

RULES OF USAGE OF PERSONAL.BANK REMOTE BANKING SYSTEM

These Rules establish the way of realization of remote information traffic between the Client (natural person) and B.C. "Victoriabank" S.A. (hereinafter referred to as the "Bank"), including the way the Client generates and the Bank executes electronic payment documents, and the exchange of financial information via "Personal.Bank" remote banking system (hereinafter referred to as the "Personal.Bank" System).

DEFINITIONS

"Personal. Bank" System	information solution patented by the Bank and destined for its clients, which includes multitude of technical means providing flow of electronic documents, including management of accounts and remote information reception between Client and the Bank;
Application for access to the "Personal. Bank" System	typical form which specifies Client's request to be connected to the "Personal.Bank" System, indicating services which will be rendered within it;
Electronic document	information product composed and/or transferred via "Personal.Bank" System, indicated by Client in application for access to the "Personal.Bank" System, including: <ul style="list-style-type: none">- electronic payment documents (payment order in lei, currency exchange order and crediting of card account order);- informative documents (statements of account, exchange rates, messages etc.);
Program	algorithmic assembly of procedures, rules and documents related to "Personal.Bank" System, transferred by the Bank to Client for usage, which provides its functionality through communication channels from Client's computer to the computer of the Bank and allows exercitation of rights and obligations of parties in accordance with current legislation;
Envelope with identifier	an envelope issued to the Client on submission of application for access to the "Personal.Bank" System, which contains information regarding user's login and password used for entering the system;
Envelope with TAN settings	an envelope issued to the Client on submission of application for access to the "Personal.Bank" System, in which are indicated codes granting right to carry out transactions - TANs (Transaction Authorization Number). Code for transaction is unique and can not be used one more time for authorization of another transaction.

1. FUNCTIONAL REQUIRMENTS REGARDING COMPUTING EQUIPMENT AND SOFTWARE

- 1.1. The Client is obliged to satisfy requirements regarding computing equipment as follows:
 - computer with Microsoft Windows XP SP2 operating system or other subsequent version;
 - Internet connection with minimal speed of 64 kb/s;
 - Internet Explorer browser of 6.0 version or other subsequent version.
- 1.2. The "Personal.Bank" System provided to Client guarantees secured traffic of electronic documents; to provide this Bank uses high level of encryption.
- 1.3. Bank will eliminate for free any malfunction of "Personal.Bank" System if it is not Client's fault, if computing equipment was used properly and if defects were not caused by electronic viruses or voltage drop in power network.
- 1.4. In order to avoid attempts of unauthorized obtainment of secured data, the Client shall access the "Personal.Bank" System only from the official web-page of the bank - <http://www.victoriabank.md> ; Client shall verify the accuracy of link in order to avoid transmission of information in other Internet zones.

2. OPERATIONS WITHIN THE SYSTEM

- 2.1 Within the "Personal.Bank" System Client has possibility of carrying out the following operations:
- a) of looking through balances of current accounts, card accounts and of each card, as well as their extracts, maximum for previous month (not using TAN codes);
 - b) of carrying out transfers in lei, between current accounts within the Bank (using one TAN code per operation);
 - c) of carrying out exchange of currency (between current accounts, using one TAN code per operation);
 - d) of crediting of card account (transfer from the current account to the card account of the same holder, using one TAN code per operation);
 - e) of paying for services (from card account, not using TAN code);
 - f) of sending messages to the Bank (using one TAN code per operation).
- 2.2 The Client can only manage personal accounts he indicated in the list of accounts from the application for access to the "Personal.Bank" System with the following information: number of account, currency, name, actual balance, available balance, overdraft limit.
- 2.3 In case of multi-currency current accounts Client will have access only to one account in a particular currency chosen at his own discretion.

3. CIRCUMSTANCES OF MANAGEMENT OF "Personal.Bank" SYSTEM

- 3.1. All types of problems related to use of "Personal.Bank" System are addressed to the person responsible from the Technology and Methodology Division of the Bank, telephone number 57-63-33, 57-63-34.
- 3.1.1. The System is accessible in Romanian and Russian languages. To change the language one should indicate it in the first window of system launching after "=" sign; ROMANIAN or RUSSIAN.
- 3.1.2. In case of false introduction of password for 3 consecutive times, it will be blocked, and for unblocking Client shall be authenticated one more time via telephone on the basis of data of his identity card.
- 3.1.3. In case of false introduction for 3 consecutive times of TAN code, necessary for authorization of operation, it will become inactive, and for unblocking Client shall use another code from TAN set.
- 3.1.4. After using all codes from TAN set, there will be activated a new TAN set, received from the Bank at Client's request, in accordance with current rates. To activate a new envelope the Client shall introduce the password from the used envelope and identifier from the new one.
- 3.1.5. Client's account will be automatically blocked in case when he does not use the "Personal.Bank" System for 3 consecutive months and in order to be reconnected Client shall submit an application in this regard and get through all the stages necessary for connection.
- 3.2. The Bank shall ensure reception and transfer of information to the Bank's communication centre and Client's computer during a Bank's operational day (between 9:00 a.m. - 4.00 p.m., working days), including making payments according to the information in the electronic payment document (except payment for services). The Bank decides on execution of documents received after 4.00 p.m. or on weekends, on second banking day till 10.00 a.m.
- 3.3. While paying for services for processing of payment it is necessary to introduce the following identifier depending on the company:

No.	Organization	Fields from Personal.bank	Fields in invoice
1	Infocom-Int	Key	Cash collection order No.
2	RED Union Fenosa-Int	Key	Variable symbol
3	MOLDTELECOM-Int	Key	Code of the region+ ACCOUNT (11 consecutive digits)
4	MoldCell-Int	Key	Telephone No. (78xxxxx or 79xxxxxx)
5	Infosapr SRL-Int	Key	Personal account
6	SUN Communications-Int	Key	No. of agreement: 6 digits - Chişinău mun. 7 digits - Bălţi mun.
7	Starnet SRL SC-Int	Key	Personal ID
8	MAXDSL-Int	Key	No. of agreement/Account ID
9	Chişinău Gaz	Personal account	Personal account
10	UNITE-Int	Key	Subscriber account (7 digits)

11	Arax-Impex SRL-Int	Key	Account (Agreement)
12	Orange-Int	Telephone No., GSM account No., Name, Surname, Tax code, Subscription, Method, Amount	_____
13	Alit-Int	Number of agreement, full name, Amount	_____
14	ICS Avon Cosmetics	Personal code	_____
15	Iute Credit	Number of agreement full name of credit beneficiary	_____

4. RESPONSIBILITIES OF THE PARTIES

4.1 Responsibility of the Client:

- 4.1.1. Client is obliged to keep the computing equipment in working order and to provide use of System in accordance with its operational requirements.
- 4.1.2. Client is obliged to provide security of envelopes with identifiers and TAN codes, not to transfer them to third persons and protect them from other compromises.
- 4.1.3. Client is responsible for accuracy of data transferred via System.
- 4.1.4. Client has right to request information on execution of electronic transactions via "Personal.Bank" System.

4.2 Responsibility of the Bank;

- 4.2.1. After signing of application for connection to the system the Bank is obliged to present at Client's disposal an identifier with password and TAN codes via sealed envelope.
- 4.2.2. Bank is obliged to provide execution of electronic transactions in strict compliance with information indicated by Client in the Application for access to the "Personal.Bank" System. In case when Client wants to modify information, he is obliged to submit a new Application for access to the "Personal. Bank" System.
- 4.2.3. On Client's request the Bank is obliged to provide Client with information regarding electronic transactions carried out via "Personal.Bank" System.
- 4.2.4. Bank has the right to make modifications in the "Personal.Bank" System under condition of preliminary notification.

Rates for services provided by the Bank in relation to utilization of the "Personal.Bank" System are included in the List of rates for servicing of natural persons within BC "VICTORIABANK"SA.

The Bank reserves the right to modify these Rules under condition of preliminary notification of Client.

Relations between parties, not regulated by these Rules, are governed by the legislation of the Republic of Moldova.