

## MULTIFUNCTION CARD USAGE GUIDE

*Dear customer, we thank You for choosing the multifunction card from Victoriabank. This product offers plenty of opportunities in a single card. The multifunction card was especially created by Victoriabank as a solution to Your numerous daily concerns.*

### ► How to get rid of the numerous daily concerns?

- ◆ It often happens that You need some money but You do not want to go to the bank – the multifunction card allows You to go to the nearest ATM, open a line of credit, and draw out the money or make shopping payments.
- ◆ You sometimes have some spare barren money but no time to come and bank it – if You open a multifunction card for the money from the card account You do not spend, the bank will add an interest. If You decide to keep thus the money for a year, the interest will be added as in a deposit.
- ◆ And it very often happens so that You do not have time to go to the bank and pay for public utilities and mobile communication services – having a multifunction card will enable You to go to the nearest ATM anytime and, without queuing on, pay all your utility, mobile, internet, etc bills.

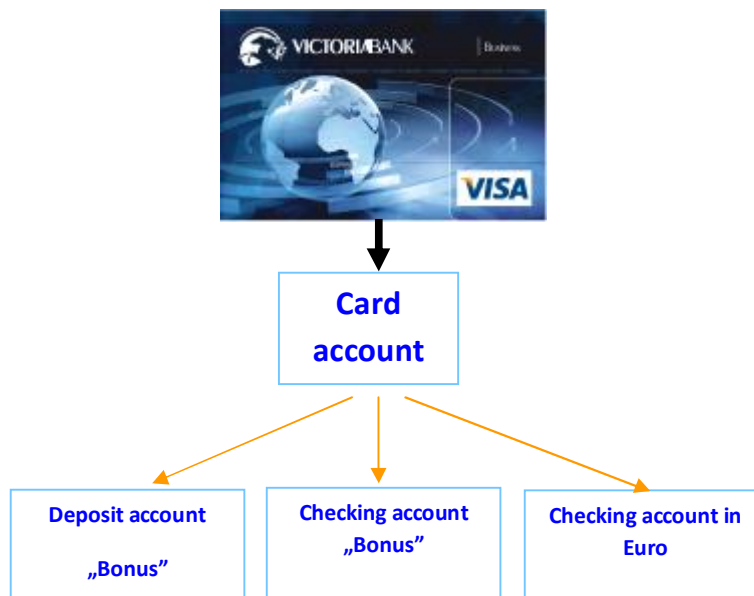
### ► Why is it a multifunction card?

**Because:**

- 🇲🇩 You have access to more accounts;
- 🇲🇩 You have access to a line of credit anytime;
- 🇲🇩 You can open a deposit through an ATM in lei or other currency;
- 🇲🇩 You can carry out banking operations anywhere inside or outside the Republic of Moldova;
- 🇲🇩 You don't need to go to the bank to carry out an operation;
- 🇲🇩 You don't need any identification documents to carry out an operation;
- 🇲🇩 You can carry out operation anytime, having a nonstop access to ATMs;
- 🇲🇩 You don't have to queue on in order to pay utility or mobile bills;
- 🇲🇩 It takes less than one minute to carry out an operation.

### ► Why is it multifunction?

**Because** 4 more accounts are attached to Your card, which are managed through the card account:



*The accounts attached to your multifunction card allow You to carry out operations according to your needs.*

1. **The Card account** serves as the master account of the multifunction card through which all operations are carried out and a credit account at the same time. The card account enables You to:
  - ◆ Pay for goods and services wherever payment cards are accepted;
  - ◆ Withdraw cash or top up the account;
  - ◆ Obtain access to a line of credit in lei, which You can use for any purpose;
  - ◆ Transfer money to the card account from the attached accounts.
2. **The deposit account** is the account into which You deposit funds for a certain period while the bank pays an interest for the deposit. The deposit account enables You to:
  - ◆ Open a deposit through an ATM in lei or other currency for a period of 6, 12 or 24 months. The deposit is deemed to be open when the account accumulates funds at the rate of 5000 lei, 300 USA dollars or 300 Euro. The interest is transferred to the card account;
  - ◆ Withdraw or transfer, after 6 months from the opening of the deposit, 10% from the money accrued at the end of the previous month on the deposit account;
  - ◆ Top up the deposit during the retention period with money from the card account.

**Note:** In other banks' ATMs this account is called Saving Account.
3. **The checking account “Bonus”** is a special account which incorporates the characteristics of both checking and deposit accounts and can be opened in lei or foreign currency. The checking account “Bonus” enables You to:

- ◆ Accumulate additional funds i.e. an interest like that of a deposit is credited to the given account within 91, 182, 273 or 364 days;
- ◆ Withdraw money from this account anytime You need;
- ◆ Top up the given account with funds from the card account.

**Note:** In ATMs of other banks this account is called Checking Account.

4. The checking account in Euro is a regular account opened in Euro, very convenient during trips, as currency is not converted when operating with this account. The checking account in Euro enables You to:

- ◆ Top up the account with cash assets from the card account;
- ◆ Accrue and withdraw cash assets anytime.

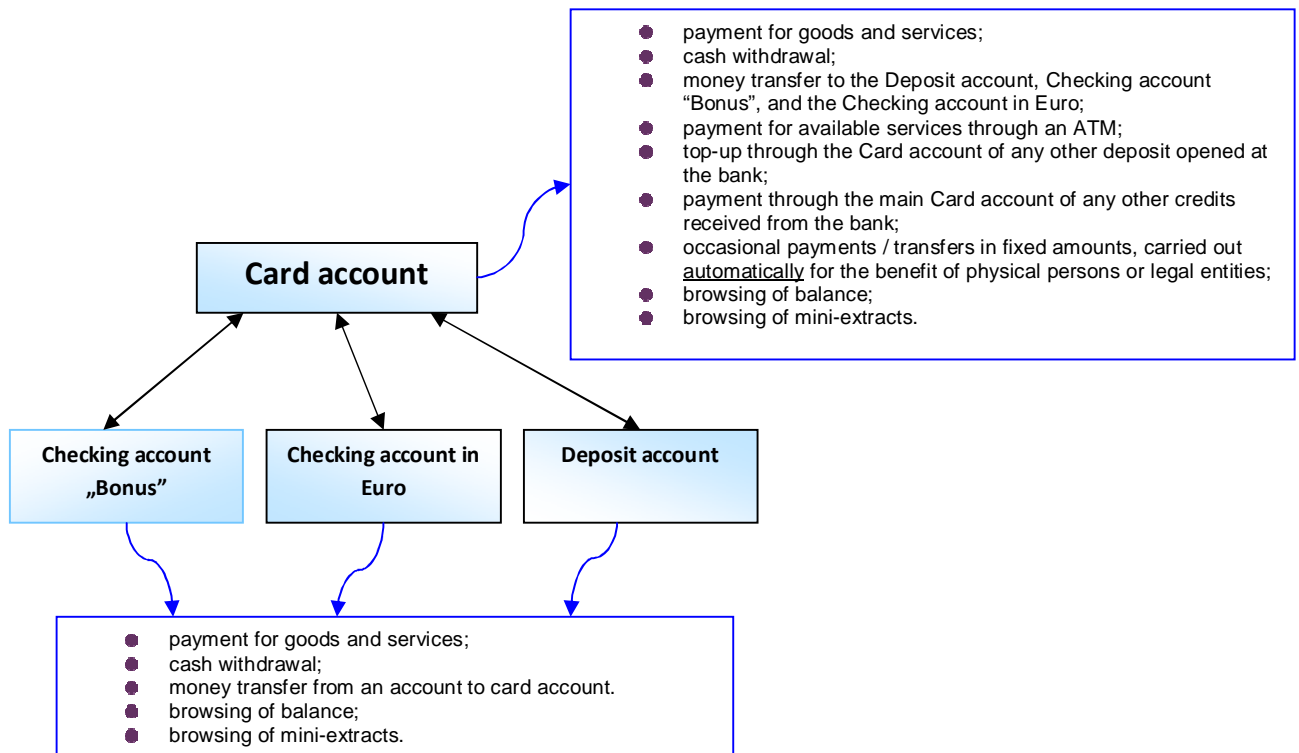
**Note:** In other banks' ATMs this account is called Credit Account.

All these accounts can be managed with the help of a multifunction card by only inserting it into Victoriabank ATMs or other banks' ATMs.

▶ **What operations can be carried out with the multifunction card?**

- ◆ Payment for goods and services inside and outside the Republic of Moldova;
- ◆ Cash withdrawals;
- ◆ Money transfer through the Card account to the attached accounts (Deposit account, Checking account "Bonus", Checking account in Euro);
- ◆ Pay utility bills and mobile bills;
- ◆ Top up any deposit opened in a bank through the Card account;
- ◆ Pay any credit obtained from the bank through the Card account;
- ◆ Browse the balance;
- ◆ Browse the mini-extracts.

● In addition, You can carry out operations which are specific for each account:



The Card account is a master account, which is why the money transfers from the Checking account “Bonus” to the Checking account in Euro or to the Deposit account and vice versa will be carried out through the Card account.

► **How to use the multifunction card in ATMs?**

The multifunction card is used like a regular card:

1. Insert the multifunction card into the ATM;
2. Select language;
3. Insert PIN;
4. Select the account to be operated.



The Card account includes the following types of operations:

- Top-up of the Checking account “Bonus”
- Top-up of the Checking account in Euro
- Top-up of the Deposit account
- Cash withdrawal
- Account balance
- Mini-extract of account
- **Utility bill payment and other payments**
- payment of credits obtained from the bank
- Top-up of a deposit opened at the bank

**How to pay utility bills with the multifunction card?**

1. Select from the menu of the Card account the button **Utility bill payment and other payments**
2. Select button Utility bill payment
3. Select from the list of public utilities the supplier to whom the payment is to be made
4. After you select the supplier, a bill form of the supplier will pop up
5. Insert the bill code according to the ATM indications, for example: insert the account number or insert the first part and the second part of the account number
6. To avoid any payment error, the ATM will ask You to insert the account number once again
7. Insert the amount to be paid and press the button Correct
8. Operation carried out successfully.

### **How to top up the Deposit account?**

1. Select from the menu of the Card account the button Top up Deposit account
2. Select from the list the currency to top up the deposit
3. Select from the list the initial deposit currency
4. Select the deposit period
5. Insert the amount to be deposited
6. Operation carried out successfully.

### **How to top up the Checking account “Bonus”?**

1. Select from the menu of the Card account the button Top up Checking account “Bonus”
2. Select from the list the currency to top up the account
3. Insert the amount to be deposited
4. Operation carried out successfully.

### **How to top up the Checking account in Euro?**

1. Select from the menu of the Card account the button Top up Checking account in Euro
2. Select from the list the currency to be used in transfer
3. Insert the amount to be deposited
4. Operation carried out successfully.

### **How to pay a credit obtained at the bank?**

1. Select from the menu of the Card account the button **Utility bill payment and other payments**
2. Select from the list the operation Credit payment
3. Insert the number of the credit account
4. Insert the number of the credit account once again
5. Insert the amount to be deposited
6. Operation carried out successfully.

**How to pay for a deposit opened at the bank?**

1. Select from the menu of the Card account the button **Utility bill payment and other payments**
2. Select from the list the operation Top up deposit
3. Insert the number of the deposit account
4. Insert the number of the deposit account once again
5. Insert the amount to be deposited
6. Operation carried out successfully.

**MULTIFUNCTION CARD – WHOLE BANK IN A SINGLE CARD!**

