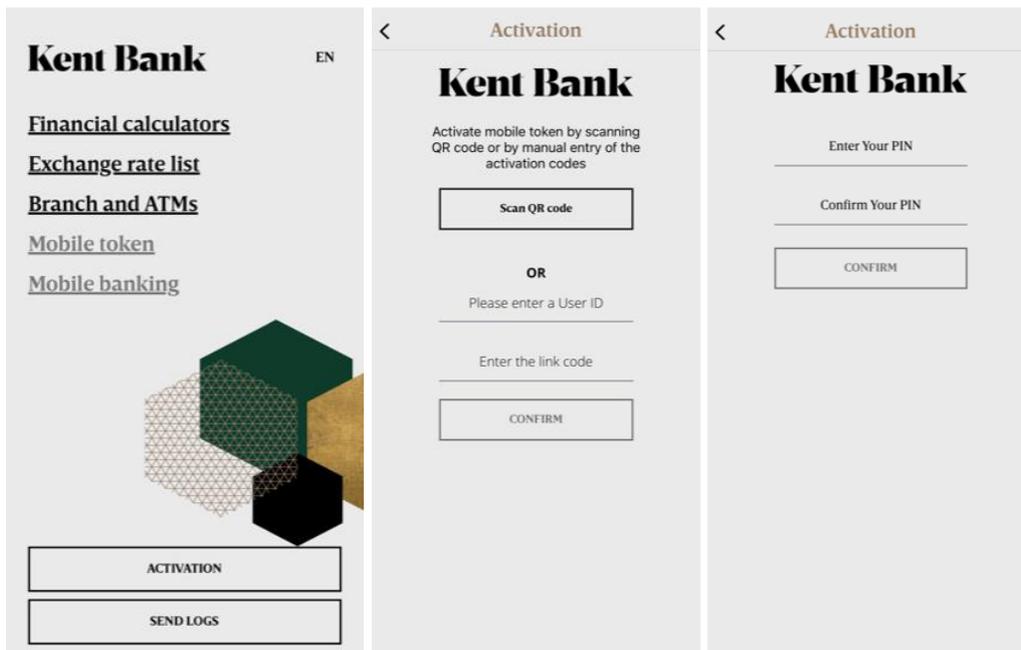
- fingerprint log in;
- loan calculator;
- saving calculator;
- reactivation (reactivating account) – on its own;
- activation on a new device with QR code;
- sending a transaction statement;
- sending a statement (one);
- downloading and sharing current account statements;
- downloading and sharing credit card statements;
- changing the current account statement settings;
- sharing account number through applications;
- copying of the IBAN number;
- adding and editing personal data: postal address, phone numbers, e-mail addresses, employment information;
- GDPR policy;
- VPO contact information;
- security settings for debit and credit cards;

3. Contracting, installing, and activating the service

The service is contracted in a branch of KentBank, SE Department, Corporate Department or via e-Kent service.

To use m-Kent, you need to install the application on your mobile device. You can do this by opening the App Store or Google Play Store and write "m-Kent" on the service screen by selecting the magnifier icon. When the requested application appears in the search result, select, and click "Install".

Once you have installed m-Kent on your mobile phone, you will need to activate the application by entering an identification and activation key to use m-banking services, after which you will determine the PIN for further service by m-banking yourself.



IMPORTANT!

In case that you:

- delete m-Kent from the device;
- change the mobile device;
- enter the wrong PIN 6 times

There is a possibility to reactivate your mobile banking on your mobile device. Several criteria must be met for the possibility of reactivation: 1. avista + term deposit + savings balance must not exceed 4.000,00 EUR. 2. You must not have authorized person on your account or be an authorized person on accounts, 3. You must have the right to use Internet banking.

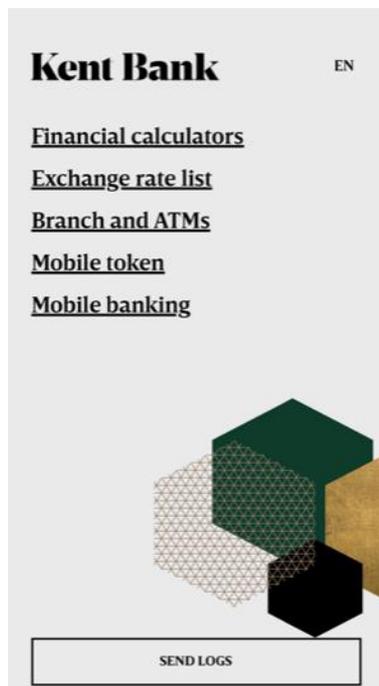
If you do not meet the reactivation criteria, you need new identification and activation keys to reactivate the application.

You can request the new identification and activation key:

- a) in a branch of the Bank or a Relationship Manager
- b) via e-Kent Internet Banking

If you changed your mobile device, and you still have your mobile banking m-Kent application on your old device, on the new device you can instal m-kent mobile banking application on your mobile device by scanning the QR code located under “Settings and info” – “Activate new device”

4. Home page



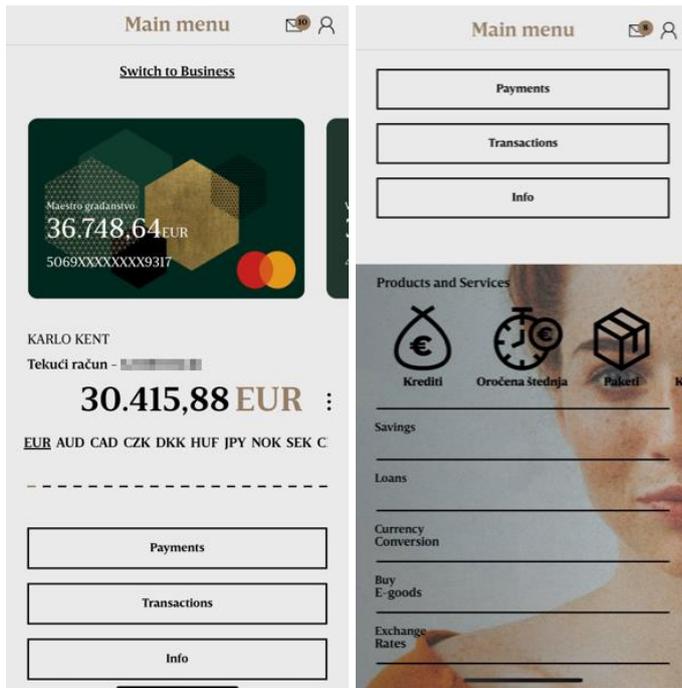
All the customers within the app, whether they have contracted the service, have the following services available:

1. Financial calculators
2. Exchange rates list
3. Branch and ATMs
4. Mobile token
5. Mobile banking

5. Using m - Kent

After signing in m-Kent, the main menu will be displayed and there are the options for the selection of desired functionality:

Main Menu



The following functions are available on the main menu page:

- Account selection
- Payments
- Transactions
- Info
- Savings
- Loans
- Currency Conversion
- Buy E-goods
- Exchange Rates

5.1. Accounts

Clicking on three dots you can choose: 1. Copy IBAN, 2. Share IBAN, 3. Statement preferences, 4. Account statement.

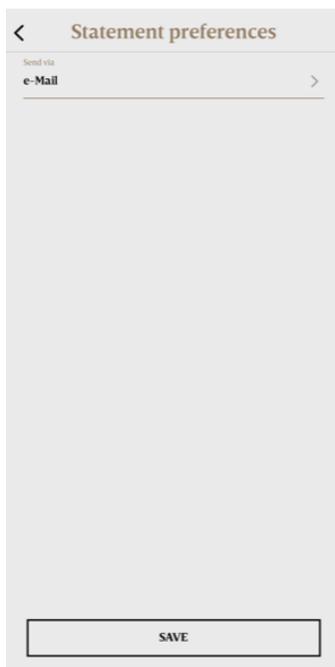


5.1.1. Share IBAN

When clicking on “share IBAN”, you have the possibility to share your IBAN number through the mobile apps.

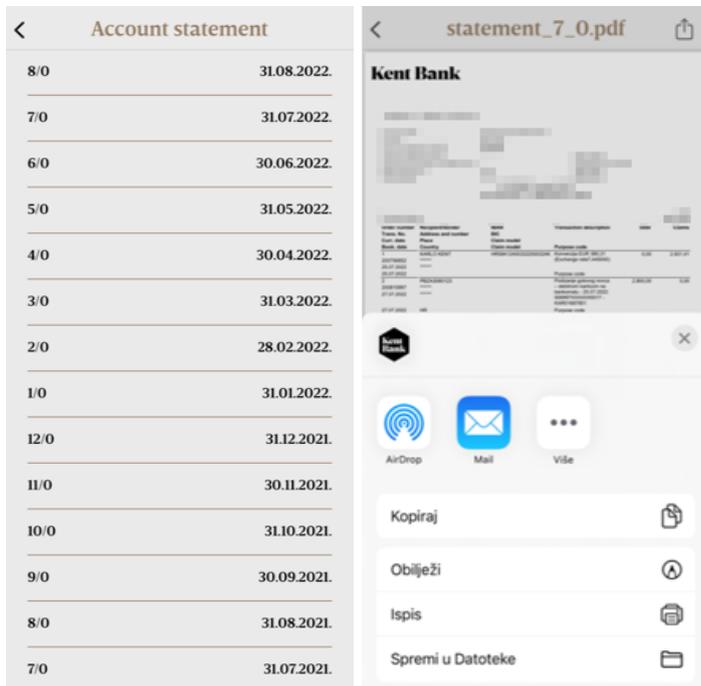
5.1.2. Statement preferences

When clicking on “Statement preferences”, you can choose how you want to receive your account statements: 1. E-mail, 2. Postal office, 3. Teller, 4. NetBanking (Internet banking)



5.1.3. Account statement

When clicking on “Account statement” you can see your account statements. When you click on a statement, you can send it through e-mail or mobile apps on your mobile device.



5.2. Payments

In the main menu of m-Kent application, there is option “Payments” where you can make national as well as cross-border payments in euro by debiting one of the active transaction accounts in the Bank.

Payment’s order can be created in several different ways:

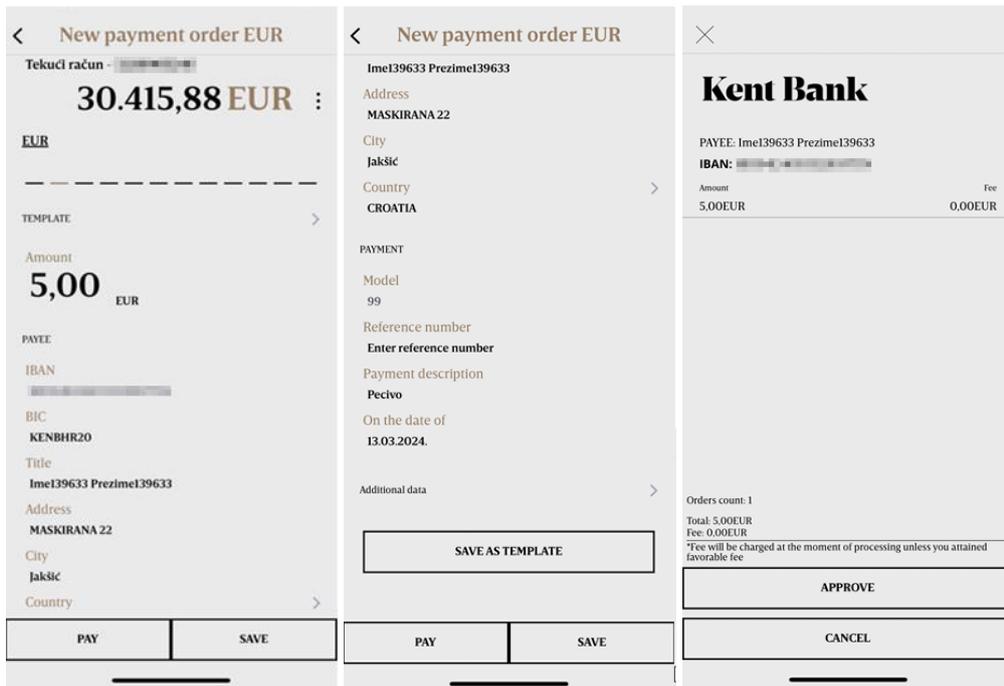
- Manual entry
- By scanning the barcode or data from the payment slip via the “Scanning” option
- By choosing a proposal in which you have pre-defined payment elements



5.2.1. New payment – Manual entry

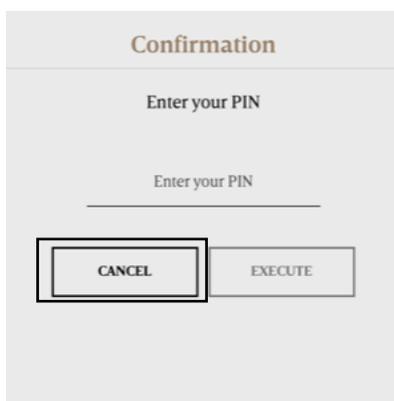
By clicking on the “NEW” payment option, you need to select the account from which you would like to make a payment by sliding left on the accounts.

When entering all the data in the new payment order and choosing the date on which the order will be executed, you can enter the day of filling the payment or the desired date in the future. After confirming the entered data, the accepted values for the order will be displayed on the screen. If all the information in the order is correct, by selecting the “Pay” option and entering the PIN, you authorize the transaction.



The Bank will receive the payment order and execute it on the selected payment date, in accordance with the document „Time of receipt and execution of the payment order“.

It is possible to cancel the transaction by selecting the „Cancel“ option. After the execution of the order, a message about the successful execution of the order will be displayed.



After entering the payment order, it is possible to save it as a template.

New payment order EUR

Karla Kent
 Address
 MASKIRANA, 64
 City
 Sibinj
 Country
 CROATIA

PAYMENT

Model
 99
 Reference number
 99
 Enter reference number
 Payment description
 Pecivo
 On the date of
 06.02.2023.

Additional data

SAVE AS TEMPLATE

PAY SAVE

5.2.2. Payments via the Scan payment slip option

Selecting the option „SCAN“ opens a screen for scanning payment slip. It is necessary to scan the 2D barcode of the payment slip, if the payment slip does not have a 2D barcode then scan the data on the right side of the payment slip.

After scanning the payment slip, all elements of the order are automatically filled out. It is necessary to check all of the entered data, choose the option „PAY“, and enter the PIN, after which the payment is made. If all fields are not filled in the scanning of the slip, they must be entered manually (e.g. address or city)

5.2.3. Internal transfers

The easiest way to transfer funds between transaction accounts is via the „Internal transfers“ option. Selecting the option „Internal transfer“ in the „Payments“ menu opens a screen with a list of your transaction accounts and transaction accounts for which you are authorized.

You can choose the account you want to transfer the funds to. To complete the order, you need to enter all requested information.

If all the information in the order is correct, select “PAY” option and enter the PIN to authorize the transaction.

The bank will receive the order and execute it on the selected payment date, in accordance with the document “Time of receipt and execution of the payment order”. It is possible to cancel the transaction by selecting the “Cancel” option.

After the execution of the order, a message about the successful execution of the order will be displayed.

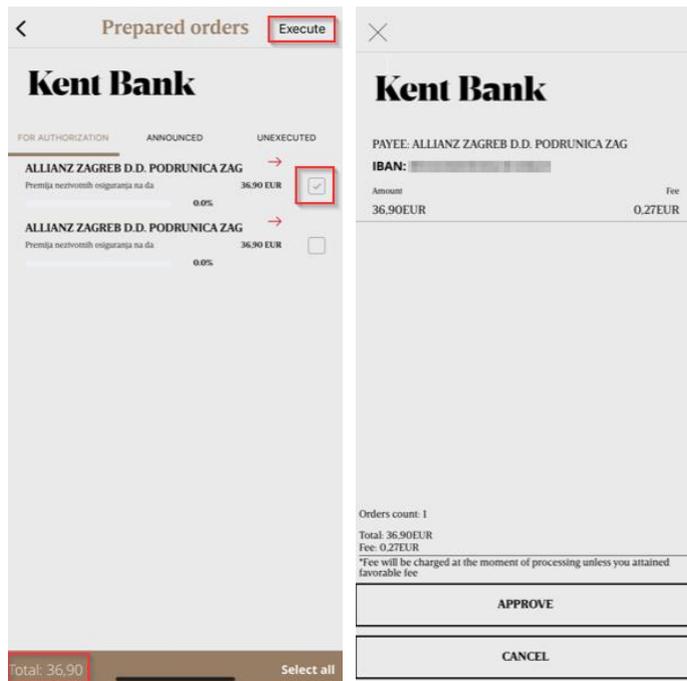
In this way, you can very easily deposit funds to a transaction account, loan, or credit card.

5.2.4. Prepared orders

The prepared orders menu contains orders that you entered but did not pay immediately.

For authorization

In this option there are payment orders that need to be signed and executed.



You can also delete your order by selecting the desired account and selecting Delete in the upper right corner.



Business entities – co - signing orders.

If a customer is an independent signer, the orders can be executed without the authorization / signature of other persons. Transaction accounts of the business entities can also be contracted differently, i.e., the user on the transaction account being a co - signatory. Signing orders may also be triple or double, which would mean that the signed order must be signed by two signatories to be executed.

When an order is entered by the user, it will be found in "Prepared orders" a) for authorization, if it is not signed by another signatory as defined in the Application.

The steps for executing the order when double/triple signing was contracted by the account:

1. Co - signatory 1 enters the order after which it receives the message "The order has been signed. The signature by the second signatory is required for the final implementation. "

The order that is 34% or 50% signed will be found in the option "Prepared orders" for the authorization.

2. Co - signatory 2 in the option "Prepared Orders" select the signed order for the authorization and select the box on the right and the option „Execute “, after which the notice "Order being successfully executed" will be received, or if the third co-signatory is needed, there will be notification “The order has been signed. The signature by the second signatory is required for the final implementation.”

3. Co – signatory 3 in the option “Prepared Orders” select the signed order for authorization and select the box on the right and the option “Execute”, after which the notice “Order being successfully executed” will be received.

5.2.5. Processing orders

Orders being processed are the orders that you have entered and signed and that are currently being processed within the Bank:

To be executed

The list of all entered and signed orders that the Bank is executing now. It is possible to cancel the orders by clicking the icon Cancelled in the upper right corner:

BEING EXECUTED	BEING VERIFIED	IN THE FUTURE
AI Hrvatska d.o.o. 30.01.2023.		5.44 EUR → <input type="checkbox"/>
ALLIANZ ZAGREB D.D. PODRUNICA ZAG 30.01.2023.		36.90 EUR → <input type="checkbox"/>
ZAGREBAKI HOLDING 25.01.2023.		10.00 EUR → <input type="checkbox"/>
ZAGREBAKI HOLDING 25.01.2023.		1.00 EUR → <input type="checkbox"/>
ZAGREBACKI HOLDING d.o.o. 25.01.2023.		7.96 EUR → <input type="checkbox"/>
ALLIANZ ZAGREB D.D. PODRUNICA ZAG 24.01.2023.		36.90 EUR → <input type="checkbox"/>
ZAGREBAKI HOLDING 23.01.2023.		1.000,00 EUR → <input type="checkbox"/>
ZAGREBAKI HOLDING 23.01.2023.		1.000,00 EUR → <input type="checkbox"/>
ZAGREBAKI HOLDING 23.01.2023.		10.00 EUR → <input type="checkbox"/>
Iskon Internet d.d. 23.01.2023.		31.84 EUR → <input type="checkbox"/>
HERBAL THERAPY D.O.O. 23.01.2023.		61.38 EUR → <input type="checkbox"/>

To be verified

The list of all entered and signed orders in the Bank for further verification (for security purposes).

In future

The list of all entered and signed orders instructed with the date in future that are waiting for the date of the currency to be executed.

5.2.6. Executed orders

In the option "Executed Orders", you can review all executed payments, whereby you can choose to review transactions per period. It is possible to review the details for each individual order and create the template identical to the executed order.

Executed orders	
Kent Bank	
For period from 07.01.2023. to 06.02.2023.	
Karla Kent 06.02.2023.	→ 5,00 EUR
Imel39633 PrezimeI39633 31.01.2023.	→ 0,05 EUR
Imel39633 PrezimeI39633 31.01.2023.	→ 0,05 EUR
Karla Kent 30.01.2023.	→ 20,00 EUR
Imel39633 PrezimeI39633 30.01.2023.	→ 50,00 EUR
Ena Markovi 30.01.2023.	→ 0,05 EUR
Imel39633 PrezimeI39633 30.01.2023.	→ 0,05 EUR
Karla Kent	→

You can save the selected order as a template by selecting SAVE AS TEMPLATE.

Overview	
Title	Karla Kent
Address	MASKIRANA, 64
City	Sibinj
Country	CROATIA >
PAYMENT	
Model	99
Reference number	Enter reference number
Payment description	Pecivo
On the date of	06.02.2023.
Additional data	
Additional data	>
<input type="button" value="SAVE AS TEMPLATE"/>	

5.2.7. Unexecuted orders

There are orders within the option "non-completed orders" which are not executed, and you can view them in two categories:

- a) Cancelled - orders that you cancel before the execution of the order
- b) Rejected - orders rejected by the Bank



5.2.8. Templates

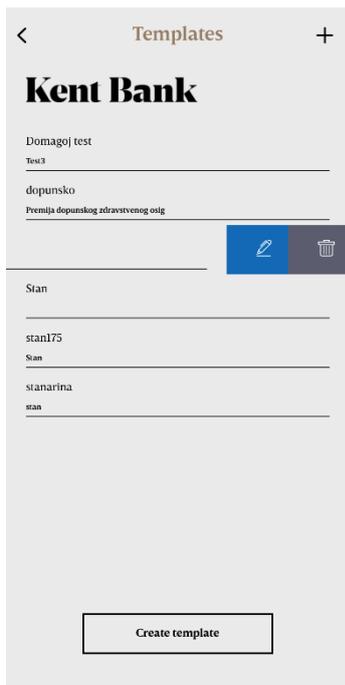
To facilitate and significantly speed up your daily work on entering the payment orders, we recommend that you create the database of the templates that you will later use when you enter the payment orders. All templates that you use via e-Kent are also available via m-Kent. Once you create a template for a certain payment, you can use it for all subsequent payments. Thereby you will not be required to complete the entire order again, but only the items that have changed, in relation to the stored template, will need to be entered.

At the same time, each template can be named so to make it easier to find at next payments.

By selecting the option "Templates", the screen with the list of all previously saved templates will open. You can choose one of the created templates and prepare and pay an order based on it or you can create a new template.

By selecting the desired template, the account selection screen will open that will debit the payment order. After selecting the account, the completed order with the data identical to those in the template will be displayed.

You can change the entered and previously saved data by deleting the old and entering the modified data by swiping the desired template to the left:



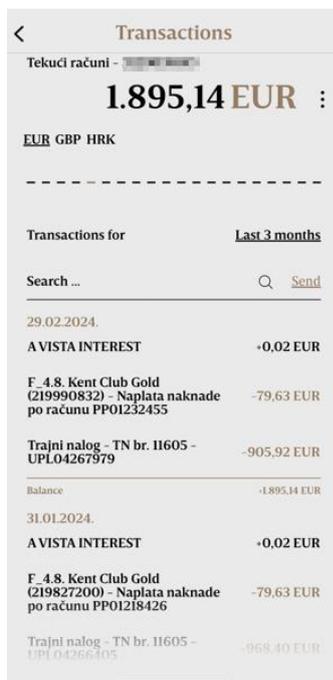
The changes will be saved by clicking „Save changes“.

5.2.9. Standing orders

You can review all standing orders that you have agreed with the Bank in the option standing orders.

5.2.10. Transactions

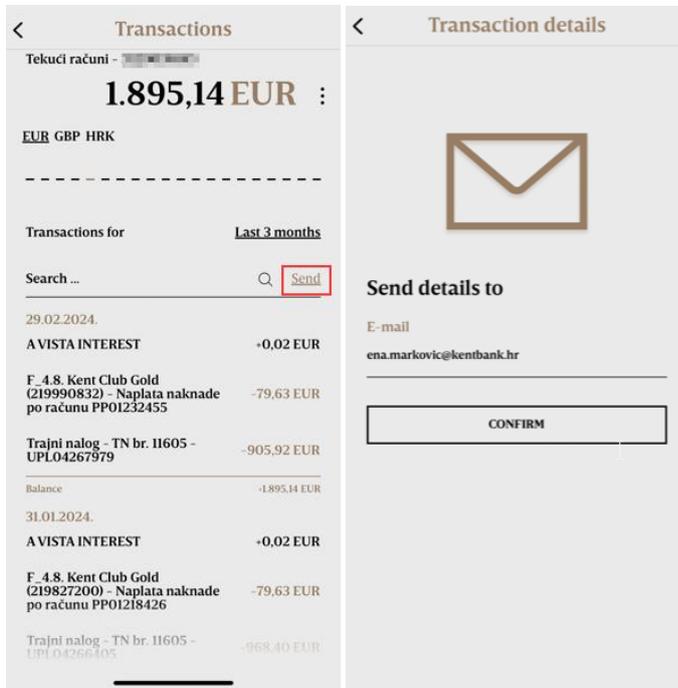
Option „Transactions“ enable the insight into the balance and turnovers with the possibility of reviewing and filtering turnovers by a type or a number of transactions and a selected period.



5.2.11. Sending transactions through e-mail

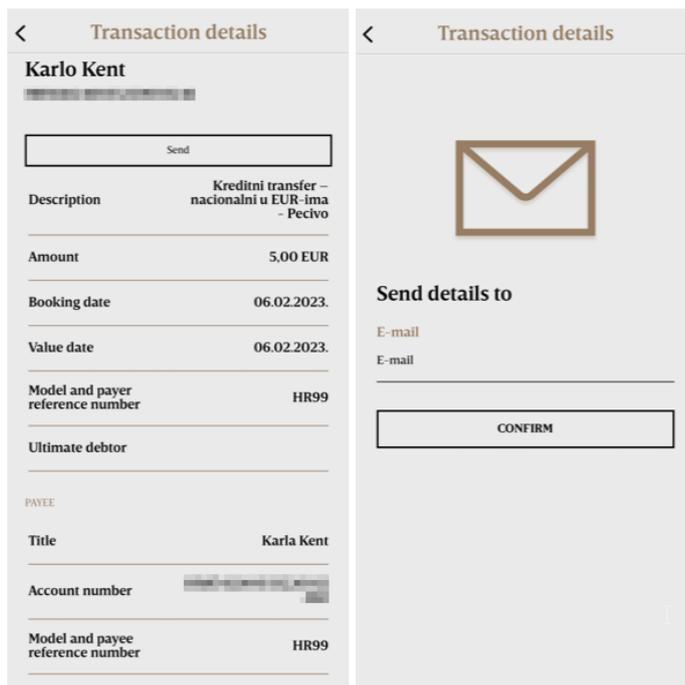
When clicking on “Send” you can send the transactions from selected account to your e-mail address that is entered in the Bank system.

Also, you can choose the time for the transactions that you would like to send to your e-mail transactions when clicking on “Transactions for last 3 months.”



5.2.12. Sending individual transactions through e-mail

When clicking on the internal or external transaction, you can send your transaction details to your desired e-mail address when clicking on “Send” and entering the e-mail address.



Installments – there is the possibility of payment in installments for natural persons (business entities cannot arrange the service of dividing into installments).

The screenshot shows a mobile application interface for transaction details. At the top, there is a back arrow and the text 'Transaction details' followed by a red-bordered button labeled 'In installments'. Below this, the name 'ENA MARKOVIC' is displayed. The main content area is divided into sections: 'Description' with details 'Plaćanje na EFT POS - 01.02.2023, P-0214 Zagreb - KAR0207784', 'Amount' (26.64 EUR), 'Booking date' (03.02.2023), and 'Value date' (03.02.2023). There are also sections for 'Model and payer reference number', 'Ultimate debtor', 'PAYEE', 'Title' (KentBank d.d.), 'Account number' (101111116), 'Model and payee reference number', 'End recipient', and 'Approval number'.

Select a desired option in the transaction list and select 'in installments' in the top right corner:

Choose the number of desired installments for your repayment.

This screenshot shows the same transaction details as the previous one, but with a focus on the installment options. The 'Description' section is expanded to show 'Transaction details'. Below this, the 'Amount' is 26.64 EUR, and the 'Number of installments' is set to 2. The 'Installment' amount is shown as 13.32 EUR. At the bottom of the screen, there is a button labeled 'Execute'.

By entering the PIN and selecting EXECUTE, the selected transaction goes into the installment repayment. Cancel this activity by selecting CANCEL

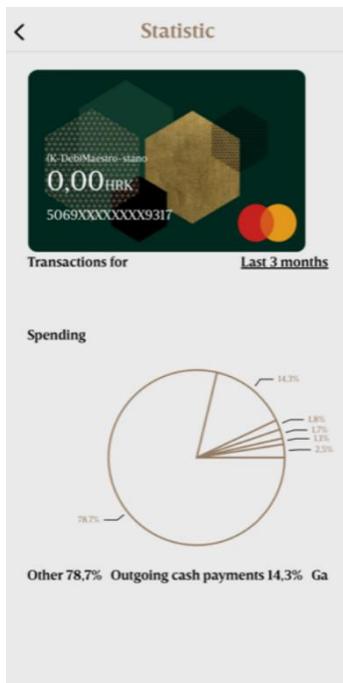
5.2.13. Details

Detailed overview by all accounts of the holder/authorized person/legal representative/customer.



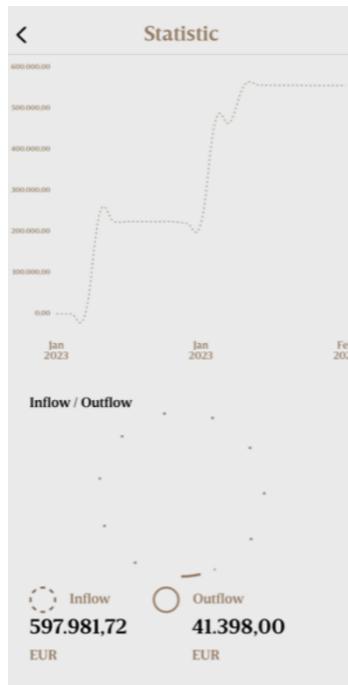
5.2.14. Cards

The list of cards for selected account with the possibility of blocking the card, the overview of daily limits for each debit card and graph display of debit card spending.



5.2.15. Statistics

The graph display of payments, disbursements, and transaction account balances in the selected time for the selected account.

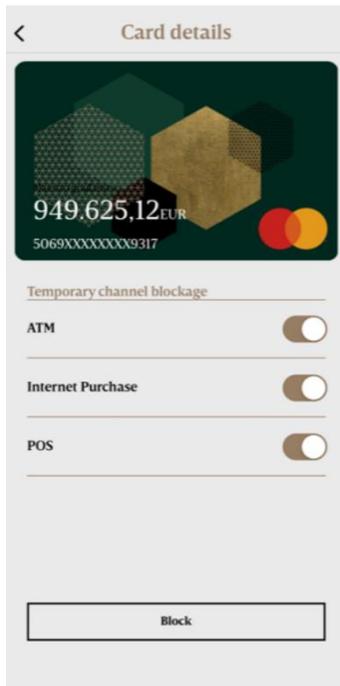


5.3. Credit cards

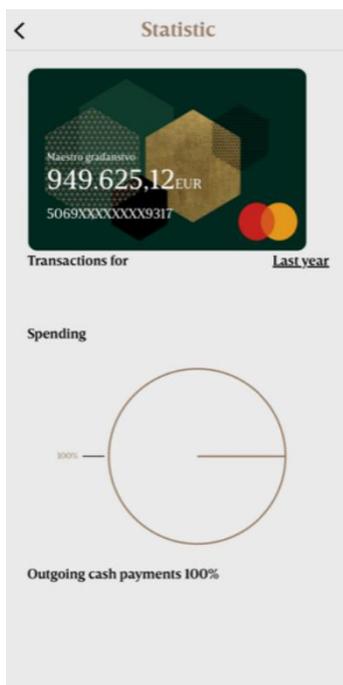
On the main menu page, swiping through the accounts, there are also listed credit card accounts where you can:

- review all the credit cards
- review the details of the credit account clicking on “Info”
- review the limit and the balance of the credit cards clicking on the picture of a card on the Main menu
- review all credit card transactions clicking on “Transactions”
- block the credit cards – This option gives you the opportunity to temporarily block the listed channels: ATM, POS, and Internet Purchase. If you turn off the slide button on the desired channel, that means that card is ONLY blocked for using the card on selected channel. The channel is blocked when the slide button is grey.

Clicking on “BLOCK” card can be blocked due to two reasons: 1. Lost or 2. Stolen. If you choose to block a card due to lost or stolen, the card will be blocked permanently, and her reissuing should be requested at the Branch.



- the graph display of purchases structured through the categories and sub-categories in the selected time



5.4. Savings

An overview of all your deposits of which you are the holder, authorized representative, legal representative will show after selecting the option "Savings"



After selecting a particular deposit, the screen will open, showing the savings details and turn over that you can filter by transaction type, period, or number of transactions.

You can submit the Request for early withdrawal by selecting the option „Cancellations”.

After the submitted Request via Mobile Banking, you will receive the terms and conditions of early termination on the Internet Banking (the amount, the interest rates, and fees) and by accepting them, the savings term deposit will close.

If you do not accept the terms and conditions of an early termination, it will be deemed that you gave up your early termination request.

In the event of a prior termination of the Agreement, if the Request was filed and received by 4 pm, you may dispose with a term deposit before the expiry of the contracted deadline, on the same working day, and, if it is received after 4 pm, the funds may be disposed of on the first following working day.

5.4.1. Contracting new savings

Select the account, the savings model, the savings period and enter the savings amount. Contracting savings will be authorized after entering the PIN and selecting the option 'EXECUTE'.

Contract savings

Kent Bank

Tekući računi - ██████████

5.890,95 EUR :

EUR AUD CAD DKK GBP NOK USD HRK

Savings amount, EUR

0,00

Savings model

Choose savings model

Savings deadline

Choose savings time period

Interest

0,00%

EXECUTE

The information form before concluding the agreement that consists of the entered data will be displayed on the screen. The acceptance of this form will be confirmed when you enter the PIN. You can cancel the conduct of the request if you select the option 'Cancel'.

After entering the PIN, the message on successfully created savings will be displayed and the Agreement which you can send to the desired e mail or save to the desired location in the mobile phone will be created.

The option contracting savings is not available to business entities.

5.5. Loans

You can have an insight into all your loans being in repayment within the option 'Loans' in the menu. After selecting a particular loan, the screen with the turnover will be displayed that you can filter by a type of the transaction, by the period or several the transaction. By selecting the option "Details", the screen will open with the loan details overview (such as: contracted amount, installment / annuity amount, total number of installments, the number of remaining installments and the remaining repayment amount as well as the date of the debt maturity).

It is also possible to submit the Loan Application without having to go to a branch. Complete the required information, select the branch where you want to forward your request and an employee of the Bank will contact you within 24 hours.

The option Loan Application is not available to business entities.

5.6. Currency conversion and the exchange rates list

You can access the exchange rates list at the home page where you do not need to enter the PIN. During the conversion of the currencies, it is required to select the account, the currency conversion, and the conversion amount.

< Currency conversion

Tekuci račun - ██████████

30.415,88 EUR :

EUR AUD CAD CHF CZK DKK GBP HUF JPY N

To currency	Exchange rate
Select currency	0,00
Sale amount	
<input checked="" type="radio"/> Exact amount	0,00
Purchase amount	
<input type="radio"/> Exact amount	0,00

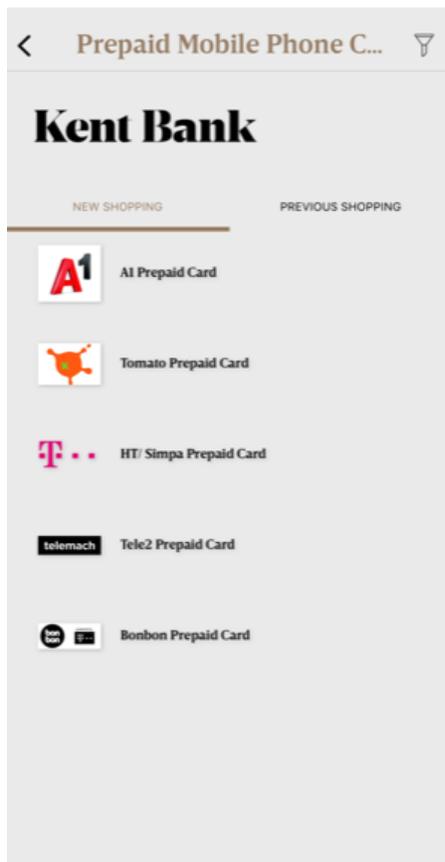
ENTER

The conversion limit for the conversion equivalents of over 4.000,00 EUR for each currency is applied for the currency conversion executed via mobile banking. This limit applies to all transactions in a day when buying and selling a particular currency, regardless of a service provider by which the customer wishes to execute the currency conversion.

The conversion for business entities is possible through mobile banking service only for independent signatories, while for co-signatories it is possible through the Internet banking service.

5.7. E- goods

You can buy the prepaid vouchers for mobile phones in the option e – goods.



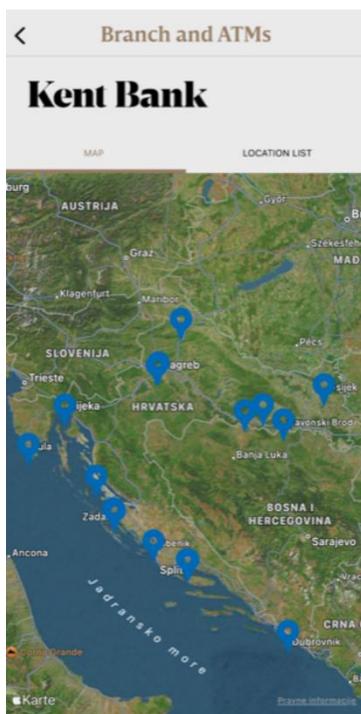
5.8. Menu

On the Main Menu page, there is icon , when selecting the icon, the new Menu opens. On that menu you can find:

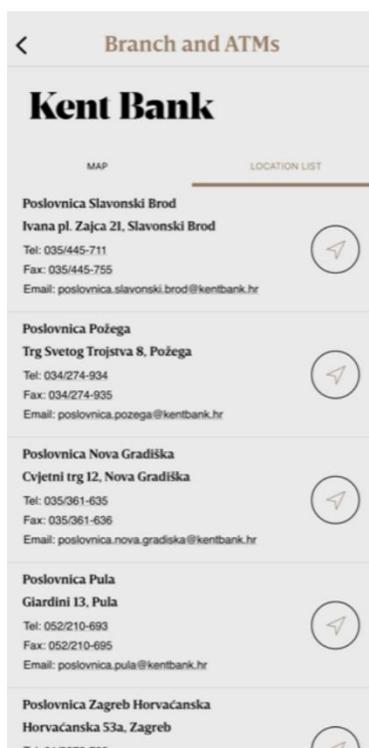
- Branch and ATMs
- Financial calculators
- Messages
- Personal information
- Settings and info

5.8.1. Branch and ATMs

There is displayed a map and a list of branches and ATMs.



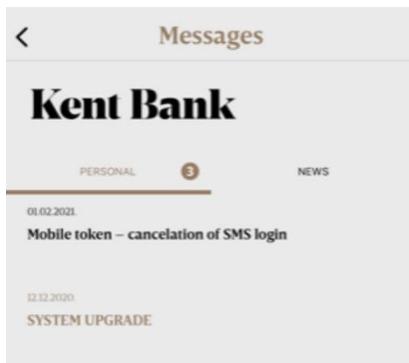
By selecting the desired location, the navigation to the selected branch / ATM switches on (if there is the location services option on the device).



Depending on whether it is a branch or an ATM, its details will be displayed after selecting a particular location.

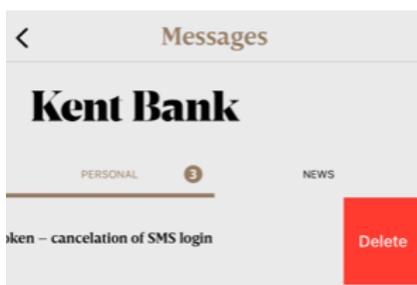
5.8.2. Messages

If you select "Messages" on the homepage of the application, the menu with messages and the news by the Bank will open.



If you want to read the entire content of a particular message, select the message and the entire content will be displayed.

The message can be deleted by swiping left on the message. After swiping the “Delete” button shows up. If you click on that button the message will be deleted.



5.8.3. Financial calculators

- a) Calculation of annuity – you will get the informative calculation of the annuity for your loan by entering the amount of the loan, the annual interest rate, and the number of annuities

< Financial calculators

Kent Bank

ANNUITY CALCULAT... SAVINGS CALCULATION CURRENCY CALCUL...

Amount
 EUR **0,00**
 HRK **0,00**

Number of installments
 Enter number of installments

Interest rate
 0.00 %

Annuity
 EUR **0,00**
 HRK **0,00**

Annuity calculation is purely informative. For detailed calculation, please contact our branch office.

CALCULATE

- b) The calculation of savings enables a simple informative calculation of the interest rate on term savings, i.e., the value of the deposit at maturity, by entering the term period of the deposit, the amount of the deposit and the interest rate.

< Financial calculators

Kent Bank

ANNUITY CALCULAT... SAVINGS CALCULATION CURRENCY CALCUL...

Amount
 EUR **0,00**
 HRK **0,00**

Starting date
 Select starting date

End date
 Select end date

Interest rate
 0.00 %

Savings
 EUR **0,00**
 HRK **0,00**

Interest
 EUR **0,00**
 HRK **0,00**

Savings calculation is purely informative. For detailed calculation, please contact our branch office.

- c) Currency calculation enables a simple informative calculation of currency calculation, EUR to HRK conversion and vice versa at a fixed conversion rate.



5.8.4. Personal information

Under the menu „Personal information“ you can add: address, telephone number, e-mail or employment information.

5.8.4.1. Address

The address that can be changed/added is the is „Mail address “. By clicking on an address, the new menu opens to choose whether you want to edit or delete the address. By clicking on „Edit address “, a new menu opens where you can enter the country, place, street, and number of the mailing address. By clicking „SAVE „your mailing address is saved, and your mail will be directed to that address.

If you do not want to receive mail at that address, select “Delete address”.

The screenshot shows a mobile application interface for editing a mail address. The title bar at the top contains a back arrow on the left and the text 'Mail address' in the center. Below the title bar, there are four input fields stacked vertically. The first field is labeled 'Country' and contains the text 'CROATIA' with a right-pointing chevron icon to its right. The second field is labeled 'Place' and has a right-pointing chevron icon to its right. The third field is labeled 'Street' and has a right-pointing chevron icon to its right. The fourth field is labeled 'Number' and is currently empty. Below these input fields is a rectangular button with the text 'SAVE' centered inside it.

5.8.4.2. Phones

Under the „Phone“ option, your „Mobile phone number“ from the Bank's system is displayed. This number cannot be edited. A new phone can be added by clicking the „Add phone“ option. When adding a new phone, there is an option to select „Phone name “. When selecting phone name, you can choose: 1. free text entry, 2. home number, 3. business number and 4. second GSM number. By selecting „Free entry “, you have the option of entering the phone name yourself.

You can also delete the phone number by selecting the „Delete Phone “. You can also edit phone numbers by clicking on „Edit Phone “.

5.8.4.3. Email

Under the e-mail option, you can add or edit an e-mail address. When editing an e-mail, you can select “email name” where you choose what do you want to be sent to the entered e-mail address. You can choose: 1. Transaction account statements, 2. Credit card statements, 3. Invoices, 4. Notification per placements, 5. Notification about a-vista rate change, 6. Other, 7. Abstract of transaction account, 8. Notification regarding the impossibility of processing a standing order, 9. Abstract of transaction account – zone 15, 10. Notice on reserved funds, 11. POS monthly reports.

The e-mail must be entered correctly: ...@....

5.8.4.4. Employment info

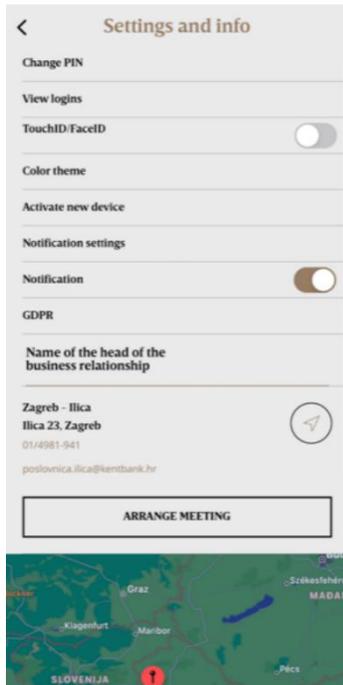
In this menu, you can change the type of company you work in, job description, and education.

Education is not required to be filled in and can be left blank.

5.8.5. Settings and info

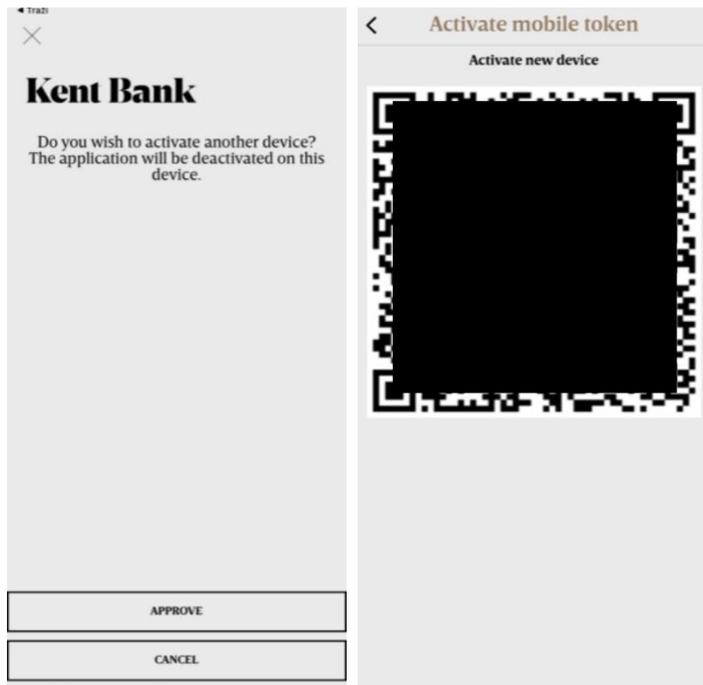
Within the "Settings and Info" menu, you can change the PIN, review the logs, if your mobile phone supports it, turn on the "Fingerprint/Face recognition", choose the theme of the application (system, light or dark), activate a new device, select "Notification settings and arrange a meeting.

If you want to arrange a meeting, enter a desired time and a branch where you want to have the meeting.



5.8.5.1. Activate a new device

Activation of a new device is possible if the user wants to activate mobile banking from the current device to a new device. For the activation to be done, it is necessary to enter the Pin and scan the QR code on the new device .



5.8.5.2. GDPR

When clicking on GDPR, the webpage opens: [KentBank - Zaštita osobnih podataka](#), where you can follow the changes and the latest terms and conditions.

5.8.5.3. VPO contact

Under settings and info, you can see name of the head of the business relationship and your selected branch.

6. Security settings for debit and credit cards

With this function, you can temporarily deactivate/enable the use of the card through mobile banking for transactions. This does not mean that the card is blocked. But, if you want to use the card at an ATM/POS/Internet Purchase, it won't work. The picture shows when the ATM/POS/Internet Purchase are activated (it means that they are not blocked). In this function, you can also block your card by clicking „BLOCK“ for the reason that it is lost or stolen. If you block your card for the reasons lost or stolen, it is permanent blockage, and you must request a reissuance of the card.

7. Reactivation

In case you enter the PIN 6 times wrong, you can reactivate the mobile application by yourself.

The process of reactivating the mobile application is as follows:

1. Enter OIB, PAN, date, and year of card expiration date

2. Enter the e-mail address entered in our system
3. Enter the PIN sent to your e-mail address
4. Enter the mobile phone number entered our system (example: 385991111111)
5. Enter the PIN that came to your mobile device
6. Enter e-Kent PIN (Internet banking PIN)
7. Activate the mobile banking

Reactivation can be done only if: 1. avista+term deposit+ savings balance is not higher than 4.000,00 EUR, 2. There is no assignee, 3. There should be active e-Kent

8. Sign out

By selecting the icon  in the main menu, you will safely sign out of m-Kent application. Use this icon each time you sign out.

9. Recommendations for insuring security in the system

In this text, we would like to draw attention to the potential risks when using m-Kent and e-Kent mobile and internet banking services and introduce you to it to the greatest extent possible.

Described risks that we are presenting to you below cannot completely acquaint you with all known and less known forms of abuse nor can they fully protect you against all dangers that you are exposed to when using the Internet and Internet services.

You will arbitrarily decide on the measures and protections that you will apply to minimize the possibility of abuse to the minimum possible extent.

The use of the internet and mobile banking relates to the set of the activities each of which is subject to some risks, whereby these risks are shared between the users and KentBank d.d. (hereinafter: the Bank).

The Bank may implement the measures for reducing and controlling these risks in the areas that you may affect, e.g.:

- the application of the Internet banking has various built-in controls;
- the mobile and internet banking applications are subject to constant security checks on the existence of possible vulnerabilities;
- the computer infrastructure is under constant supervision; - the processes related to the payments are controlled; - and similar.

However, the Bank cannot prevent possible misuses which may be the result of weakness in controls and protection measures implemented by the users themselves, e.g.:

- inadequate protection of the user's computers;
- the lack of computer access control;
- the lack of the records of internet banking users (with companies);
- open access to the user's mobile phone;
- modified mobile phones or the mobile phones with removed default protection;
- installing pirated applications to the computers and mobile phones;
- installing applications to the mobile phones from unverified sources;
- permanent PIN available;
- the absence of the protection with a sample or PIN on the mobile phones;
- and similar.

9.1. Completing the requests for the internet and mobile banking

Failures may arise even before the use of the Internet and Mobile banking and arise due to incorrect completing the required forms used by the Bank for the activation of the internet and mobile banking.

Failures may arise if:

- the request is completed by a person who is not authorized for this
- the request has not been reviewed and approved by the authorized person
- the seal confirming the credibility of the request is not well guarded
- the wrong mobile phone number is entered to which the user receives a text message with the PIN for the authentication, authorization, and activation of mobile banking

Such abuses may allow an unauthorized person to dispose with the funds on the account of a legal or a natural person.

The Bank verifies the validity of the signatures, seals and reported accounts for a disposal via Internet banking, but not the status of reported persons, that is, whether they are the employees or authorized persons.

9.2. The use of the internet banking application

Unwanted events that may cause the misuse of the Internet and mobile banking as well as financial damage may occur in the following cases:

- **When completing orders:**

The data on the order may be incorrect (amount, date, wrong account number ...).

The bank does not check whether the data in the order is correct but only the formal correctness (are all the required fields completed, is the date in accordance with the rules and similar).

Responsibility for the accuracy of the payment data is borne by the user.

- **When authorizing orders:**

The payment data may be unchecked but authorized.

The responsibility for the accuracy of the payment data is borne solely by the person who authorized the order via the authorization device. The Bank does not verify the identity of the person who authorized the order but only the accuracy of the authorization itself. The authorized and executed order cannot be revoked.

- **By executing an unauthorized order**

If the computers or mobile phones were still used for the implementation of unauthorized payments (any properly instructed and executed payment not instructed by the authorized persons of the company), the companies are in danger of permanently remaining without taken funds because the Bank is not obliged to compensate for their damage.

For this reason, the companies should well consider the transaction limits set by the Bank.

9.3. Storing the mobile phones logged in to use m-kent and e-kent

Restricting the access to the mobile phone that is reported for receiving the text message with the PIN or for the use of the Mobile Banking is in the exclusive domain and responsibility of the person who owns it. Possible misuse due to the disappearance, alienation or short-term 'borrowing' is difficult to prove.

1) Inadequate storing of the mobile phone

Leaving a mobile phone unattended allows other persons the access to the device and any text messages on a one-time PIN.

2) 'Lending' a mobile phone

Lending a mobile phone to another person represents a potential danger.

The mobile phone which you reported for the use of the Internet banking is the means of authentication and authorization of the payment orders. You receive a one-time PIN by it.

If another person knows your OIB, ID number and a permanent PIN, while having your mobile phone, she / he can make and authorize the payment transactions, whereby you will hardly prove that you have not executed them.

9.4. Short instructions to increase security

The above stated instructions cannot completely disable any internet and mobile banking misuse but serve only to increase security and reduce the risk of their use.

- 1) The computer by which you will use the Internet banking should have an activated and functional appropriate antivirus protection and the firewall or the network to which the computer is connected must have a firewall .**

You can additionally consult your computer equipment provider regarding an increase of the Internet usage security.

- 2) Control the access to the seal of your company that was entrusted to you for safekeeping.**

The seal is one of the recognized ways to determine the credibility of the documents and may be misused for issuing various powers of attorney and authorizations.

- 3) Check all the data on the Internet Banking request .**

Before signing the request, be sure to check all the information, especially the data on the user of the service, the user rights and phone numbers.

- 4) Do not borrow your mobile phone a do not leave it unattended.**

Today's technology allows you to set up the applications that can forward the text messages sent to your mobile phone to another mobile phone. In this way, your one-time PIN can be accessed by unknown persons.

- 5) Do not install the application from the unknown sources to your mobile phone, be careful with the kinds of approvals you give to the applications that you want to install.**

The most common game can be an application that sends the data from your mobile phone to the unknown users or that even records your conversation and forwards your text messages.

- 6) Protect your mobile with the PIN or a sample, set the time for locking the mobile to the shortest time possible.**

Your mobile has become your wallet. Protect it.

- 7) When using the Internet and mobile banking, do not use public WiFi access points.**

Data traffic from these networks may be unprotected or collected and subsequently analysed so in such a way, your data and activities can be disclosed.

8) Check the data on the payment order when entering and before the authorization.

The Bank does not check the accuracy nor truthfulness of data and it is difficult to dispute the entered and authorized data.

9) Do not leave the online banking application running without the supervision.

Only 3 minutes are quite enough to make the damage.

10) The employees of the Bank will never ask you and are not allowed to ask you to disclose your secret data such as PIN, APPLI2, APPLI3, activation keys and/or barcode for activating the application on a new device.

Please be free to immediately report to us any unusual request by the persons that present themselves on behalf of the Bank.

11) The Bank will never connect to the computers of the clients to participate on the preparation and execution of the transactions or observing potential irregularities on the computers of the clients.

Any unusual application in the sense stated above must be reported to the Bank.

12) Inform the employees of the Bank on all unusual events when using the Internet banking

13) Do not open emails from the unknown senders, do not open links or attachments. Be careful even when an email arrives from the known persons.

Attachments and links may contain viruses and the addresses of your acquaintances may be compromised and exploited for fraud.

14) Always access e-Kent Internet banking through the official website

<https://net.kentbank.hr/>

Always use common sense!

Do not hesitate. Ask for help whenever you need it. Inform the Bank of any unusual occurrence.

All recommendations contained in this document do not guarantee the absolute protection and safe use of the Internet and Internet banking.

The Bank is not responsible for any damage or consequences that may result from the implementation of the recommendations presented here.