

**HOW TO USE
TELEPHONE-BANKING?**

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Telephone-Banking is a secure service provided by the bank to BKT customers to perform via telephone a range of financial transactions that do not include cash or documents. This service is designed for retail customers who cannot temporarily go to a BKT branch and temporarily cannot access online channels. By following the steps and the specific verifications, the customers can perform various transactions. By interacting with his phone and with an agent from Contact Center service, the customer can be informed about his accounts or credit cards and transactions executed, he can perform credit card payments, bills, fines and mobile recharges. He can transfer money between his accounts or to BKT customers, open accounts and new deposits, money exchange, etc. during working days (from Monday to Friday between 8:30-19:00).

1. TERMS OF USE OF TELEPHONE-BANKING

You can use the service of BKT Telephone-Banking, if:

1. If you are a retail BKT Customer above 18 years old (**Minor Customers should be presented to the nearest BKT branch with their legal guardian to take information regarding the products they have in BKT or perform transactions.**)
2. You know the customer identification number (Customer Number, a 9-digit number that is given to you by the bank employees in the moment of account opening at BKT), which will be used as verification step from IVR system or Telephone-Banking (not mandatory)
3. You have an active Debit or Credit Card issued by BKT, which will be used as verification step from IVR system or Telephone-Banking (not mandatory)
4. You have a valid mobile number:
 - If the phone number from which you are contacting Contact Center service is registered in the bank, you will perform transactions to Telephone-Banking where this number is a required verification step
 - If you contact from a phone number that is not registered in the bank system and you connect directly with a Contact Center service agent, you will get information or perform transactions through Telephone-Banking service if you follow all the verification steps required.

2. LIST OF TRANSACTIONS

"Telephone Banking" Transactions	Commission	Limits
My Credit Card Payment	<i>Free of charge</i>	<i>No limit</i>
Credit Card Change Online Limit	<i>Free of charge</i>	<i>0-100%</i>
Credit Card Information	<i>Free of charge</i>	<i>-</i>
Other Credit Card Payment	<i>Free of charge</i>	<i>-</i>
Credit Card Cash Advance	<i>As per actual BKT Price list</i>	<i>10% of Credit Card Limit</i>
Divide payment with credit card into installment	<i>Free of charge / as per campaign term</i>	<i>as per campaign term</i>
Transfer between own accounts	<i>Free of charge</i>	<i>10,000 EUR per transaction 20,000 per day</i>
Internal BKT Transfer in EUR	<i>Free of charge</i>	<i>10,000 EUR per transaction 20,000 per day</i>
Internal Transfer in Foreign Currency	<i>Free of charge</i>	<i>10,000 EUR per transaction 20,000 per day</i>
Information for current/saving accounts and deposits	<i>Free of charge</i>	<i>-</i>
Open current accounts and deposits	<i>Free of charge</i>	<i>-</i>
Send Statements for current/saving accounts	<i>Free of charge</i>	<i>-</i>
Mobile Recharge	<i>As per actual BKT Price list</i>	<i>According to Operators prechosen amounts</i>
Utility Bills Payments	<i>Free of charge</i>	<i>No limit</i>
Authorization of automatic bill payment	<i>Free of charge</i>	<i>-</i>
Buy/Sell/Exchange money	<i>Free of charge</i>	<i>10,000 EUR per transaction 20,000 per day</i>
Block/ Unblock e-banking or BKT Mobile user	<i>Free of charge</i>	<i>-</i>
Call Time with the agent	<i>According to operator fees¹</i>	<i>5 minutes</i>

¹ Contact Center number is a fix number and calling it will be charged as fix numbers rates

3. CUSTOMER VERIFICATION

Based on the verification steps each retail BKT customer can perform transactions or take information on the services offered by Telephone-Banking.

Verification steps in Telephone-Banking

3.1 Verification through IVR system:

1. If the customer has passed the **verification steps from the IVR system via a card** issued by BKT, and after being connected to the agent, he can take every information and perform most of transactions offered by Telephone-Banking. Customer will be asked for other verification steps for some transaction, such as:
 - **SMS Verification**, sending to the customer's mobile number registered in BKT system (if you do not have this data registered in BKT system, you can update it to the nearest BKT branch)
 - **Security questions**, information registered in BKT system as customer data (if you do not have your data registered in BKT system, you can update it to the nearest BKT branch)

3.2 Verification through Telephone-Banking:

If the customer has requested to be connected directly to Contact Center service agent, without going through the verification steps via the IVR system menus, the steps of verification by Telephone-Banking for the information or transaction required will be as the following:

- **Security questions**, information registered in BKT system as customer data (if you do not have your data registered in BKT system, you can update it to the nearest BKT branch)
- **SMS Verification**, sending to the customer's mobile number registered in BKT system (if you do not have this data registered in BKT system, you can update it to the nearest BKT branch)
- **PIN Verification**, if a customer has an active card issued by BKT

4. TRANSACTIONS OFFERED BY TELEPHONE-BANKING

1. Credit Card Cash Advance
2. Credit Card Online Limit Change
3. Credit Card Information
4. Credit Card Transactions Divide on Installments (according to specific BKT offers)
5. Other Credit Card Payment issued by BKT
6. My Credit Card Payment
7. Transfer between my Accounts
8. BKT Internal Transfer
9. Current Account Balance and Transactions Information
10. Open a New Current Account
11. Send Current Account Statement (if there is an email address registered in BKT system)
12. Mobile Recharge
13. Bill Payment
14. Paid Bill Information
15. Information for Automatic Bill payment
16. Payment of Automatic Bill payment
17. Create, Modify, Close an Automatic Bill Payment Agreement
18. Information and Open a Deposit
19. Saving Account Balance and Transactions Information
20. Send Saving Account Statement (if there is an email address registered in BKT system)
21. Money Exchange
22. Block/ Unblock e-banking or BKT Mobile user

If a customer does **not have an active card** issued by BKT, but has an active mobile number registered in BKT system, he can perform the following transactions:

1. Credit Card Information
2. Transfer between my Accounts
3. Current Account Balance and Transactions Information
4. Open a New Current Account
5. Send Current Account Statement (if there is an email address registered in BKT system)
6. Paid Bill Information
7. Information for Automatic Bill payment
8. Modify, Close an Automatic Bill Payment Agreement
9. Payment of Automatic Bill payment
10. Information and Open a Deposit
11. Saving Account Balance and Transactions Information
12. Send Saving Account Statement (if there is an email address registered in BKT system)
13. Block/ Unblock e-banking or BKT Mobile user

If the customer has no active card issued by BKT, **neither a registered mobile phone** in BKT system, he can take information or perform transactions only for the following menus:

1. Credit Card Information
2. Transfer Between Accounts
3. Current Account Balance and Transactions Information
4. Open Current Account
5. Send Current Account Statement (if there is an email address registered in BKT system)
6. Paid Bill Information
7. Automatic Bill Payment
8. Agreement Information
9. Information and Open a Deposit
10. Saving Account Balance and Transactions Information
11. Send Saving Account Statement (if there is an email address registered in BKT system)
12. Block/ Unblock e-banking or BKT Mobile user

Note: For any claim on transactions performed through Telephone Banking, the customer should be presented at the nearest BKT branch.