

## Rules of using “i-bank” system.

### 1. Terms of providing access to “i-bank” system.

1.1. This article identifies the procedure and the terms of remote access of the Customer to its Account with the Bank through Internet using the system «i-bank» (hereinafter – «Internet banking»).

1.2. To provide access to Internet banking, the Bank shall assign a unique electronic name/identifier (hereinafter – the «Login») and a password to the Customer, the receipt of which the Customer shall certify by its signature in the Application for registration in the system. It is forbidden to disclose the password.

1.3. The information services or use of the System shall be paid by the Customer according to the Tariffs.

1.4. The Bank shall provide the Customer with access to Internet banking based on a written Customer’s Application that can be submitted by the Customer both at the moment of the “Agreement of adhesion of the Cardholder” or the “Agreement of Bank account opening and maintenance in national and foreign currency” conclusion and at any other moment during validity of this Agreements.

1.5. The list of services provided by the Bank through Internet banking is specified on the official website of the Bank and can be unilaterally altered by the Bank.

1.6. When the Bank alters the list of services rendered by the Bank through Internet banking, the Bank shall notify the Customer by placing information on the official internet site of the Bank and/or by an information message sent to the Customer’s e-mail in the manner stipulated by this Rules. The Customer may at its own discretion: use or refuse from these services.

1.7. If the Customer accepts the new list of the Bank’s services, the Customer shall familiarize itself and, in the event of its consent, accept the terms that will be automatically displayed on the site <https://ibank.kicb.net/>, by carrying out the following actions:

- the Customer shall authorize itself in the system at <https://ibank.kicb.net/>;
- select any of new services and follow the required link specified in the message;
- the text of the agreement will be displayed on the page (probably with new terms and tariffs);
- the Customer shall familiarize itself with the terms of the new agreement;
- agree with the terms of the agreement by pressing the button «Accept» or disagree with them by following the other link.

1.8. In providing the services of Internet banking «i-bank» the Bank shall undertake to:

- Provide technical support and maintenance of Internet banking.
- Ensure timely update of information on the website [www.kicb.net](http://www.kicb.net).
- Notify the Customer about changes in operation of Internet banking in the manner prescribed by this Rules.
- Keep bank secrecy about operations carried out on the Customer’s accounts and provide information on them only in the events stipulated by the Kyrgyz legislation.

1.9. In providing the services of Internet banking «i-bank», the Bank shall be entitled to:

- Unilaterally and at its own discretion change the Tariffs for provided services notifying the Customer 10 (ten) calendar days prior to their introduction, in the manner envisaged by the Rules.

- In connecting the Customer to Internet banking write off without acceptance the amount of the fee for its service from any Account of the Customer according to the Tariffs irrespective of the facts of Internet banking use and/or movements on the Customer’s Account.

- Suspend service of the Customer in the following events:
  - technical failures in work with Internet banking till their elimination;
  - change of software and conduct of preventive maintenance;
  - shortage of the funds on any Account to pay the price of services using Internet banking;
  - a disputable situation related to service of the Customer in the Bank till resolution of the dispute.

1.10. In using the Internet banking system «i-bank», the Customer shall undertake:

- take liability for safety (not transfer/disclose) of the login and the password. Ensure safety of the login and the password in the way excluding the possibility of unauthorized access to it by unauthorized persons.
- ensure the balance of the funds on the Account required to pay for the services of the Bank within the period and according to the Tariffs for service of Internet banking."

- pay for services provided by the Bank in the amount and the manner envisaged by the Rules.
- In working with Internet banking, be guided by recommendations on ensuring security that are stipulated on the site of the Bank (<https://ibank.kicb.net/>)

1.11. In using the Internet banking system «i-bank», the Customer shall be entitled to:

- use the services of Internet banking in accordance with this Rules;
- change itself the login and the password in accordance with the instructions and the rules of the Bank.

1.12. The liability of the parties in using the Internet banking system «i-bank»:

- The Customer shall bear the liability for safety of the password. In the event of loss/transfer/disclosure of the login and the password, the Customer shall be obliged to notify immediately the Bank about it either by a written application or by telephone connection provided that the Customer indicates a code word and submits a written application later. The Bank shall block access to the system and provide a new password to the Customer. The new password is provided only personally to the Customer in the Bank upon its identification.

- The Bank shall not be liable for damage caused by loss/transfer/disclosure of the password by the Customer as well as for consequences of the user’s identifier compromise (the login and the password) and losses incurred by the Customer in connection with illegal actions of the third parties.

- Any operations made using the login and the password of the Customer will be considered by the Bank as made by the Customer itself.
- The Bank shall not be liable for improper functioning of soft- and hardware, communication channels, owned by the Customer or the third parties used in the course of work with Internet banking.

### 2. Terms of Service SMS-Onetimepassword (SMS-OTP)

#### 2.1. General conditions

2.1.1 These conditions determine the order, in which Bank provides the service «SMS-One time password» to i-bank customers for additional security while making transactions through i-bank system.

2.1.2. «SMS-OTP» service is provided to customers of i-bank by providing Application to bank. Acceptance of application is confirmed by signature of the conforming officer of the Bank.

2.1.3. «SMS-OTP» service is provided to customers of i-bank system from the moment application has been provided to the Bank and terminated upon receipt of application for termination of this service or i-bank system

#### 2.2. Service Conditions

- 2.2.1. Bank registers i-bank customer according to the data provided in the Application.
- 2.2.2. After registration i-bank customer receives sms containing one time password for confirming transaction made through i-bank system or under two factor authorization mode in i-bank system. Information will be directed to mobile number of i-bank system customer which is indicated in the application when pressing the button for one time password.
- 2.2.3. List of transactions, which require one time password while confirming transactions:
- Two factor authorization (repeat enter of password at authorization ) - optional
  - Transfers to KICB customers' account - optional
  - Transfers by clearing, gross systems— mandatory
  - Payment for services - optional. If customer uses one time passwords limits for making transactions increases. More information on limits can be find in i-bank system > My settings >Limits.
- 2.2.4. Transactions made through i-bank system with OTP will be considered as authentic transactions made by the customer.
- 2.2.5. Each password is unique and and valid only for chosen transaction.
- 2.2.6. In case of loss cell number customer must notify Bank for turn off SMS OTP service using one of the following methods:
- To i-bank technical support at +996 312 621123 in Bank working hours, it is necessary to call a code word which was indicated in application for registration to i-bank system.
  - To Call-Center (24/7) at +996 312 620101 and call code word which was indicated in application for registration to i-bank system. In this case Call-Center blocks customer's i-bank account temporarily.

### 2.3. Rights and Obligations of the Parties

*Bank has the right to:*

2.3.1. Set terms for «SMS-OTP» service. While setting terms for this service customer will be informed 10 (ten) calendar days beforehand by locating information on official web site of Bank [www.kicb.net](http://www.kicb.net), also by emessage through i-bank system.

*Bank does not bear responsibility:*

2.3.2. For incorrect information indicated in the Application for subscription and/or change of such information.

2.3.3. For delivery of SMS by mobile operators

2.3.4. For failures of the system which prevents receiving SMS alerts

2.3.5. For untimely notification of bank by customer on change/loss of mobile number.

2.3.6. For disclosure of password to third parties.

*Customer has the right:*

2.3.7. Use the service in unlimited mode when making transactions through i-bank system.

2.3.8. Change mobile phone number by informing bank with filled out application by visiting bank.

2.3.9. Unsubscribe from the service by filling out set form of application in Bank or send signed scanned version of application through i-bank in Message option.