

Dear customer,

Through the ProCredit Bank card, you have permanent access to your finances, 24/7, any time, any place. Depending on the type of card you applied for, you have access to the following facilities: cash withdrawals from any ATM that has the VISA/VISA ELECTRON logo, cash deposits and cash withdrawals at banking terminals in our 24/7 Zones, balance enquiries, payments at POS and online payments.

In order to use your card safely and securely, please take the following into consideration:

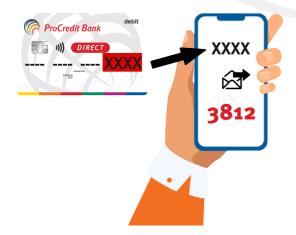
SIGNATURE: when you receive the card, you must sign it on the back in the blank space provided, without exceeding the marking lines.

PAN: is the 16-digit number embossed on the front of the card. To reduce the risk of data theft it is important not to provide this number to any other persons.

PIN: is the personal identification number for the card.

GETTING THE PIN & ACTIVATING THE CARD: To obtain your PIN code, you must send an SMS, from the phone number declared to the bank, to the short number 3812. The SMS that you send must have only the last 4 digits of the card number for which you request the PIN, no other information.

Upon changing the PIN code, you can perform any type of transaction. For additional information, please contact the ProCredit Bank Contact Center, at one of the following numbers: 0372.100.200/021.201.55.55 or the Card Emergencies service, at 021.201.60.51.







It is very important that you keep the PIN number safe and confidential. You should not store your PIN code on any electronic devices or paper and you should not disclose it to anyone (not even to bank employees or to the police). It is possible to change your PIN, but this is conditional on knowing it beforehand; this option is available at any ProCredit Bank ATM and will be charged in accordance with the price list in force at the time of the change.

CVV2: is the 3-digit code number printed on the back of the card near the signature stripe. This number is necessary for online transactions and must be kept safely.

3D Secure: is an antifraud programme also known as "Verified by VISA" which increases the security of online transactions.

LOSS/ THEFT: in the event the card is lost or stolen or if the confidentiality of the PIN or other data have been compromised, it is necessary to contact the Contact Center or to visit the nearest ProCredit Bank location.

You can use the Visa cards from ProCredit Bank for shopping at the commercial partners that display the Visa/Visa Electron logo. For most of the transactions, you will be asked for your PIN/3D Secure/ CVV2 code.

Should you have any questions, please feel free to contact us, ProCredit Bank team

