

ČSOB Mobil 24 T-MOBILE

ČSOB Mobil 24 is a modern service using modern technology SIM Toolkit. It is enough to fill in default fields, which appear on a display of a mobile phone in the form of menu. It is an easy way to control your bank anytime, even when on holiday.

You need:

- a bank SIM card from your operator,
- a mobile phone supporting this service.

Data transfers between a bank and your phone are protected by encryption.

Delivery of each request sent by you is confirmed by ČSOB in the form of SMS.

Tip:

If you make a call immediately after sending a request, or if you receive another SMS at that moment, or if you are in a SIM Toolkit application of the bank, the bank's message confirming the delivery of the request, or the required information is automatically saved as a received encrypted message. So if you did not receive the bank's message confirming the delivery of your request, please, check your Inbox directly in the phone menu.

Shortcuts used (symbols)

- Replace a dash by symbol #.
- Replace a decimal point by symbol #.
- Replace symbol @ by symbol # (if History account is sent to e-mail address).
- ***NN** – abbreviated account selection defined in the Specification to the Contract of ČSOB Electronic banking services provision, e.g. *01.
- Minimum length of an **account number** – 6 characters. If there are fewer characters, add zeroes before the number.
- List of the most frequently used codes of foreign currencies **MMM**:

Czech Republic	CZK	European Union	EUR
USA	USD	Great Britain	GPB
Australia	AUD	Japan	JPY
Norway	NOK	Canada	CAD
Poland	PLN	Sweden	SEK
Switzerland	CHF		

- Format for date entering:
DDMMRRRR, e.g. 24012006 if the date is 24th January 2006.

Bank PIN and its change

BPIN can be set up or changed in the following way

- 1) Enter **BPUK** and confirm.
- 2) Enter your **BPIN** (any sequence consisting of 4–8 figures) and confirm.
- 3) Re-enter the **BPIN** and confirm.

*These steps must be repeated if you forget your **BPIN**, or if you want to change it. In both cases, you must enter wrong **BPIN** three times, and then set up a new **PIN** through your **BPUK**.*

Tip:

If you have the new type of Universal SIM cards provided by the T-Mobile operator, you can change BPIN directly in the MENU T-Mobile/Encrypted SMS/Change of BPIN.

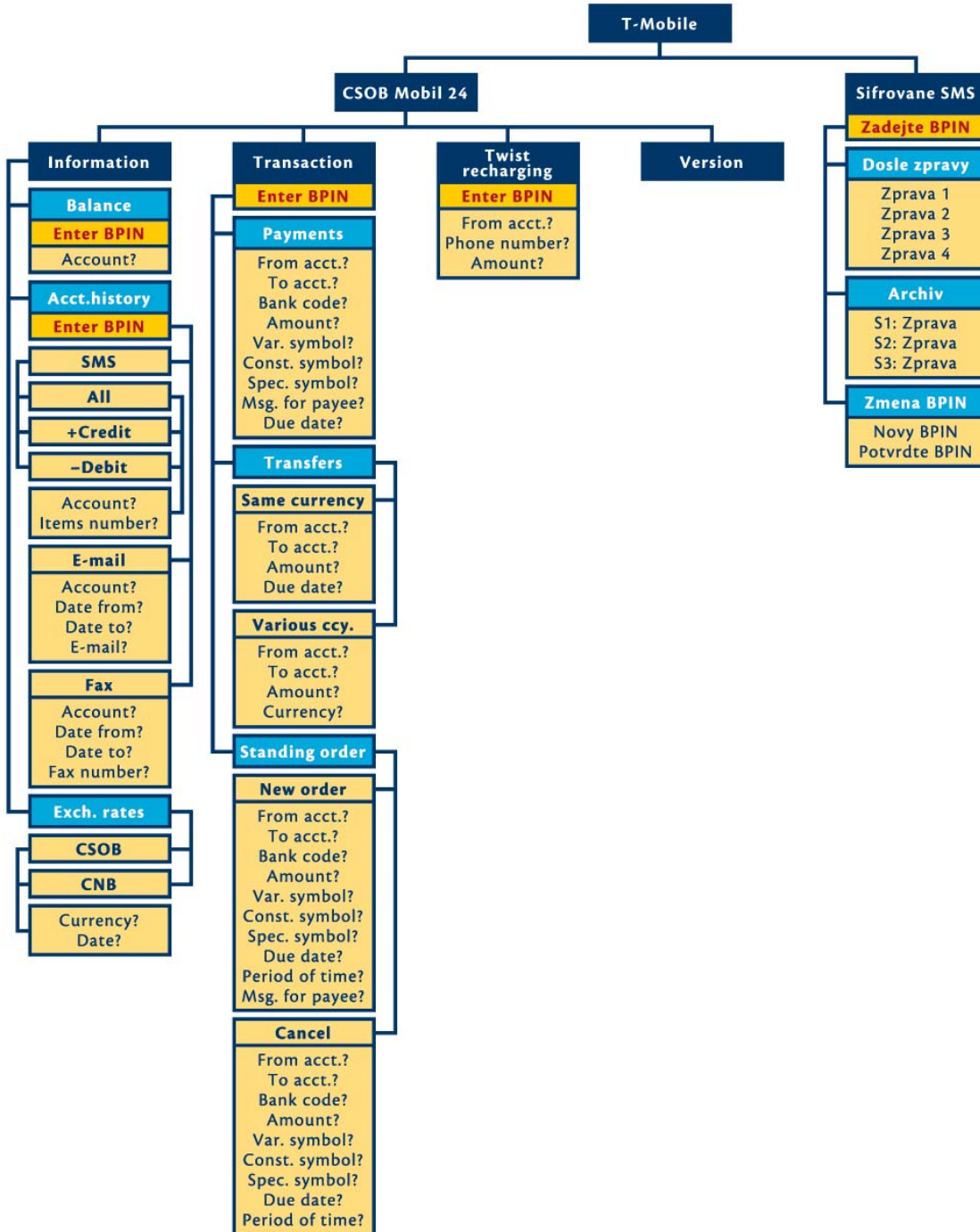
The next time you access the secured sections of the application, you will be asked to enter your **BPIN** only, so remember it.

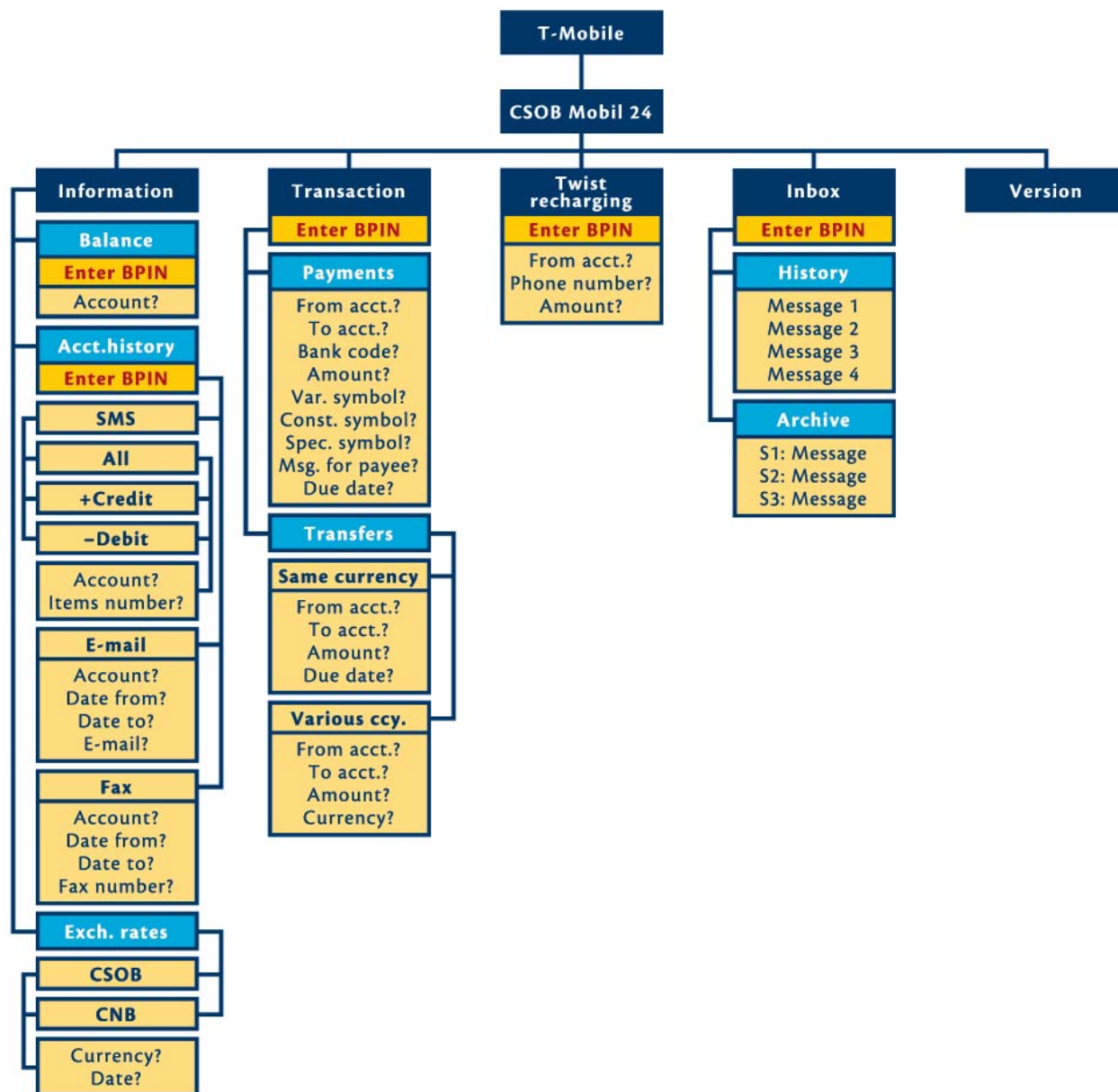
T-MOBILE

In the case of the T-Mobile operator, you may meet three types of SIM cards:

- Multibank – the 13th figure of a serial number of a SIM card is numeral 4.
- Navigator – the 13th figure of a serial number of a SIM card is numeral 5. The SIM card may be activated for 1 bank only. If you change your bank and/or bank application, you must replace your SIM card.
- Universal – the 13th figure of a serial number of a SIM card is numeral 8. The SIM card supports 2 activated bank applications. If you change your bank, it is enough to delete the original application and then load an application of another bank.

SIM card Universal scheme





ČSOB Mobil 24

- The ČSOB Mobil 24 service is activated at the moment of loading the application to the SIM card in your mobile phone. To access the Information, Transaction and Inbox sections, you must enter your **BPIN** code.
- To access the secured sections of the menu for the first time, enter your **BPUK** code (received in your bank, or supplied with your SIM card).
- Select your **BPIN** you will enter each time you access the secured sections of the menu. (To change it, enter wrong **BPIN** three times, and use your **BPUK** code to set up a new **BPIN**).

To access the bank application, select **CSOB Mobil 24** and confirm by pressing **OK**, **Select**, **Volba** etc. Then just "confirm".

You will see the following menu:

- **Information** – contains menu with options of selecting information on the account balance, exchange rates, interest rates, information on financial and capital markets, and selection of Infoline.

- **Transactions** – contains menu with selections of transactions on accounts.
- **Inbox** – contains selections of reading and controlling received encrypted SMS messages. In the new Universal SIM cards, the **Inbox** section is replaced by the **Encrypted SMS** section directly in the T-Mobile menu.
- **Twist recharging** – contains selections for recharging a prepaid SIM card.

1. INFORMATION

Select **CSOB Mobil 24** to access the bank application, and confirm.

Select **Information** and confirm.

The following menu will be displayed

- **Balance** – information on the current balance of a selected account.
- **Account History** – information on items entered on a selected account.
- **Exchange rates** – information on an exchange rate of a selected currency.
- **Interest rates** – information on interest rates at ČSOB.
- **Infoline** – this selection will connect you to the ČSOB Linka 24 service.

Current Account Balance

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Information** and confirm.
Select **Balance** from the Information menu and confirm.
- 2) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 3) Enter your **account number**:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol **#**),
 and confirm.
- 4) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 5) The reply message will be delivered to the **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card). To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming messages.
- 6) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 7) Message including information on the account balance. After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

Account History – SMS sending

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Information** and confirm.
Select **Account History** from the Information menu and confirm.
- 2) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 3) Select SMS to send the account history in a short text message, and confirm.
- 4) Select a **type of history items** you want to display:
 - a) **All** – all items will be displayed, i.e. both credit and debit,
 - b) **+Credit** – credit items will be displayed only,
 - c) **-Debit** – debit items will be displayed only,
 and confirm. In selecting any of the options listed above, you must enter other data.

- 5) Enter your **account number**, the history of which you want to display:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),
 and confirm.
- 6) Enter the number of items you want to display (the maximum number of items is 10), and confirm.
- 7) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 8) The reply message will be delivered to the **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card). To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming messages.
- 9) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 10) Message containing information on the required history of a selected account – the first part of the **Account History**. After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.
- 11) Message containing information on the required history of a selected account – the second part of the **Account History – continued**: After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

Account History – sending by e-mail/fax

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
 Select **Information** and confirm.
 Select **Account History** from the Information menu and confirm.
- 2) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 3) Select **E-mail/fax** to send the account history, and confirm.
- 4) Enter your **account number**, the history of which you want to display:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),
 and confirm.
- 5) Enter a **date**, from which you want to display the history of a selected account, in the format **DDMMRRRR** (you may enter a date, which is no more than 94 days before the current date, and which does not exceed the current date), and confirm.
- 6) Enter a **date**, until when you want to display the history of a selected account, in the format **DDMMRRRR** (you may enter a date, which is no more than 94 days before the current date, and which does not exceed the current date), and confirm. If this date is not entered, the system will enter the current date automatically.
- 7) Enter an **e-mail address**, where you want to send the history of the selected account to (in the form of no more than 27 alphanumeric characters), and confirm. Symbol **@** must be replaced by asterisk *****; underline **_** must be replaced by hash **#**. If the address is not entered, the system will automatically enter the address you specified as a contact for sending e-mail addresses when ordering the service ČSOB Linka 24. In the case of sending by **fax**, enter a fax number you want to send the history of the selected account to (the fax number must be entered in an international format, e.g. +420261354727), and confirm. If this information is not entered, the system will automatically enter the fax number you specified as a contact for sending fax messages when ordering the service ČSOB Linka 24.
- 8) The message will be sent automatically. If this message is sent correctly, wait for a reply by e-mail/fax. At the same time, you will receive an SMS message confirming the delivery of the request to send history (by e-mail).
- 9) The reply message will be delivered to the **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card). To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming

messages.

- 10) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 11) Message confirming delivery of the request to send the history of the selected account by e-mail. After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

Exchange rate of a selected currency – ČSOB/ČNB

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Information** and confirm.
Select **Exchange rates** from the Information menu and confirm.
- 2) Select **CSOB/CNB** for the ČSOB exchange rate quotations list, and confirm.
- 3) Enter a required **currency** in the format **MMM** (see the table of currencies on p. 1), and confirm.
- 4) Enter a **date** in the format **DDMMRRRR**, for which you want to know an exchange rate of the selected currency (you can enter only working days of the current calendar year, but not later than the current date), and confirm.
- 5) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 6) The bank's reply will be delivered as a standard non-encrypted SMS message.
- 7) Message containing information on required exchange rates. After selecting **OK**, this message will be saved as a standard non-encrypted SMS message.

Interest rates of ČSOB time deposits with a fixed interest rate (applies to an older version of the application ČSOB Mobil 24 – without Twist recharging)

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Information** and confirm.
Select **Interest rates** from the Information menu and confirm.
- 2) Select **Time deposits** for information on interest rates of time deposits with a fixed interest rate, and confirm.
- 3) Enter the **amount** of a required deposit in the form of a number without decimal points, and confirm.
- 4) Enter a **currency** in the following format:
 - **CZK** for rates in Czech crowns,
 - **EUR** for rates in Euros,
 - **USD** for rates in American dollars,and confirm.
- 5) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 6) The bank's reply will be delivered as a standard non-encrypted SMS message, and/or two messages in this case.
- 7) Message containing information on required interest rates of time deposits with a fixed interest rate – the first part of the **Applicable interest rates**. After selecting **OK**, this message will be saved as a standard non-encrypted SMS message.
- 8) Message containing information on required interest rates of time deposits with a fixed interest rate – the second part of **Report no. 2**. After selecting **OK**, this message will be saved as a standard non-encrypted SMS message.

Interest rates of ČSOB notice accounts (applies to an older version of the application ČSOB Mobil 24 – without Twist recharging)

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Information** and confirm.
Select **Interest rates** from the Information menu and confirm.
- 2) Select **Notice accounts** for information on interest rates of notice accounts, and confirm.
- 3) Enter a **currency** in the following format:
 - **CZK** for rates in Czech crowns,

- **EUR** for rates in Euros,
 - **USD** for rates in American dollars,
- and confirm.
- 4) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
 - 5) The bank's reply will be delivered as a standard non-encrypted SMS message.
 - 6) Message containing information on required interest rates of notice accounts. After selecting **OK**, this message will be saved as a standard non-encrypted SMS message.

Connection to the service ČSOB Linka 24

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Information** and confirm.
In the Information menu, select **Infoline**, and confirm.
- 2) Select **Call**. Then, a telephone number of the ČSOB Linka 24 service (**+420 603 676 676**) will be dialled.
- 3) The ČSOB Linka 24 service is being dialled. When dialling the service ČSOB Linka 24, the message **Message sent** will be displayed for a short time (no message is generated; it is just imperfection of the software, which has no impact on the function).
- 4) Wait for the connection to the service ČSOB Linka 24. Within the welcome menu of the service ČSOB Linka 24, you can select any form of communication:
 - **automatic services** – communication by means of pressing a corresponding button on the phone (tone dialling) on the basis of the menu,
 - **client consultant** – a dialogue with our representative.
 After completing the conversation about your request, end the call by pressing a corresponding button on your phone.

2. TRANSACTION

Select **CSOB Mobil 24** to access the bank application, and confirm.

Select **Transaction** and confirm.

Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).

The following menu will be displayed:

- **Domestic settlement system order** – payment order within domestic settlement order in CZK.
- **Transfers** – transfer of funds between accounts of one client in the same currency or in various currencies (with conversion).
- **Standing order** – an option to Create or Cancel a standing order. (The option is available only with Universal SIM cards).

Payment order in domestic settlement system in CZK

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Transaction** and confirm.
Enter **BPIN** and confirm.
Select **Payments** and confirm.
- 2) Enter your **account number**:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),
 and confirm.

- 3) Enter an **account number** of a payee in the form of an account number (a dash between a prefix and account number must be replaced by symbol #), and confirm.
- 4) Enter a bank code of the payee in the format **KKKK** (e.g. **0300** for ČSOB), and confirm.
- 5) Enter the **amount** in the form of a number (a decimal point must be replaced by symbol #), and confirm.
- 6) Enter a **variable symbol** in the form of no more than 10 numerals (this information is optional; you can omit it), and confirm.
- 7) Enter a **constant symbol** always in the form of 4 numerals, and confirm.
- 8) Enter a **specific symbol** in the form of no more than 10 numerals, and confirm. This information is optional (you can omit it); however fill it in if specification of how to fill a payment order contains this information.
- 9) Enter a **message for payee** – this information is optional (you can omit it), and confirm.
- 10) Enter a required **due date** in the format **DDMMRRRR** (e.g. 24012006 if the date is 24th January 2006), and confirm. The information is obligatory.
- 11) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 12) The reply message will be delivered to the **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card). To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming messages.
- 13) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 14) Message containing information on delivery of the payment order in domestic settlement system in CZK. After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

Transfer of funds between accounts of one client in the same currency / in various currencies (with conversion)

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Transaction** and confirm.
Enter **BPIN** and confirm.
Select **Transfers** and confirm.
- 2) Select **Same currency/Variou currencies**, and confirm.
- 3) Enter your **account number**:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),
 and confirm.
- 4) Enter your **account number**, to which the funds should be transferred:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),
- 5) Enter the **amount** in the form of a number (a decimal point must be replaced by symbol #), and confirm. When transferring the funds in various currencies (with conversion), enter a required currency in the format **MMM** (e.g. USD for American dollars – see the table of currencies on p. 1), and confirm.
- 6) When transferring the funds in the same currency, enter a required **due date** in the format **DDMMRRRR** (e.g. 24012006 if the date is 24th January 2006), and confirm. The information is obligatory. If you do not enter a date, the required transaction will be done as soon as possible.
- 7) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 8) The reply message will be delivered to the **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card). To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming

messages.

- 9) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 10) Message containing information on delivery of an order to transfer the funds between your accounts in the same currency. **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

Standing order within domestic settlement system in CZK – entering an order (only within the T-Mobile menu if you have a new Universal SIM card)

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Transaction** and confirm.
Enter **BPIN** and confirm.
Select **Standing order / Set up** and confirm.
- 2) Enter your **account number**:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),and confirm.
- 3) Enter an **account number** of a payee in the form of an account number (a dash between a prefix and account number must be replaced by symbol #), and confirm.
- 4) Enter a bank code of the payee in the format **KKKK** (e.g. **0300** for ČSOB), and confirm.
- 5) Enter the **amount** in the form of a number (a decimal point must be replaced by symbol #), and confirm.
- 6) Enter a **variable symbol** in the form of no more than 10 numerals (this information is optional; you can omit it), and confirm.
- 7) Enter a **constant symbol** always in the form of 4 numerals, and confirm.
- 8) Enter a **specific symbol** in the form of no more than 10 numerals, and confirm. This information is optional (you can omit it); however fill it in if specification of how to fill a payment order contains this information.
- 9) Enter a **date**, when you want the standing order to start, and confirm. Enter a date in the format **DDMMRRRR** (e.g. 24012006 if the date is 24th January 2006), and confirm. You can enter the current date and the following working day (however, no more than 180 days in advance). No date later than the current date may be entered.
- 10) Enter a **payment period**, and confirm. You may enter e.g. T4 for payment due each Thursday, or M3 for payment due each third day in a month. The following payment frequencies can be entered - D1 (daily), T (weekly 1-5), M (monthly 1-31), Q (quarterly 1-31) and R (annually 1-31).
- 11) Enter a **message for payee** – this information is optional (you can omit it), and confirm.
- 12) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 13) The reply message will be delivered to the **Encrypted SMS**. To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming messages.
- 14) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 15) Message containing information on delivery of payment order within domestic settlement system in CZK. After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

Standing order within domestic settlement system in CZK – cancelling an order (only within the T-Mobile menu if you have a new Universal SIM card)

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Transaction** and confirm.
Enter **BPIN** and confirm.
Select **Standing order / Cancel** and confirm.

- 2) Enter your **account number**:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),and confirm.
- 3) Enter an **account number** of a payee in the form of an account number (a dash between a prefix and account number must be replaced by symbol #), and confirm.
- 4) Enter a bank code of the payee in the format **KKKK** (e.g. **0300** for ČSOB), and confirm.
- 5) Enter the **amount** in the form of a number (a decimal point must be replaced by symbol #), and confirm.
- 6) Enter a **variable symbol** in the form of no more than 10 numerals (this information is optional; you can omit it), and confirm.
- 7) Enter a **constant symbol** always in the form of 4 numerals, and confirm.
- 8) Enter a **specific symbol** in the form of no more than 10 numerals, and confirm. This information is optional (you can omit it); however fill it in if specification of how to fill a payment order contains this information.
- 9) Enter the due **date** that you entered when setting up the permanent payment order, and confirm (in **DDMMRRRR** format).
- 10) Enter a **payment period**, and confirm. You may enter e.g. T4 for payment due each Thursday, or M3 for payment due each third day in a month. The following payment frequencies can be entered - D1 (daily), T (weekly 1-5), M (monthly 1-31), Q (quarterly 1-31) and R (annually 1-31).
- 11) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 12) The reply message will be delivered to the **Encrypted SMS**. To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming messages.
- 13) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 14) Message containing information on delivery of payment order within domestic settlement system in CZK. After selecting **OK**, the message will be saved in your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

3. RECHARGING

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Twist recharging** and confirm.
Enter **BPIN** and confirm.
- 2) Enter your **account number**:
 - a) in the abbreviated format ***NN** (**NN** is a two-figure number, which substitutes the number of your account, and which you selected when signing the Contract of ČSOB Electronic banking services provision),
 - b) or in the format of your **account number** (a dash between the prefix and the account number must be replaced by symbol #),
- 3) Enter a **telephone number** of a Twist card you want to recharge (9-figure telephone number).
- 4) Enter an **amount** you want to recharge (the amount may range from CZK 200-9999 rounded to whole crowns).
- 5) The message will be sent automatically. If this message is sent correctly, wait for a reply message from your bank.
- 6) The reply message will be delivered to the **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card). To display the reply from your bank, select **Read bank message**. If you select **Exit**, this message will be saved in your secured (encrypted) inbox in **History**, where it will be saved until replaced by new incoming messages.
- 7) Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).
- 8) Message confirming delivery of a request to recharge a Twist card. After selecting **OK**, the message will be saved in

your encrypted inbox under **History**. The message will be saved until replaced by new incoming messages.

4. INBOX / ENCRYPTED SMS

Select **CSOB Mobil 24** to access the bank application, and confirm.

Select **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card) and confirm.

Enter **BPIN** and confirm (in this section, you will be working with your confidential data, so the access is protected against misuse through security code **BPIN**).

The following menu will be displayed:

- **History (Received messages)** within the T-Mobile menu if you have a new Universal SIM card) – current received SMS messages.
- **Archive** – saved SMS messages.

Current received encrypted SMS messages

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card) and confirm.
Enter **BPIN** and confirm.
Select **Received messages (History)** within T-Mobile menu if you have a new Universal SIM card) and confirm.
- 2) Current received SMS messages will be displayed. Select a corresponding received message, and confirm. The messages are saved here temporarily (if there are four messages received, the oldest one will be deleted when a new one is received).
- 3) A received SMS message, i.e. a message confirming delivery of a payment order within domestic settlement system in CZK, will be opened.
- 4) After reading the message and confirmation, the following menu will be displayed. You may:
 - select **Do not save** and confirm, if you do not want to save the message. This message will be stored as a current message, and will be replaced by new messages.
 - select **Save in file 1 to 3**, and confirm, if you want to save the message. This message will be then saved in a corresponding file until replaced by a new message.

Saved encrypted SMS messages

- 1) Select **CSOB Mobil 24** to enter the bank application and confirm.
Select **Inbox (Encrypted SMS)** within the T-Mobile menu if you have a new Universal SIM card) and confirm.
Enter **BPIN** and confirm.
Select **Archive** and confirm.
- 2) Saved SMS messages will be displayed. Select a corresponding saved message, and confirm.
- 3) The saved SMS message, a message confirming delivery of a payment order within domestic settlement system in CZK, will be opened.

5. VERSION

Select **Version**, and confirm.

Information on the current version of the bank application loaded on your SIM card of your mobile phone will be displayed for a short time.

CONCLUSIONS

We wish you a pleasant and simple communication by means of services of ČSOB Electronic banking. If you have any problems in using any of the services, please contact helpdesk operators.

ČSOB Electronic Banking Helpdesk

ČSOB Linka 24, ČSOB Mobil 24

Telephone number: 844 113 114 (+420 495 800 101)

T-Mobile +420 603 676 676

E-mail: Info@csob.cz

Working hours: non-stop

For more information on the ČSOB Electronic banking services, go to www.csob.cz.