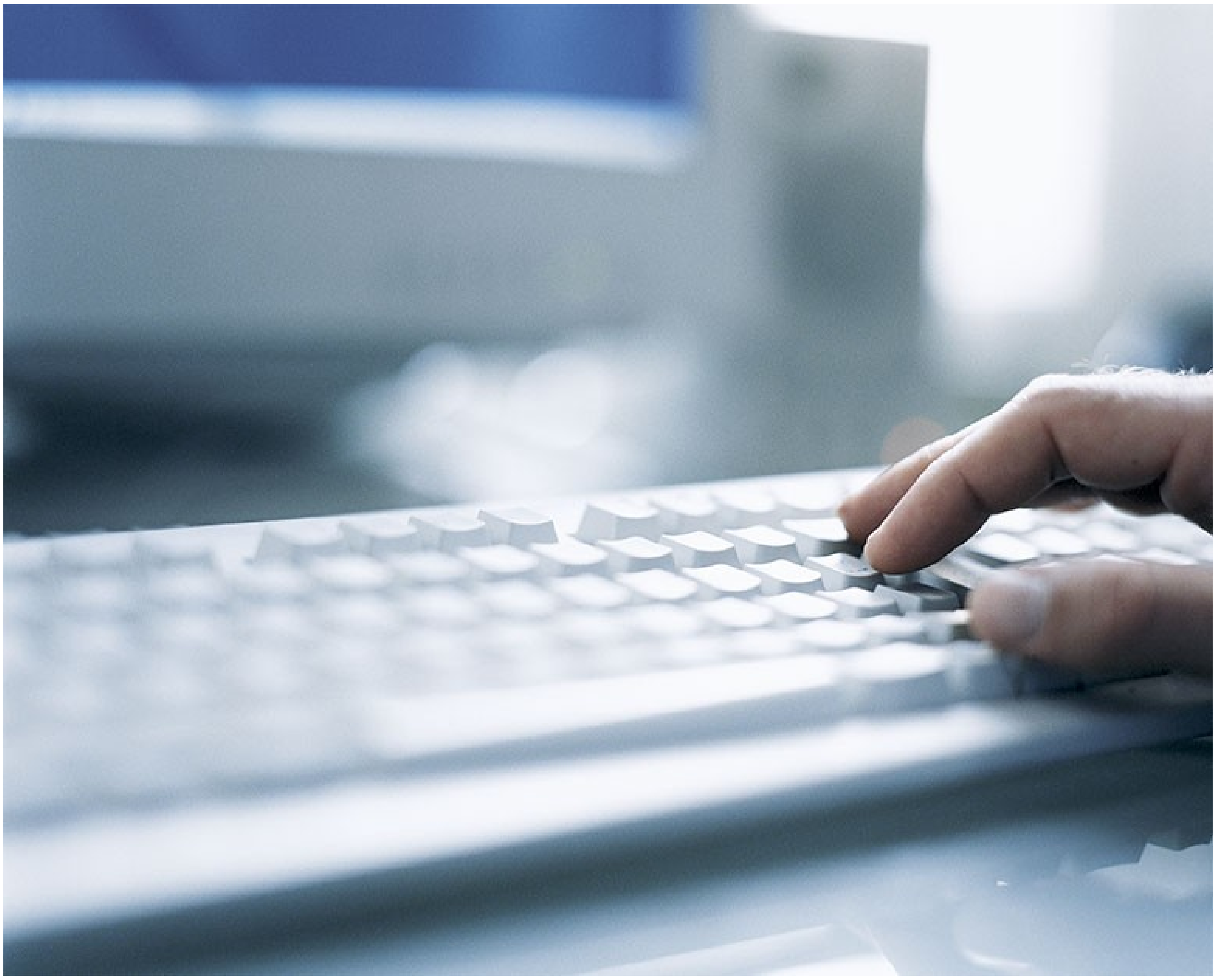


Danske eBank user manual

February
2014

Table of Contents

1. Introduction

This manual will help You to start work with Danske eBank, and it is great help when dealing with neccessary tasks step by step.

1.1. eBank options

With Danske eBank, You can:

- manage Your account anytime from anywhere with PC/other device and Internet, receive and update info about executed transactions and other operations;
- receive information about FX rates;
- view and download account statements electronically;
- make transactions in all major currencies within Bank, to other bank in Latvia or in foreign countries;
- save any payment order as template for creating similar payments in future;
- perform currency conversions;
- open Savings account, fund it and withdraw money from it;
- open Deposits;
- buy and sell shares and obligations;
- buy and sell investment funds;
- receive information about your portfolio and follow up orders execution;
- view loan repayment schedules.

Additional functionalities for business:

- option to import payment orders from company's accounting system*;
- save account statement electronically for automated data processing in company's accounting system*;
- option to define different user right's and transaction signing levels.

*For electronical data exchange is used Financial Data Exchange Standard (FiDAViSta) created by Association of Commercial Banks of Latvia. You can acquire more information in our webpage www.danskebank.lv.

1.2. Technical requirements

Before using eBank, make sure that You have:

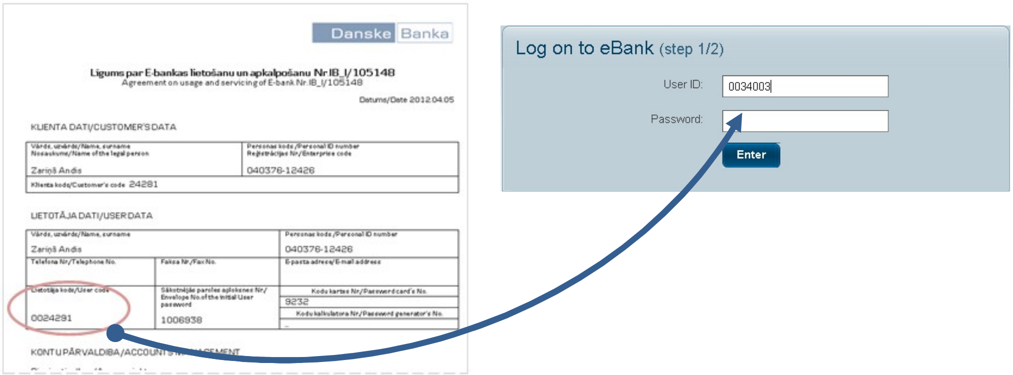
- Internet browser compatible with current standards;
- Internet browser has activated *Javascript*

Use only navigation buttons, which are accessible in eBank's layout. Internet browser navigation functions („*Stop*", „*Reload*", „*Back*", „*Forward*") may not work.

2. Connecting to eBank

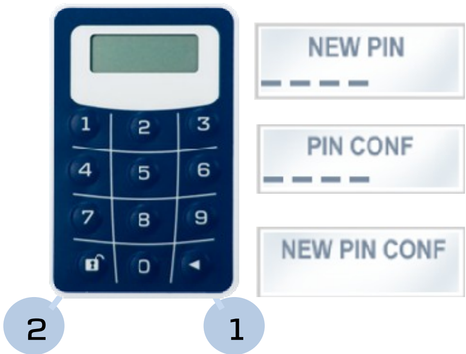
- Open webpage www.danskebank.lv and press „Log in eBank” or open webpage https://ebanka.danskebank.lv.

- Input Your user code. It is indicated in Agreement of eBank usage and service. Every user has unique user code.



- Input first-time password. You can find it in envelope issued to You by Bank.

- Turn on code calculator by pressing button with triangle symbol (1) and, while keeping it pressed, press also button with key symbol (2).

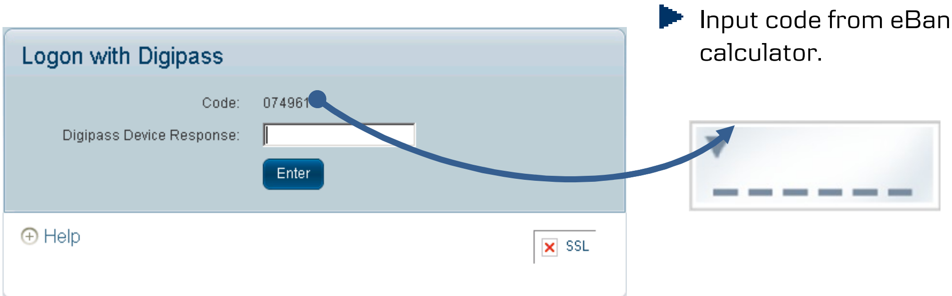


Input new PIN code created by You.

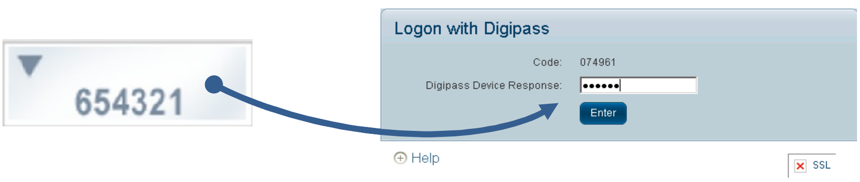
Input Your newly created PIN again.

You will see confirmation of new PIN.

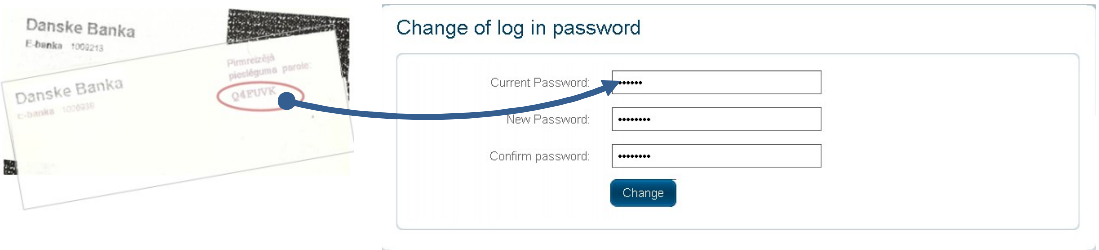
- Input code from eBank into code calculator.



- Input in eBank code from code calculator’s screen.



- Input first-time password and twice Your self-created password, which You will use from now on.



- **Start Your work with eBank!** From now on keep using Your created password and code calculator.

How to change PIN code:

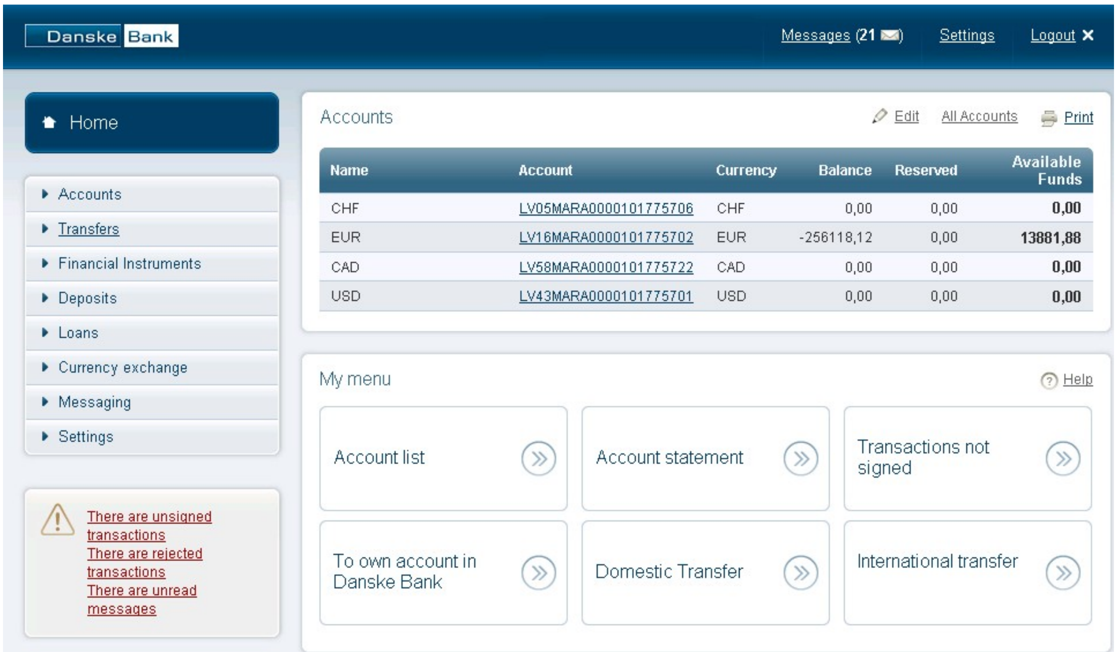
- Turn on code calculator;
- Enter PIN code;
- Press the button with triangle symbol and keep it pressed until You receive new PIN code request (*new* PIN);
- Input new PIN code;
- Input it again for confirmation;
- PIN code is changed, remember it! (You should never reveal PIN code to other person, even not to the Bank's employee!)

Attention!
Code calculator will be locked if You will input PIN code 3 times. To unlock it, contact Bank's Contact centre by phone +371 67 959 599 (working days from 8.30 until 18.00) or visit any of Bank's Customer Service centres. If You have lost code calculator, immediately contact Bank by phone +371 67 959 599.

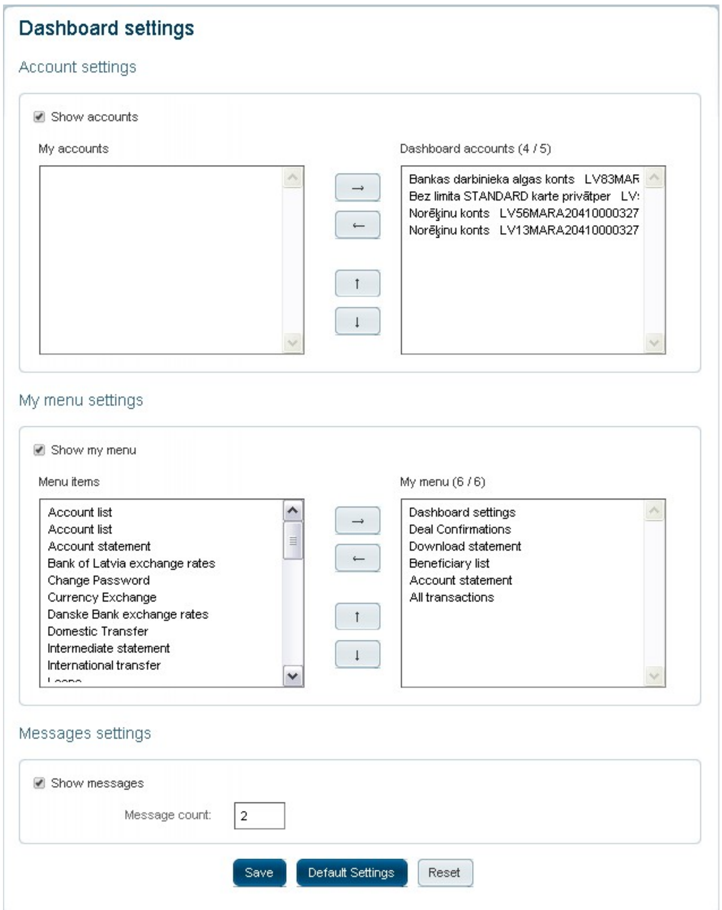
3. Work with eBank

3.1. Home page

After successful authorization there will open Home page. There You can see 5 accounts, quick access to My menu and unread messages. By choosing option "Edit" You can adjust My menu according to Your needs. If You want to see all accounts, press link "All Accounts".



If You want to change My menu settings, press link "Edit".



Check „Show accounts", if You want to see accounts in Home page. It is possible to add 5 accounts in Home page. Use arrow buttons to add or remove accounts from the list or change order.

Check „Show my menu", if You want to define options, which will be included in Home page. Use arrow buttons to add or remove options.

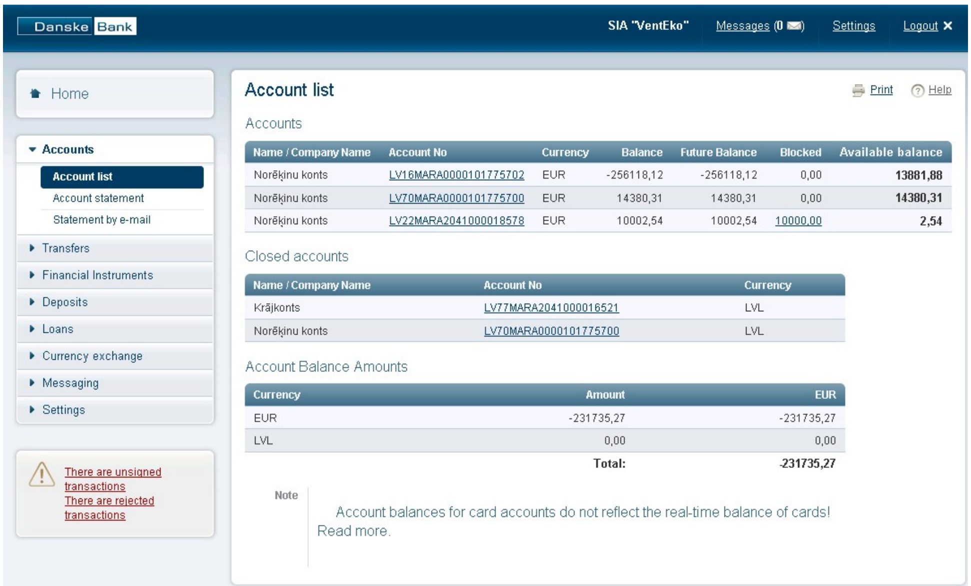
Check „Show messages", if You want to see new unread messages in Home page.

Press „Save" button to save chosen settings.

3.2. Accounts

3.2.1. Account list

Here You can see Your accounts, their balances and blocked amounts, as well as closed accounts.



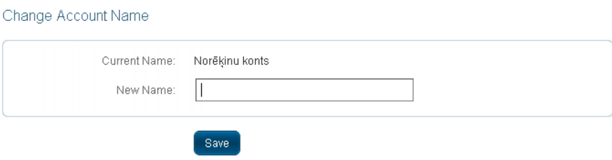
- **Name/Company Name** – You can assign each account its specific name by clicking on according "Account No" – then detailed information about account will appear.
- **Account No.** – account number.
- **Currency** – abbreviation of account currency.
- **Balance** – current balance in Your account.
- **Future balance** – balance after completing all pending transactions.
- **Blocked** – blocked amount, e.g., tax penalty.
- **Available balance** – currently available balance.
- **Account Balance Amounts (total)** – here You can see total amount of all respective currency account balances and also total amount of all account balances converted in EUR.

Please keep in mind that account balances for card accounts do not reflect the real-time balances of cards due to several reasons!

- Information about processed transactions with card is refreshed on working days at 11:00. Transactions made with card are displayed in eBank on the day, when are made debit/credit operations between Danske Bank and merchant's bank – usually it is 2 days after transaction.
- When replenishing card, card account balance is refreshed after the replenishment is booked in card account. Information about card account replenishing in eBank is visible sooner than actual money is available.
- Information about card account balance is refreshed 5 time per working day. If card replenishment is made until 9:00, 11:00, 13:00, 15:00 or 17:00, then money is available respectively from 9:30, 11:30, 13:30, 15:30 and 17:30.

You can see additional info about account by clicking on its number.

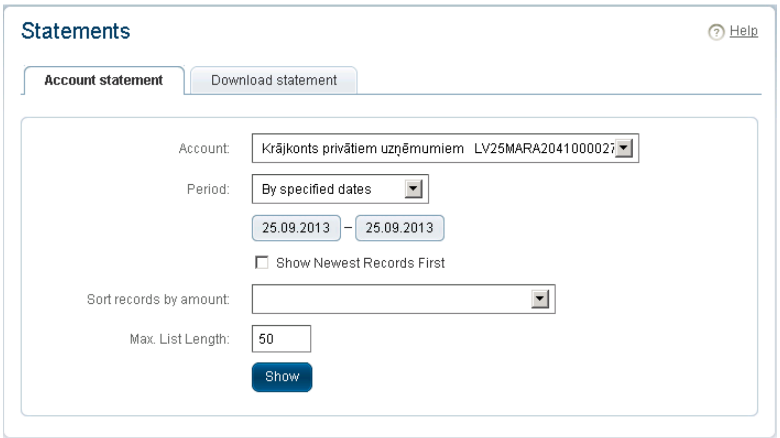
If You want to add to account specific name, write it in field "***New Name***" in bottom part of screen (max length is 35 symbols) and press button „***Save***".

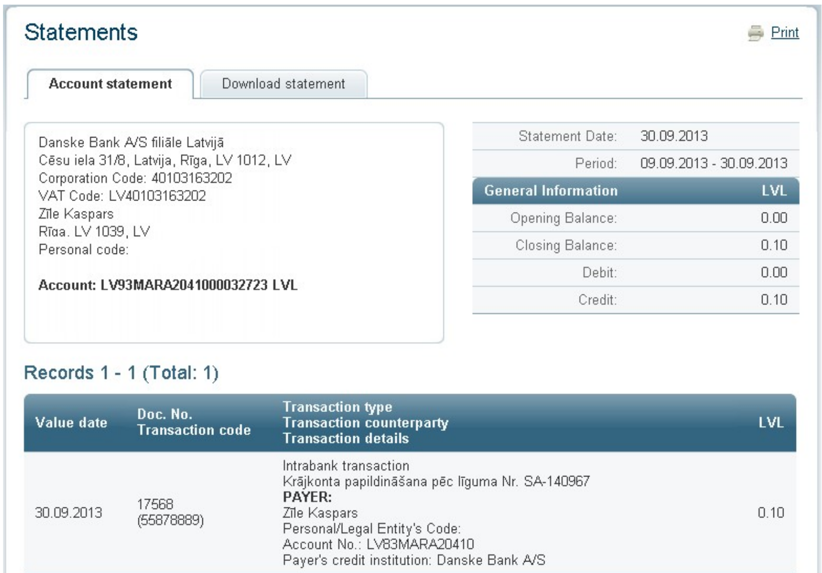


3.2.2. Account statements

3.2.2.1. Account statements

Here You can see account statement, where are displayed transactions in selected period of time, account balances at the beginning/end of time period as well as debit/credit turnover. To view account statement, select account, period of time and press button "***Show***". If You want that in account statement transactions would be visible starting from newest, then You should select checkbox "***Show Newest Records First***".





3.2.2.2. Download statement

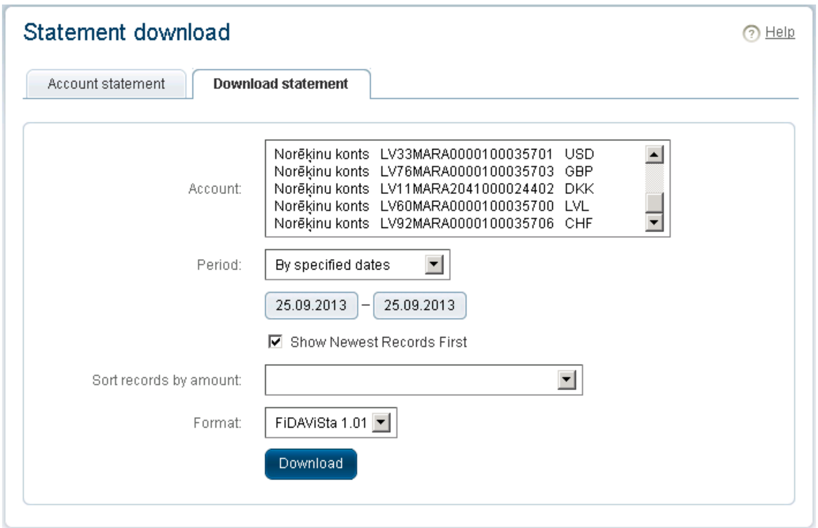
Here You can create and download account statement in XML file format, that corresponds to Financial Data Exchange Standard (FiDAViSta) created by Association of Commercial Banks of Latvia. You can acquire more information in our webpage www.danskebank.lv.

To create account statement as XML file You should have following internet browser settings:

Internet browser	Settings	Menu way
MS Internet Explorer	Danske Bankas eBankas address (https://ebanka.danskebank.lv) must be added to Internet browser's trusted sites.	Tools/ Internet Options/ Security/ Trusted Sites
MS Internet Explorer	Must be activated pop-up windows.	Tools/ Internet Options/ Privacy/ Turn off Pop-blocker
MS Internet Explorer	Must be activated browser's prompt for file downloads.	Tools/ Internet Options/ Security/ Custom level/ Downloads/ Automatic prompting for file downloads = Enable

To download account statement as XML file, You must select account and specify period.

To select several accounts, select checkboxes or select them with mouse while holding „Ctrl" key.

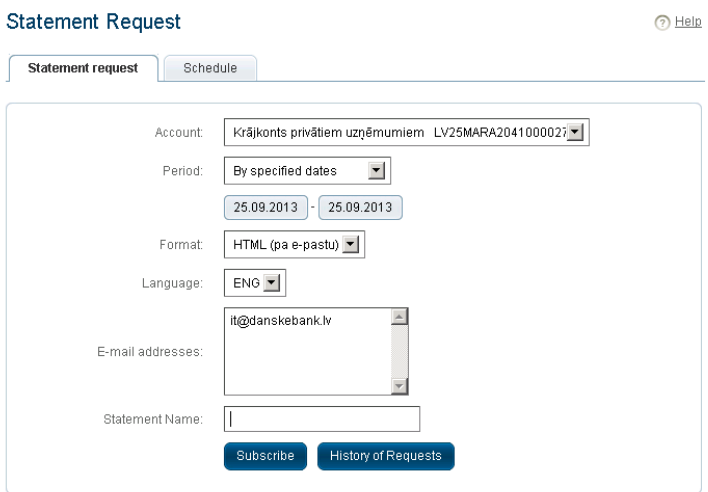


Press „***Download***", to get account statement. Wait until system creates file (for large periods it may take few seconds). After account statement file saving close pop-up window.

Max transaction number in one account statement file is 100 transactions.

3.2.3. Statement Request

Here You can request account statement to Your e-mail.



To send statement request, following fields must be fulfilled:

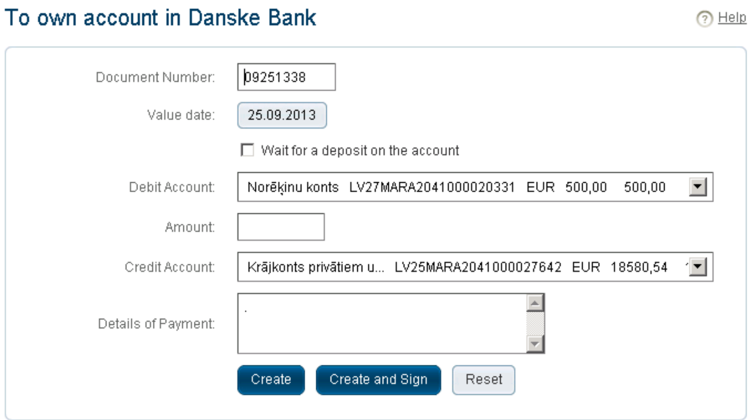
- **Account** – choose for which account You want to receive statement;
- **Period** – choose for what period You want to receive statement;
- **Format** – HTML. To open statement, You must use Internet browser;
- **Language** – select language in which You want to receive account statement;
- **E-mail addresses** – indicate one or several e-mail addresses, which will receive account statement. Write each address in new line by pressing „*Enter*" key;
- **Statement name** – You have possibility to define file name – e.g., if You want account statement for each month, You can name it "*January*", "*February*", etc.

By pressing button „***History of Requests***" You will see all previous account statement requests.

3.3. Transfers

3.3.1. To own account in Danske Bank

Here You can make transfer between Your Danske Bank Latvia accounts in one currency.

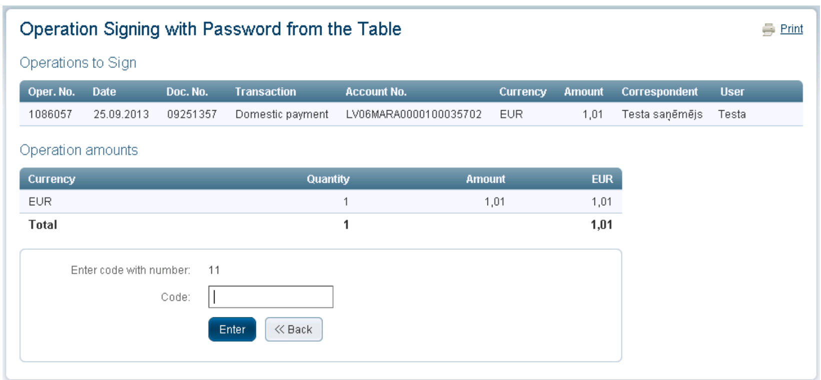


To make transaction, following fields must be fulfilled:

- **Document number** – number assigned by eBank. You can also input Your own number.
- **Value date** – date of transaction creating. It is possible to input future date - transaction will be executed on that date or on next Bank's working day, if inputted date will be holiday. There must be enough funds on account to successfully execute transaction.
- **Wait for a deposit on the account** – if at the moment of creating transaction there is not enough funds on account, then by selecting ***„Wait for a deposit on the account"*** transaction will wait 10 working days. If during those 10 days there will not appear enough funds, transaction will be rejected.
- **Debit account** – choose account, from which to execute transaction.
- **Amount** – input amount of transaction.
- **Credit Account** – choose beneficiary account.
- **Details of Payment** – purpose of transaction.

After fulfilling all fields there are such options:

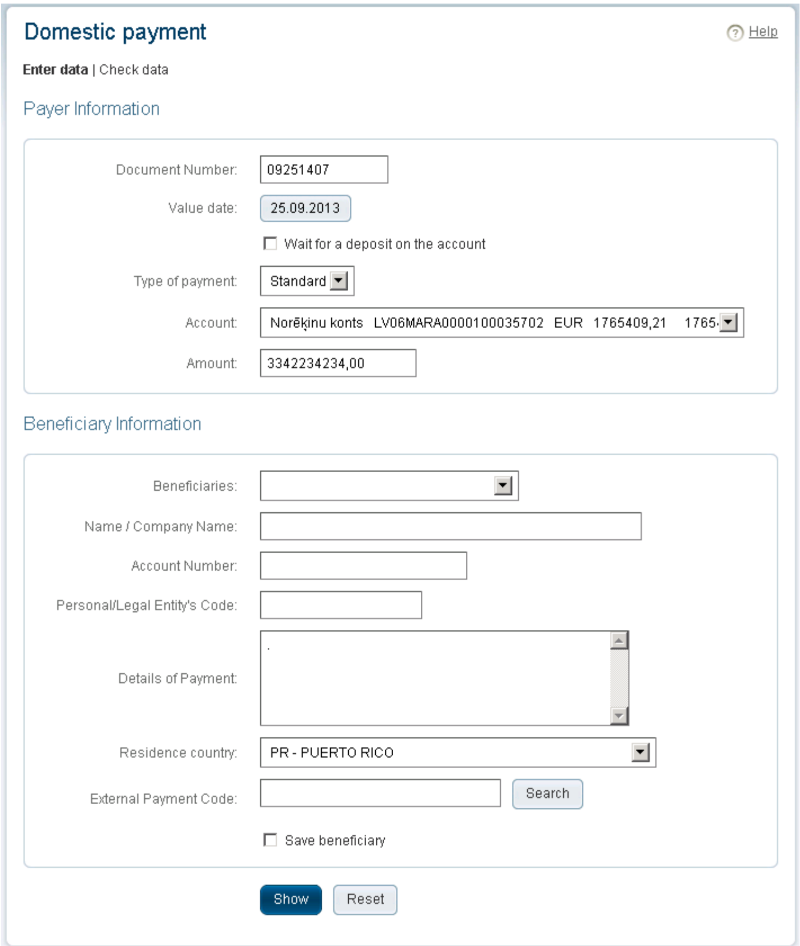
- ***„Create"*** – there will be created transaction and it will appear in transaction list ***„Transactions not signed"***. You can create several transactions and sign them all with one code.
- ***„Create and Sign"*** – transaction will be created and You will have to sign it.
- ***„Reset"*** – all information in fulfilled fields will be deleted.



Signed transactions will appear in list ***„Signed transactions"***. After execution it will appear in list ***„Processed transactions"***. If transaction will not be executed, then it will appear in list ***„Rejected transactions"***.

3.3.2. Domestic Transfer

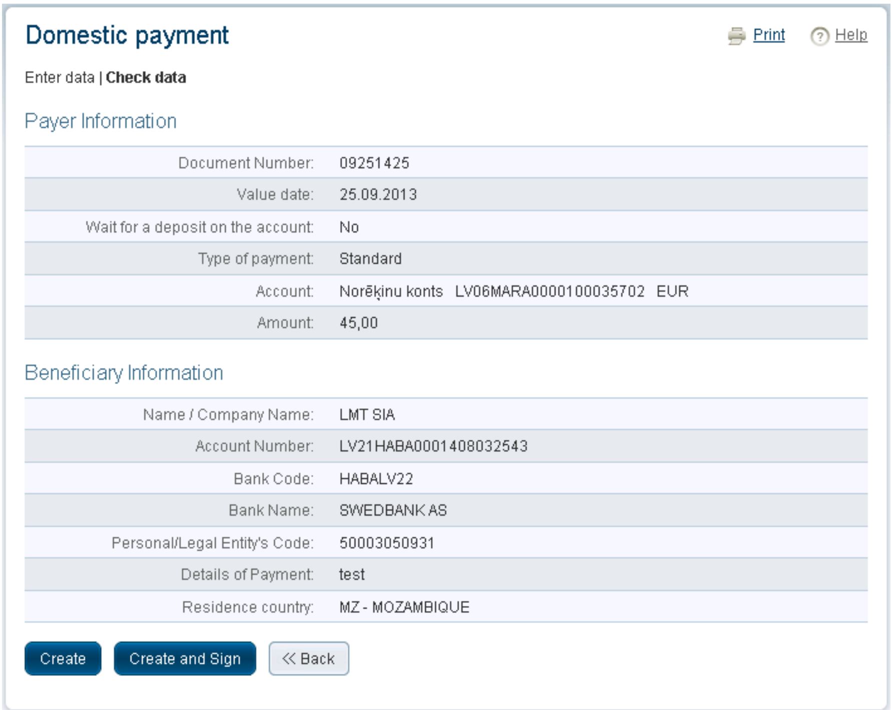
Here You can make Transfer in EUR and other currencies to other Danske Bank account or make transfer in EUR to other bank in Latvia.



Following fields must be fulfilled:

- **Document Number** – number assigned by eBank. You can also input Your own number.
- **Value date** – date of transaction creating. It is possible to input future date - transaction will be executed on that date or on next Bank's working day, if inputted date will be holiday. There must be enough funds on account to successfully execute transaction.
- **Wait for a deposit on the account** – if at the moment of creating transaction there is not enough funds on account, then by selecting ***„Wait for a deposit on the account"*** transaction will wait 10 working days. If during those 10 days there will not appear enough funds, transaction will be rejected.
- **Type of payment** – choose type of payment – *Standard* or *Express*, from it depends commission fee and execution time.
- **Account** – choose account, from which to execute transaction.
- **Amount** – input amount of transaction.
- **Name/Company name** – input name of beneficiary.
- **Account Number** – input beneficiary's account.
- **Personal/Legal Entity's Code** – if beneficiary is person (resident), then input Personal code, and if beneficiary is person (non-resident), then input passport number. If beneficiary is legal entity, then input its registration code (for residents – 11 symbols).
- **Details of Payment** – purpose of transaction.
- **Residence country** – choose the country of beneficiary's residence. You can find it by inputting first letter of country and then selecting it from the list.
- **External Payment Code** – field must be fulfilled only for transactions between LV resident and non-resident, if transaction amount exceed 10000 EUR (or equivalent in other currencies). Choose from list code, which most precisely describes purpose of transaction and press button *„Enter"*.

After all fields are fulfilled, press *„Show”*.



Check if all information is correct – if not, then press ***„Back”*** and fix error.

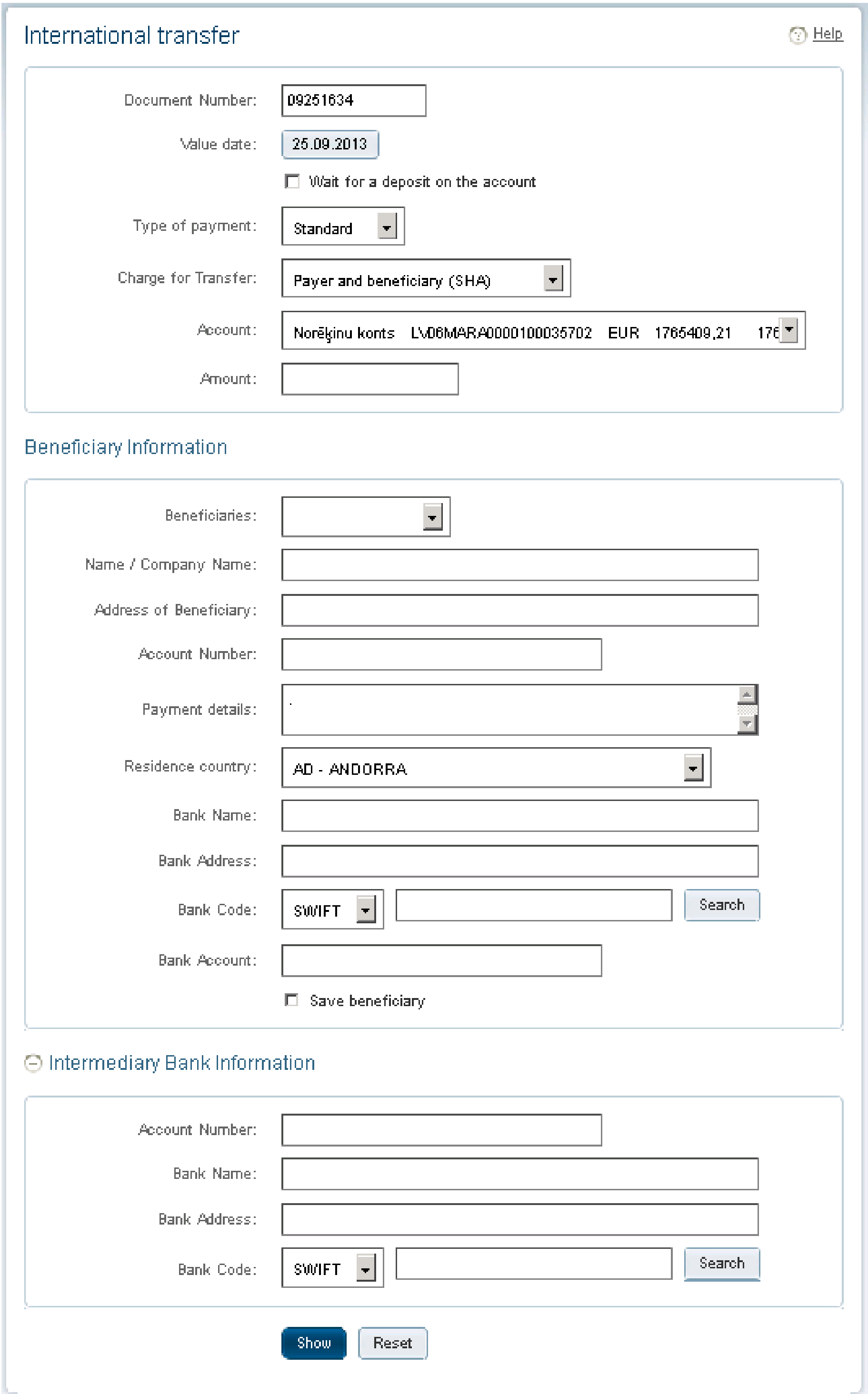
If all information is correct, then You have such options:

- ***„Create”*** – there will be created transaction and it will appear in transaction list „***Transactions not signed***”. You can create several transactions and sign them all with one code.
- ***„Create and Sign”*** – transaction will be created and You will have to sign it.

Signed transactions will appear in list ***„Signed transactions”***. After execution it will appear in list ***„Processed transactions”***. If transaction will not be executed, then it will appear in list ***„Rejected transactions”***.

3.3.3. International Transfer

Here You can make transactions in all currencies (except EUR) to other banks of Latvia and in all currencies to foreign banks.



To make transaction, following fields should be fulfilled.

- **Document Number** – number assigned by eBank. You can also input Your own number.
- **Value date** – date of transaction creating. It is possible to input future date - transaction will be executed on that date or on next Bank's working day, if inputted date will be holiday. There must be enough funds on account to successfully execute transaction.
- **Wait for a deposit on the account** – if at the moment of creating transaction there is not enough funds on account, then by selecting ***„Wait for a deposit on the account"*** transaction will wait for 10 working days. If during those 10 days there will not appear enough funds, transaction will be rejected.
- **Type of payment** – choose type of payment – *Standard*, *Urgent* or *Express*, from it depends commission fee and execution time.

- **Charge for Transfer** – indicate party, who will cover charges. If You will choose – *Payer (OUR*), then You will have to cover Bank's charge for transfer as well as correspondent bank charges. If You will choose – *Payer and Beneficiary (SHA),* then You will have to cover only Bank's charge for transfer, but correspondent bank charges will be covered by beneficiary.
- **Account** – choose account, from which to execute transaction.
- **Amount** – input amount of transaction.
- **Name/Company name** – input name of beneficiary.
- **Address of Beneficiary** – input beneficiary's address (street, flat no., city, country) and/or beneficiary's personal code or passport number, for legal entity its legal code.
- **Account Number** – input beneficiary's account.
- **Payment details** – input purpose of payment, e.g., agreement no., invoice no., etc. Please do not use symbols, which are not acknowledged by SWIFT system: & ` < > ½ ! ? " # € % & * ; _ $ { }I + = å ä ć ö õ ü ū Å Ć Ö Õ Ü Ū.
- **Residence country** – choose the country of beneficiary's residence. You can find it by inputting first letter of country and then selecting it from the list.
- **External Payment Code** – field must be fulfilled only for transactions between LV resident and non-resident, if transaction amount exceed 10000 EUR (or equivalent in other currencies). Choose from list code, which most precisely describes purpose of transaction and press button ***„Enter"***.
- **Bank Name** – if You know SWIFT code of beneficiary bank, use search option – in field *„Bank code"* - „SWIFT" input at least 4 symbols and press ***„Search"***, choose corresponding SWIFT code from list and press ***„Enter".*** Name of bank and address will be completed automatically. If You do not know SWIFT code, then input precise name of beneficiary's bank.
- **Bank Address** – input beneficiary's bank address (street, house no., city, country).
- **Bank Code** – choose corresponding bank ID code type from list:

    - SWIFT – input 8 or 11 letter and/or digit combination or at least 4 symbols and press ***„Search"***, choose from list corresponding SWIFT code and press kodu ***„Enter"***.
    - ABA – (ABA/Fedwire)- input 9 digit combination for USD transaction to USA.
    - CHIPS – input 6 digit combination for USD transaction to USA.
    - RU – (BIK code) input 9 digit combination for RUB transactions. Additionally it is needed to display beneficiary bank's corresponding account in Central Bank of Russia – 20 digits, starts with 301. Last three account digits must match BIK code last three digits. In eBank this account must be inputted in field ***„Bank Account"***.

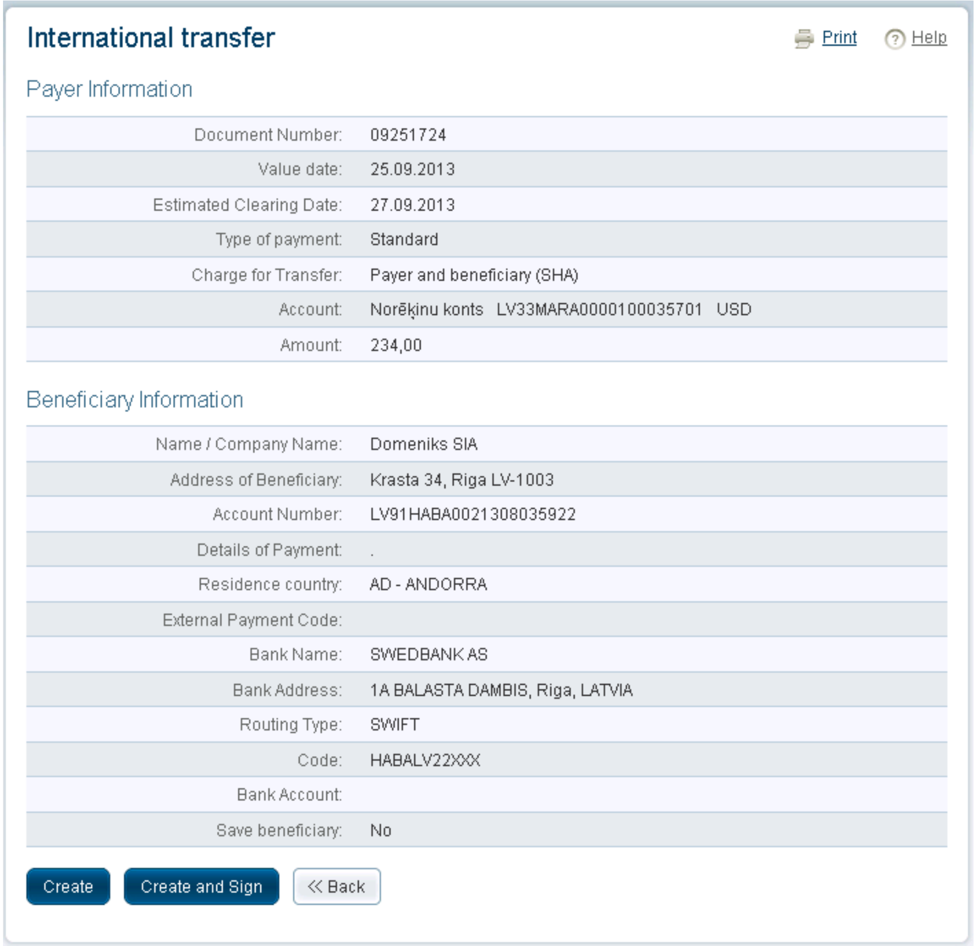
- **Bank Account** – if You indicate intermediary bank, then input beneficiary's bank's corresponding account number of respective intermediary bank.

Intermediary Bank Information

If necessary, then here You can input information about intermediary bank, which is involved in processing of transaction:

- **Account Number** – input if You have such information.
- **Bank Name** – input the precise name of intermediary bank
- **Bank Address** – input beneficiary's bank address (street, house no., city, country).
- **Bankas kods** – choose corresponding bank ID code type from list.

After all fields are fulfilled, press ***„Show"***. There will appear international transfer form.



Check if all information is correct – if not, then press ***„Back"*** and fix error.

If all information is correct, then You have such options:

- ***„Create"*** – there will be created transaction and it will appear in transaction list ***„Transactions not signed"***. You can create several transactions and sign them all with one code.
- ***„Create and Sign"*** – transaction will be created and You will have to sign it.

Signed transactions will appear in list ***„Signed transactions"***. After execution it will appear in list ***„Processed transactions"***. If transaction will not be executed, then it will appear in list ***„Rejected transactions"***.

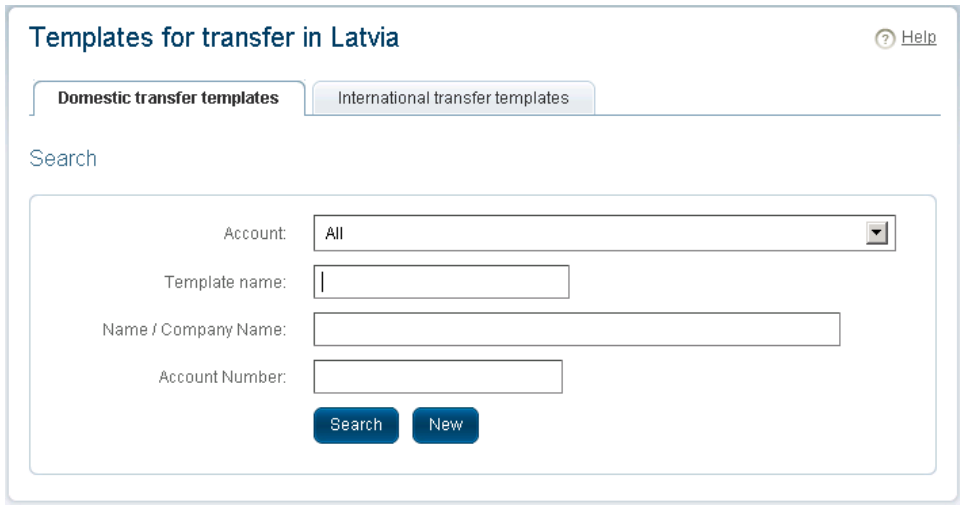
3.3.4. Templates

Here You can create templates for transfers and search or edit already existing templates.

3.3.4.1. Domestic transfer templates

It is very convenient way how to create recurring payments, e.g., every month bill payments for electricity, phone, etc.

Search of created templates



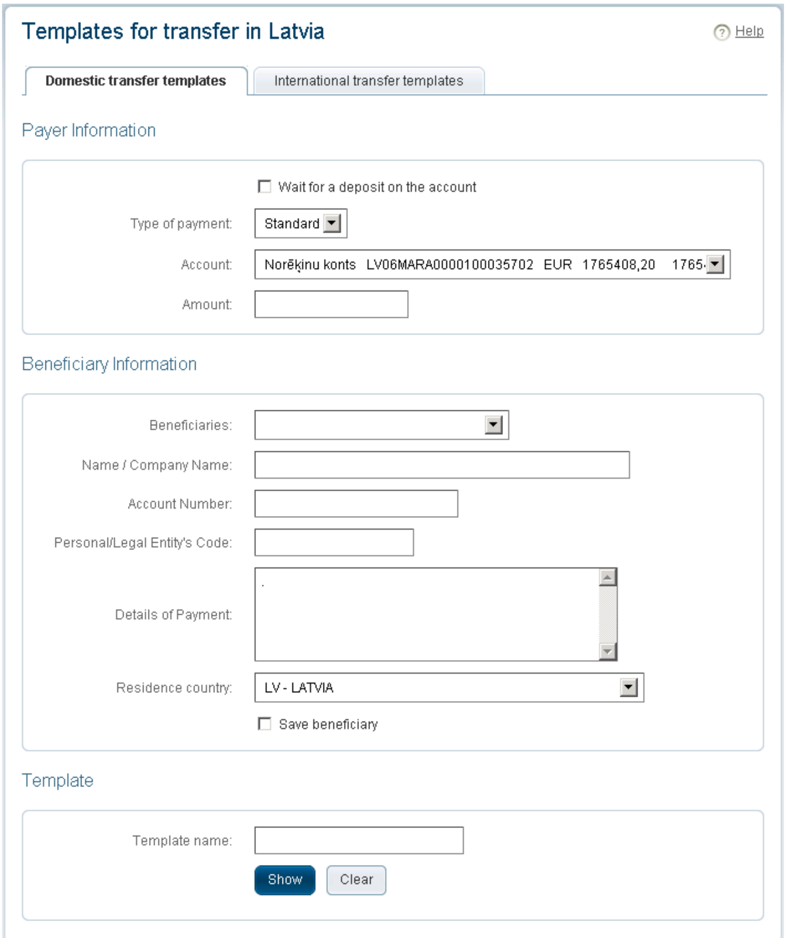
You can search templates based on such parameters:

- **Account** – choose debit account of template.
- **Template name** – input name of template name (or part of it).
- **Name/Company Name** – input name of beneficiary (or part of it).
- **Account Number** – input beneficiary account (or part of it).

You can input values in one or several fields for search of template. When fields are fulfilled, press ***„Search"***. If no template will meet search criteria, then You will receive message: ***„There are no templates by search criteria"***. If there will be find any template, it will be displayed on screen. By choosing template, You have options ***„Make operations"***, ***„Edit"***, ***„Duplicate"***, ***„Delete"***.

Creating of template

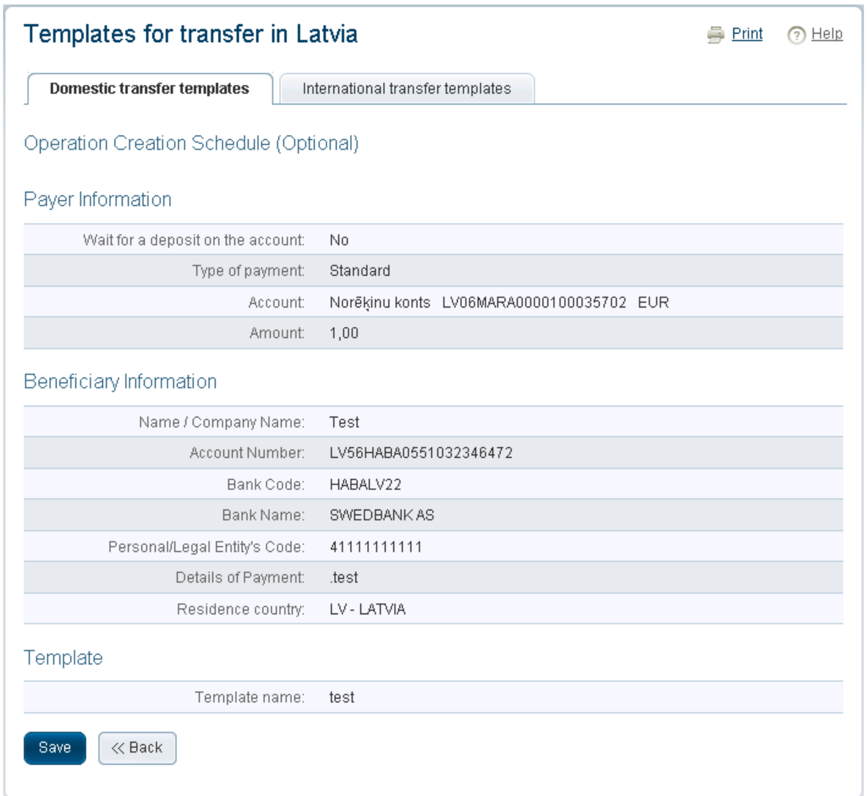
For creating new template press ***„New"***.



For creating template You must fulfill following fields:

- **Wait for a deposit on the account** – if at the moment of creating transaction there is not enough funds on account, then by selecting ***„Wait for a deposit on the account”*** transaction will wait 10 working days. If during those 10 days there will not appear enough funds, transaction will be rejected.
- **Type of payment** – choose type of payment – *Standard* or *Express*, from it depends commission fee and execution time.
- **Account** – choose account, from which to execute transaction.
- **Amount** – input amount of transaction.
- **Name/Company name** – input name of beneficiary.
- **Account Number** – input beneficiary's account.
- **Personal/Legal Entity's Code** – if beneficiary is person (resident), then input Personal code, and if beneficiary is person (non-resident), then input passport number. If beneficiary is legal entity, then input its registration code (for residents – 11 symbols).
- **Details of Payment** – purpose of transaction.
- **Residence country** – choose the country of beneficiary's residence. You can find it by inputting first letter of country and then selecting it from the list.
- **External Payment Code** – field must be fulfilled only for transactions between LV resident and non-resident, if transaction amount exceed 10000 EUR (or equivalent in other currencies). Choose from list code, which most precisely describes purpose of transaction and press button ***„Enter”***.
- **Template name** – input name of template, max length – 30 symbols.

Then press button ***„Show”***. On screen will appear fulfilled template.



Press ***„Save”*** to save created template.

3.3.4.2. International transfer templates

Here You can create templates for international transfers and search or edit already existing templates.

It is very convenient way how to create recurring payments to Your business partners, etc., by pre-saving necessary data in eBank.

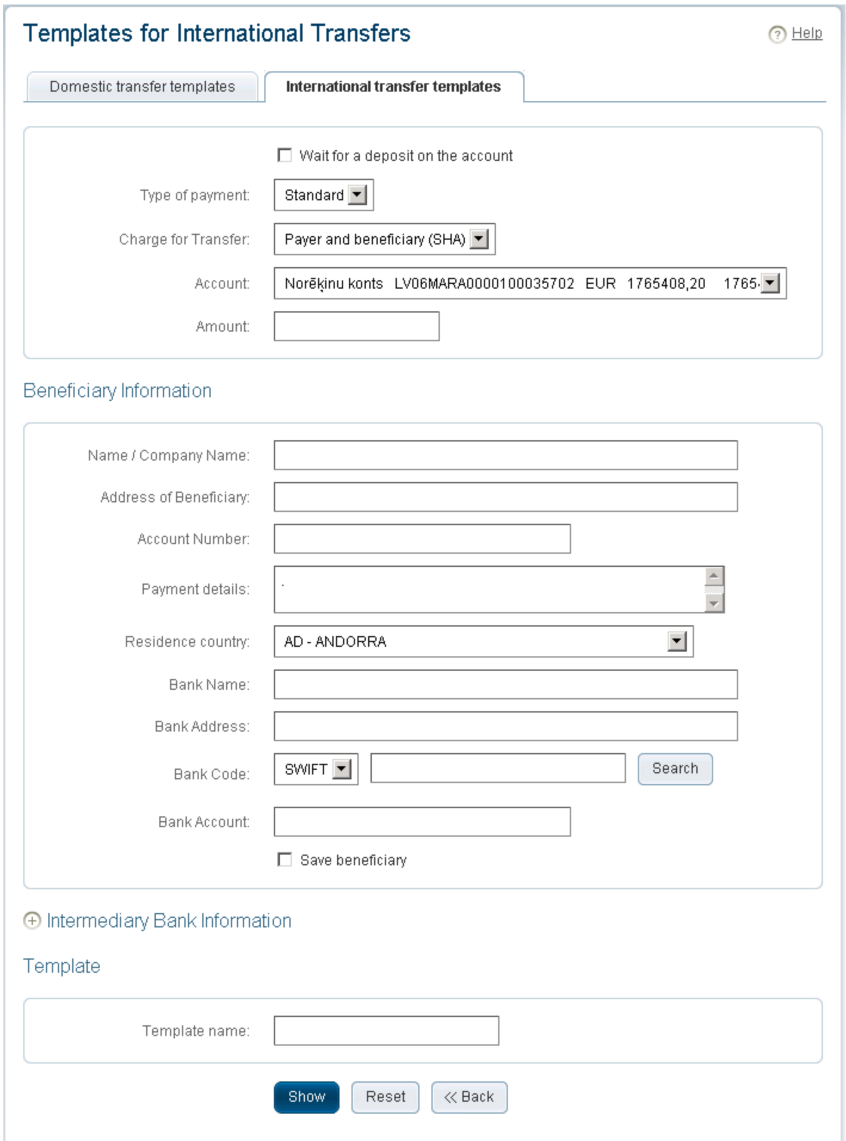
Search of templates

You can search templates based on such parameters:

- **Account** – choose debit account of template.
- **Template name** – input name of template name (or part of it).
- **Name/Company Name** – input name of beneficiary (or part of it).
- **Account Number** – input beneficiary account (or part of it).

You can input values in one or several fields for search of template. When fields are fulfilled, press ***„Search"***. If no template will meet search criteria, then You will receive message: ***„There are no templates by search criteria"***. If there will be find any template, it will be displayed on screen. By choosing template, You have options ***„Make operations"***, ***„Edit"***, ***„Duplicate"***, ***„Delete"***.

Creating of templates



Please see information about template field fulfilling in chapter „***International Transfer***".

After inputting all values press ***„Show"*** and then ***„Save"***.

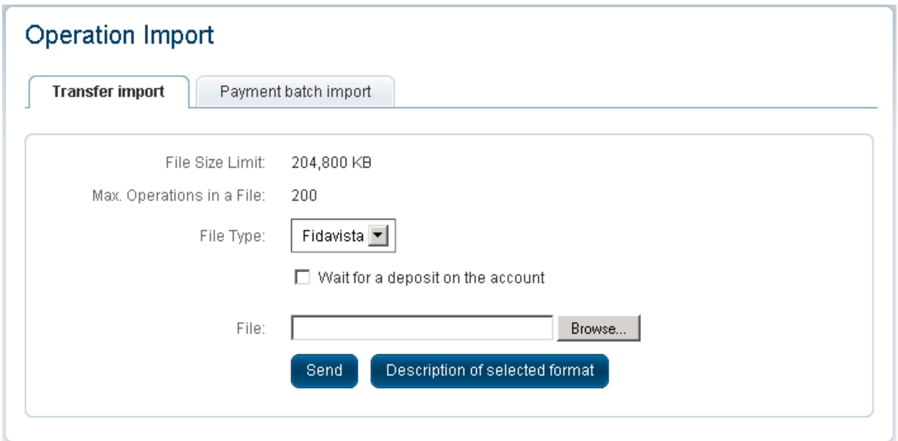
3.3.5. Transfer import

3.3.5.1. Import of transactions

Here You can import payments by Transfer import option. It is convenient way how to automatically create payments from company's accounting system, thus making payment creating easier and faster.

Payment file, which You want to import, must correspond to Financial Data Exchange Standard (FiDAViSta) created by Association of Commercial Banks of Latvia. You can acquire more information about data standard in our webpage www.danskebank.lv.

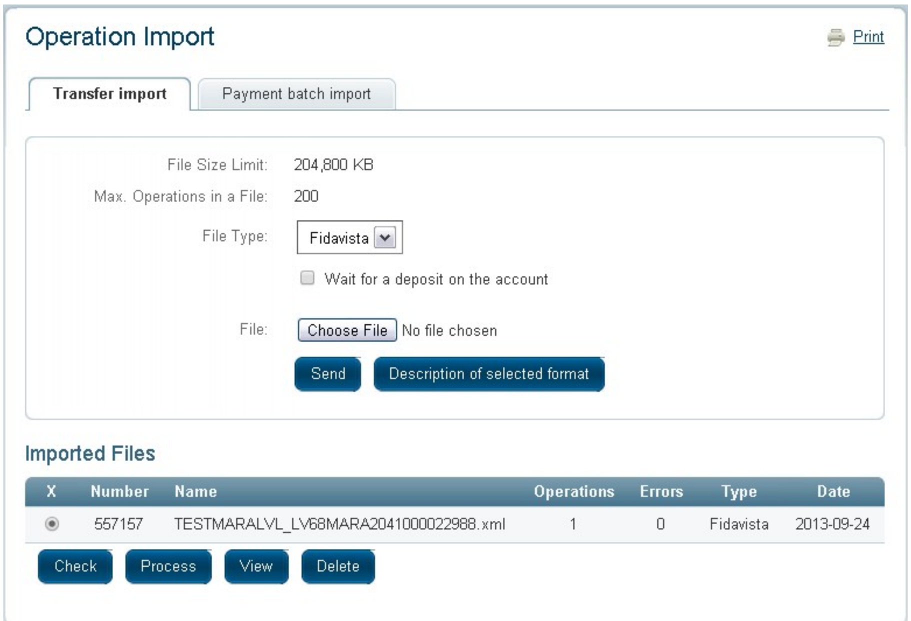
To start payment importing, choose menu ***„Transfer import"***



- **File Type** – Fidavista. In future there will be available additional file types.
- **Wait for a deposit on the account** – if at the moment of creating transaction there is not enough funds on account, then by selecting ***„Wait for a deposit on the account"*** transaction will wait 10 working days. If during those 10 days there will not appear enough funds, transaction will be rejected.
- **File** – choose file location.

Press button ***„Send"***.

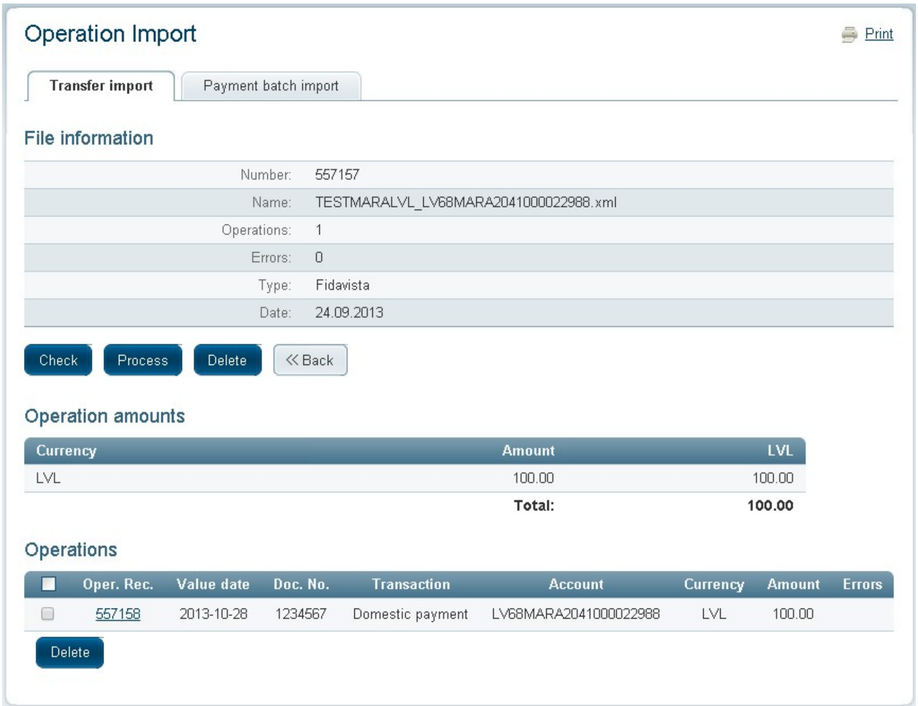
If file is corresponding to specification, then it will appear in list of imported files. If there will be any errors in file, You will get the message.



Press ***„Check"*** to be sure that file does not contain any errors.

If there is no need for error correction, then press button *„Process".* Transactions will be processed and apper in list *„Transactions not signed"*.

If You need to correct anything or You want to process only few transactions from file, press *„View"*.

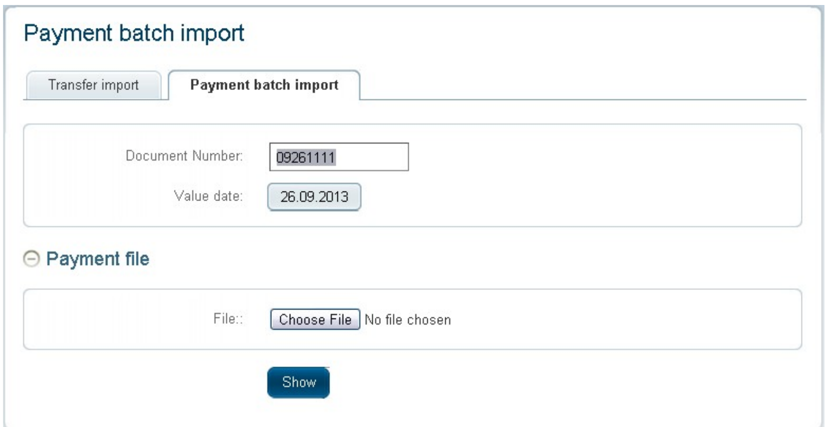


If there is need to correct any of transactions, then open it by clicking on operation number. After correcting press *„Save"*.

After all necessary correcting press button *„Process"*. Transactions will be processed and appear in list*„Transactions not signed"*.

3.3.5.2. Payment batch import

Payment batch import is different way of importing payments from accounting system. Main difference is that all transactions will appear together and there will be no possibility to correct any of them.



To import payment batch, You have to fulfill such fields:

- **Document number** – number assigned by eBank. You can also input Your own number in digits or letters, max length is 10 symbols. This number is assigned to payment batch.
- **File** – choose file that You want to import.

After completing all fields press *„Show"*.

Then You have three options:

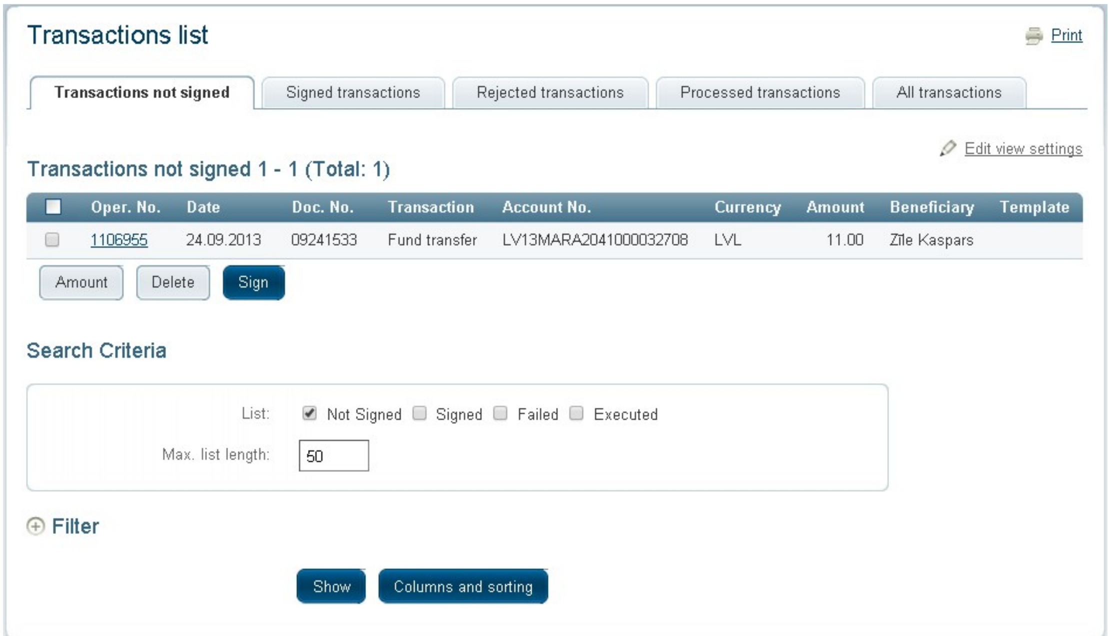
- „***Create***"- payment batch will be imported and it will appear in list „Transactions not signed" – You can import several batches and sign all of them with one code.
- „***Create and Sign***"- payment batch will be imported and You will need to sign it.
- „***Back***" – You will be redirected back to payment batch import screen.

Imported but not signed payment batches will appear in list ***„Transactions not signed"***. Before signing You can see the list of payments and view information about the batch. Signed payment batches will appear in list „ Signed transactions". When Bank will have processed payment batch, it will appear in list „Processed transactions".

3.3.6. Transaction list

3.3.6.1. Transactions not signed

In this list You can see created, but not yet signed transactions.

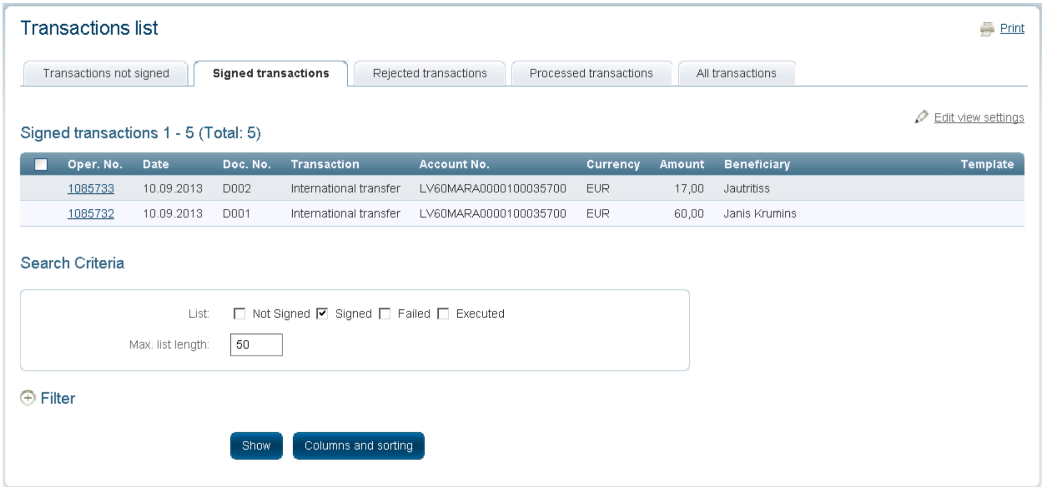


To process transactions, they need to be signed. While transaction still is in this list, You can delete it. Transactions in this list affect account future balance.

To sign transactions, select corresponding checkboxes and press „Sign". Input requested code from code card or code calculator.

3.3.6.2. Signed transactions

In this list are visible transactions, which are signed.



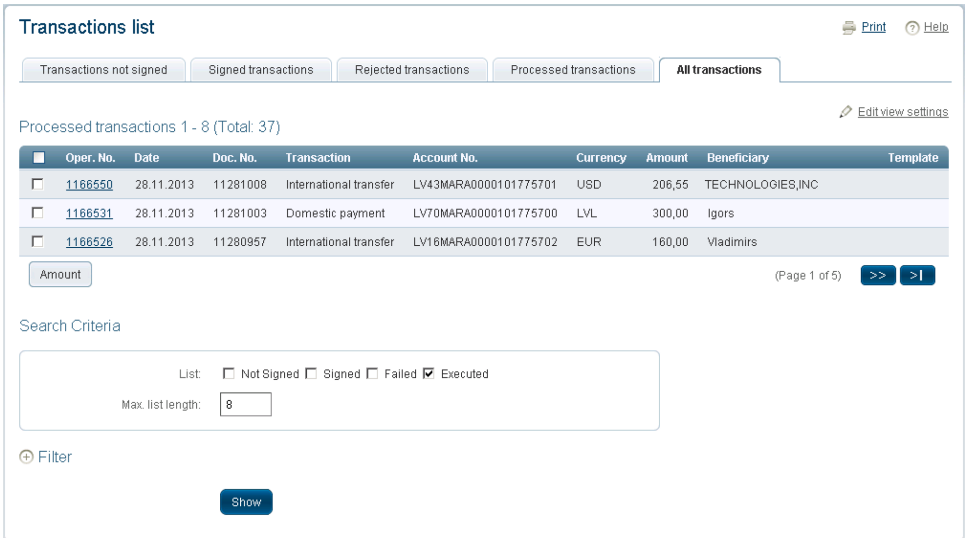
Before transactions are executed, it is possible to delete them from this list.

3.3.6.3. Rejected transactions

In this list are visible transactions, which were not successfully processed. To clarify the reason for rejection, open the transaction by clicking on link ***„Oper.No."***.

3.3.6.4. Processed transactions

In this list are visible successfully processed transactions, as well as imported payment batches.



Processed transactions cannot be deleted. It is possible to search them with filter criteria.

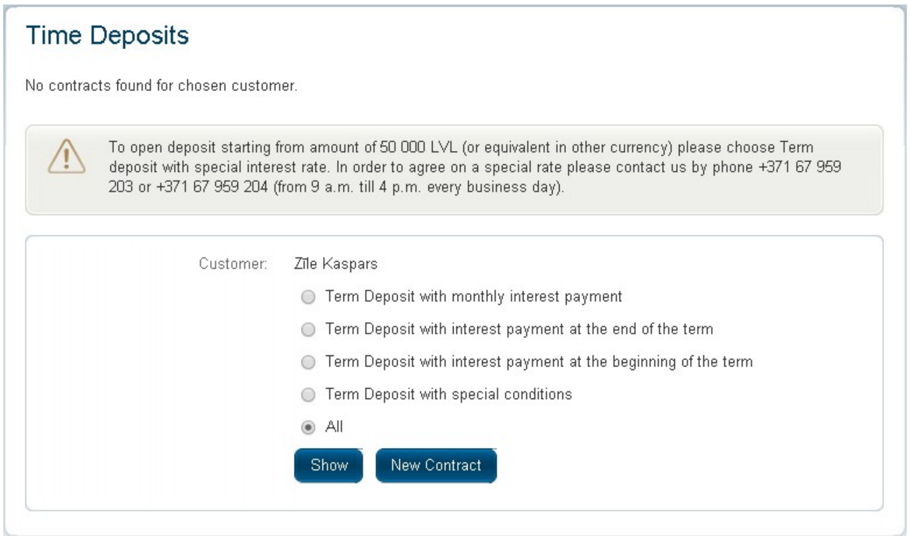
3.4. Deposits

3.4.1. Term Deposits

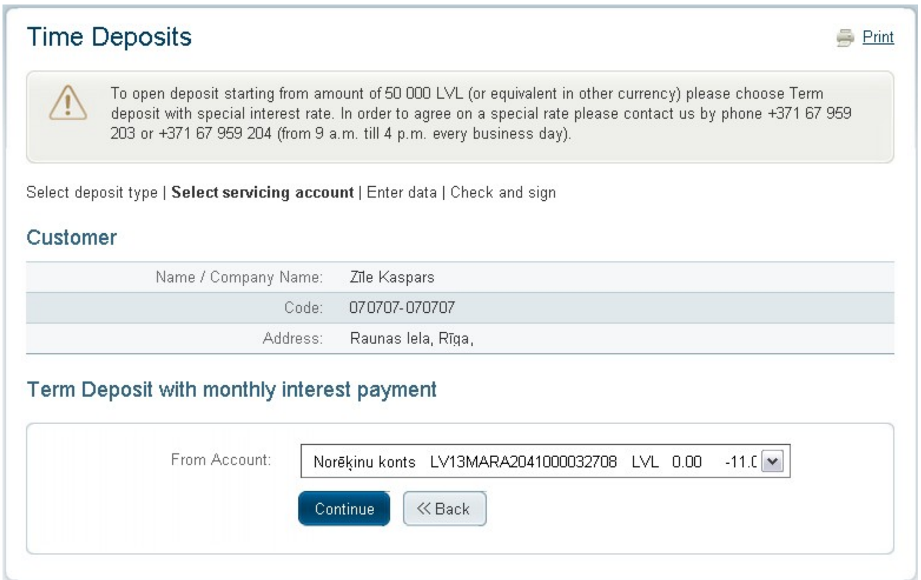
In this menu You can see current deposits and open new deposit agreements.

Opening of new Deposit

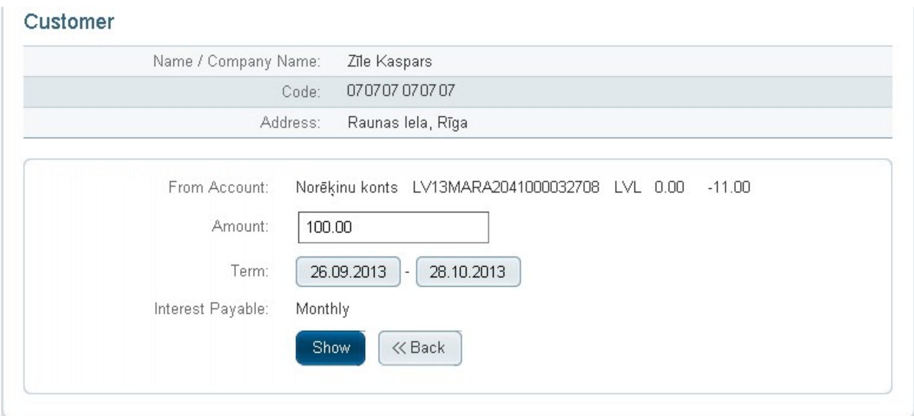
To open new deposit, choose according type of deposit and press "***New Contract***".



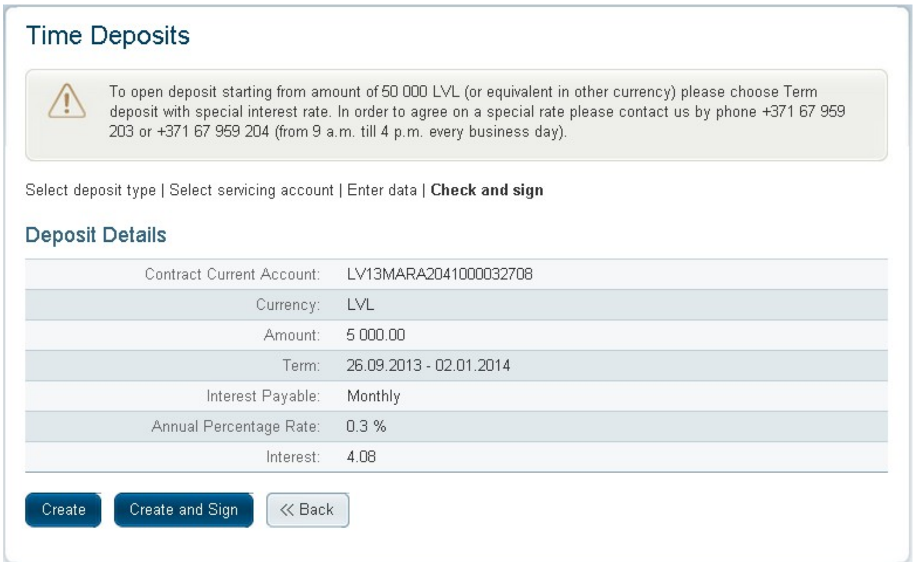
Choose the account, from which deposit will be made and where will be credited interest with deposit amount, then press "*Show*".



Input amount, which You want to deposit and end date of deposit, then press "*Show*".



Check conditions of deposit, if necessary, make amendments. If all is correct, press "***Create***" or "***Create and Sign***" in case if You want to sign deposit immediately.

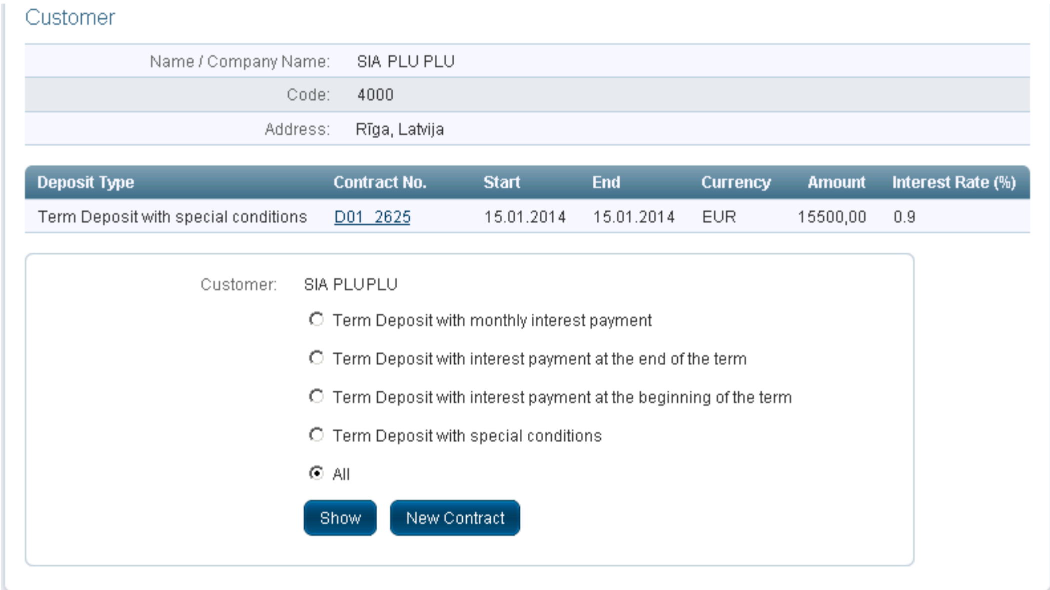


Deposit opening must be signed on the same day when it is prepared. After signing it will be processed by Bank, and You will be able to check its status in transaction list.

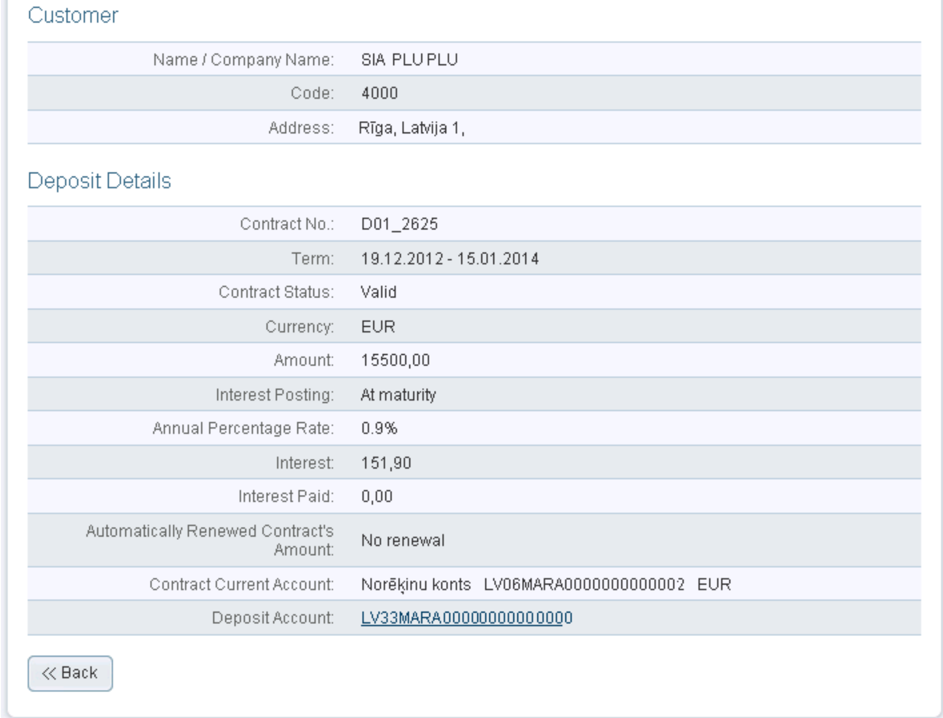
Viewing deposit

Choose type of deposit and press "***Show***". If You want to see all deposits, select "***All***" and press "***Show***".

If You want to see additional information about deposit, press on link „***Contract No***".



Then You will see following information:



Customer

Name / Company Name:	SIA PLU PLU
Code:	4000
Address:	Rīga, Latvija 1,

Deposit Details

Contract No.:	D01_2625
Term:	19.12.2012 - 15.01.2014
Contract Status:	Valid
Currency:	EUR
Amount:	15500,00
Interest Posting:	At maturity
Annual Percentage Rate:	0.9%
Interest:	151,90
Interest Paid:	0,00
Automatically Renewed Contract's Amount:	No renewal
Contract Current Account:	Norēķinu konts LV06MARA0000000000002 EUR
Deposit Account:	LV33MARA0000000000000

« Back

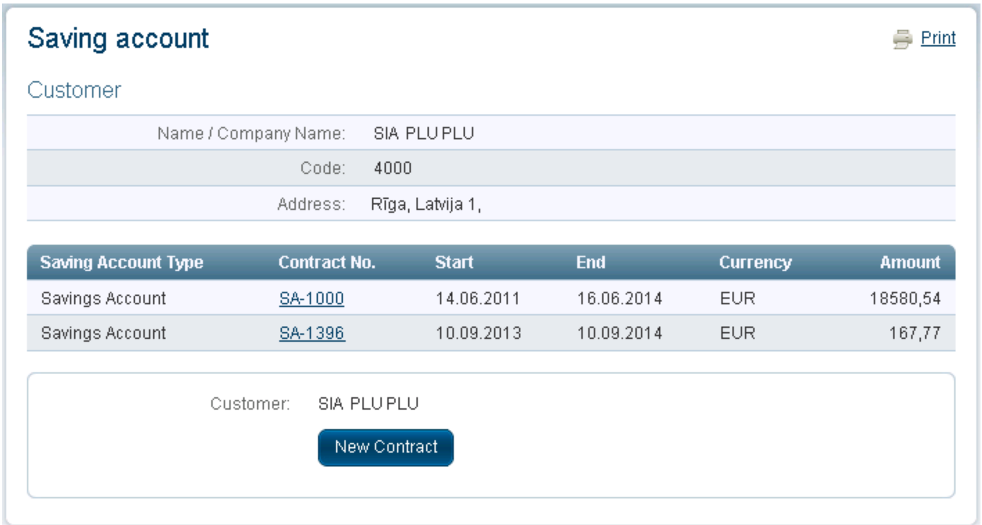
- **Contract No.** – number assigned by Bank.
- **Term** – deposit beginning and end date.
- **Contract status** - status of deposit contract.
- **Currency** – currency of deposit.
- **Amount** - amount of contract.
- **Interest Posting** – type of interest posting depends from deposit type (every month, at the end of term, at the beginning of term).
- **Annual Percentage Rate** – interest rate per year.
- **Interest** – amount of interest, which will be paid to You during deposit time. From this amount Bank can subtract taxes according legal rules.
- **Interest Paid** - amount of already paid interest.
- **Automatically Renewed Contract's Amount** – if agreement is registered with automatic renewing option, then in this field is visible renewing amount.
- **Contract Current Account** – account, in which will be credited deposit amount and interest at the end of term. If You have chosen deposit with monthly interest, then in this account interest will be credited interest every month.
- **Deposit Account** – You can see history of this account by clicking on account number.

3.4.2. Savings Accounts

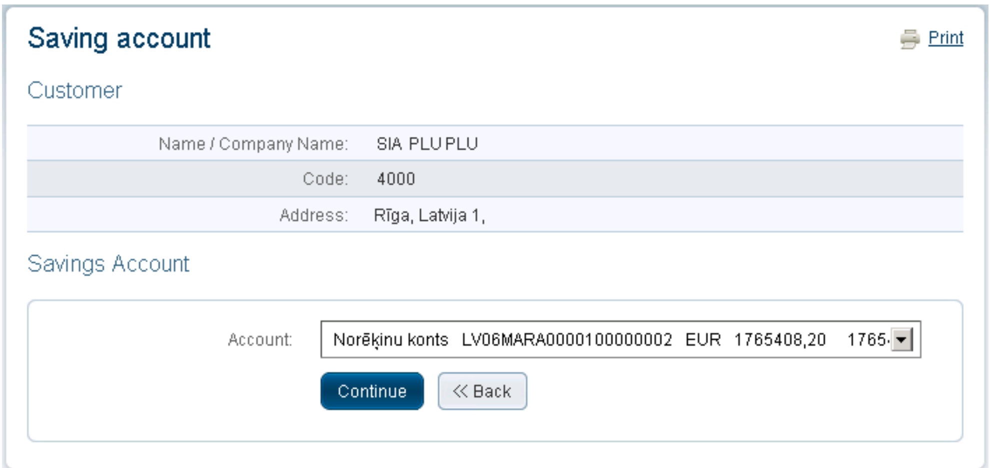
In this menu You can open Savings Account, deposit and withdraw funds from it.

Opening of Savings Account

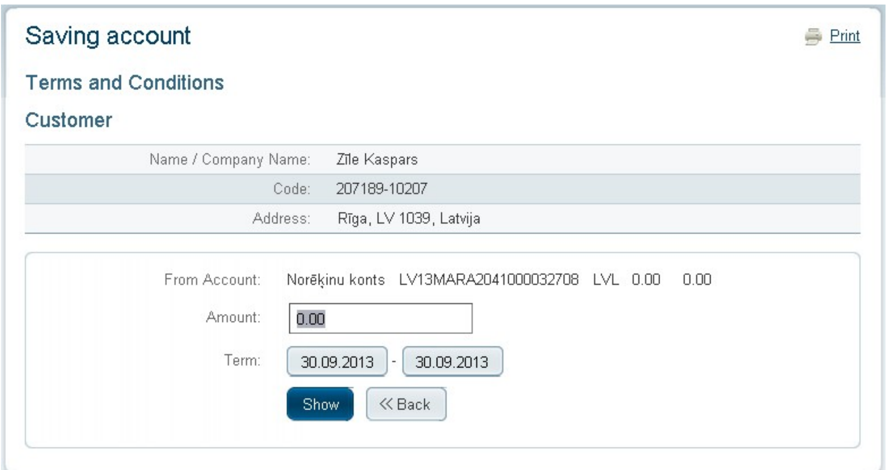
To open new Savings Account, press **"New Contract"**.



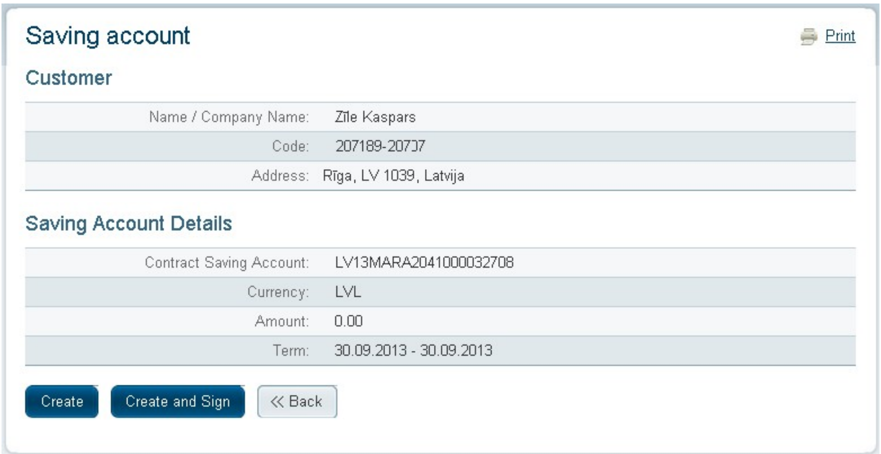
Then select debit account for Savings Account and press „***Continue***".



Input the amount that You want to deposit in Savings Account and press „***Show***".



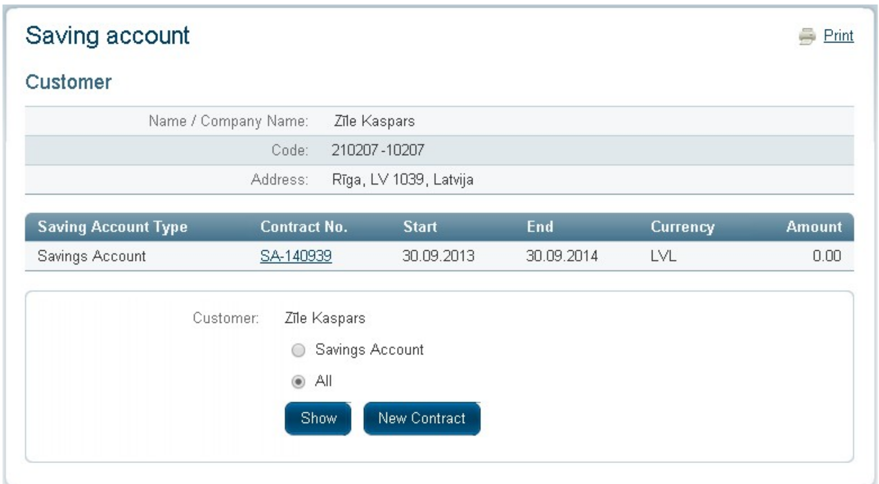
Check conditions of savings account, if necessary, make amendments. If all is correct, press "***Create***" or "***Create and Sign***" in case if You want to sign it immediately.



It will appear in „***Signed transactions***" list and after processing it will appear in „***Processed transactions***" list.

Viewing Savings Account

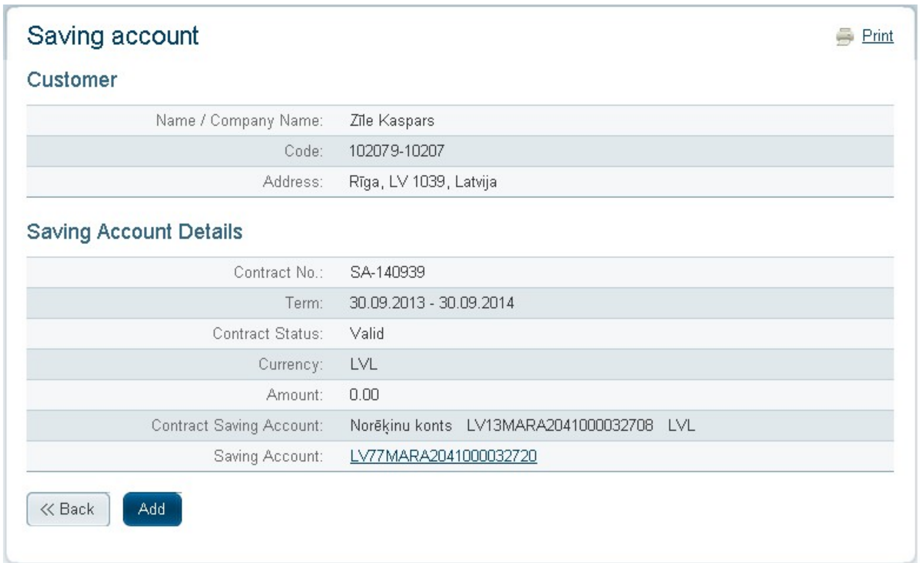
To view all Your opened Savings Accounts, choose "***Savings Accounts***" from menu "***Deposits***".



In Overview there will be displayed following information about Savings Account:

- **Saving Account Type** – name of account.
- **Contract No.** – ID number assigned by Bank.
- **Start** – Savings Account opening date.
- **End** – Savings Account next prolongation date (it will be automatically prolongated for next 12 months).
- **Currenncy** – currency of account.
- **Amount** – current Savings Account balance.

If You want to see detailed information, add or withdraw funds, then press according „***Contract No.***".

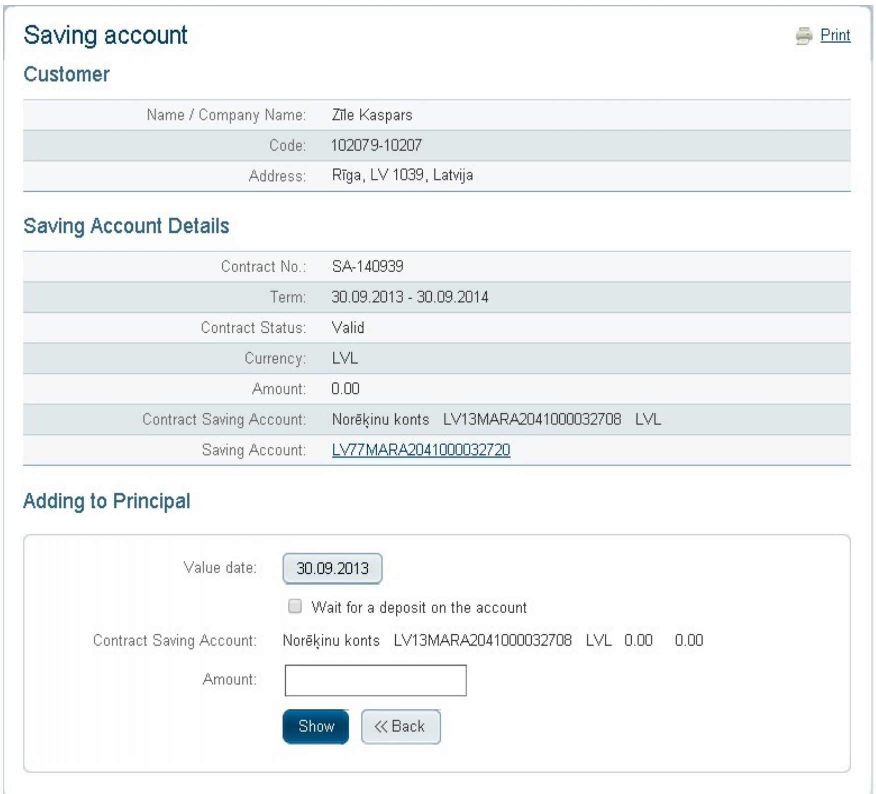


There will be displayed such information:

- **Name/Company Name** – name of customer.
- **Code** – customer's legal or personal code.
- **Address** – customer's address.
- **Contract No.** – ID number assigned by Bank.
- **Term** – period of time from start of agreement until date of automatical prolongation.
- **Contract Status** – status of Savings Account (valid or closed).
- **Currency** – currency of Savings Account.
- **Amount** – current balance of Savings Account.
- **Contract Saving Account** – customer's current account in Bank.
- **Saving Account** – number of Savings Account.

Adding funds to Savings Account

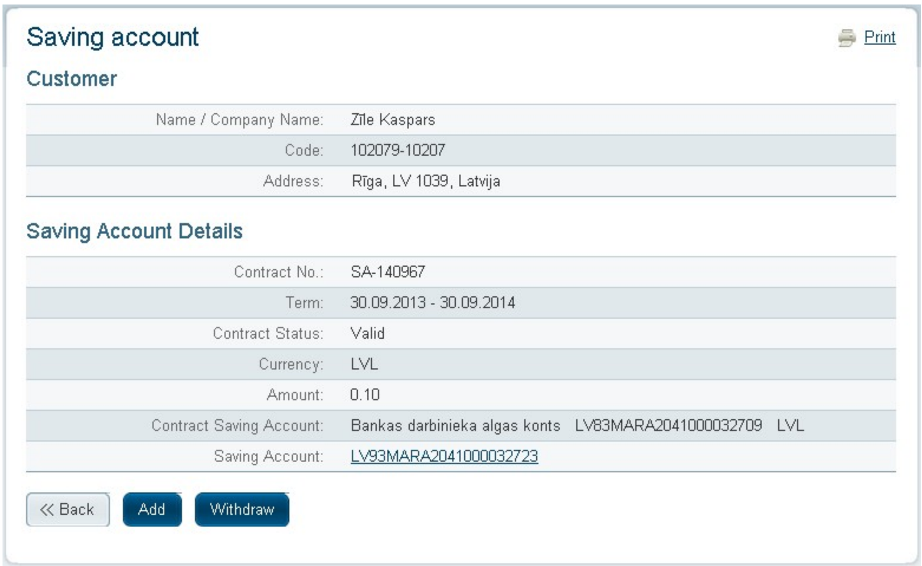
To add funds, press *„**Add**"*.



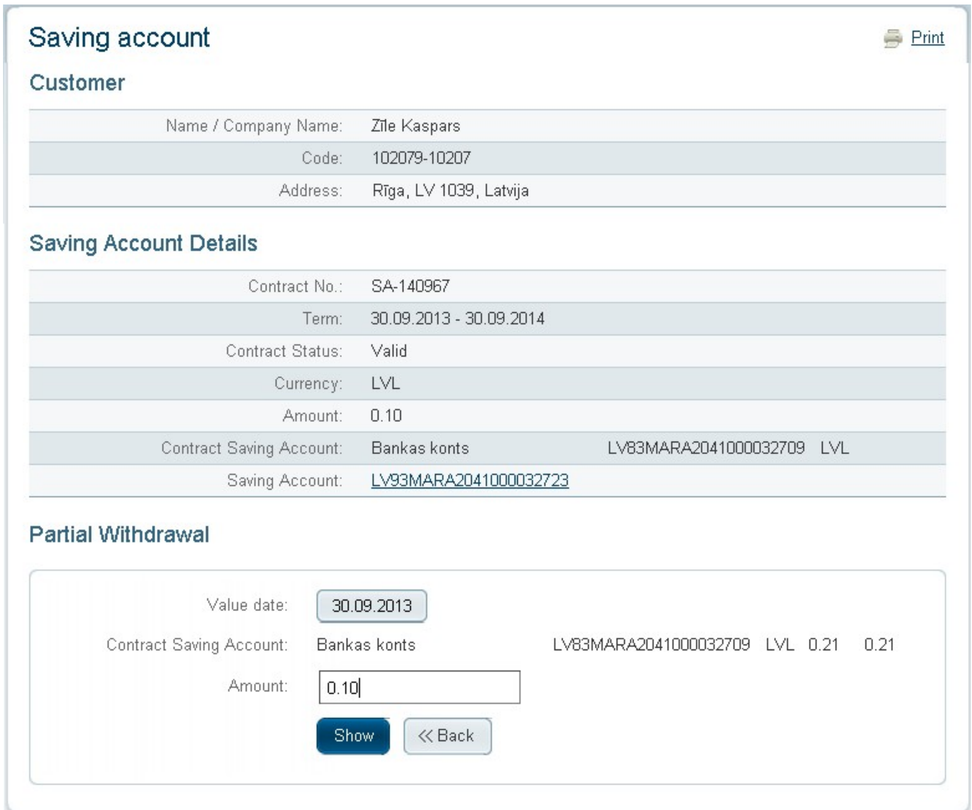
In field „Amount" input amount of funds that You want to add, press button ***„Show"*** and sign the transaction.

Withdrawal from Savings Account

To withdraw funds from Savings Account, press "***Withdraw***".



Indicate amount that You would like to withdraw, then press ***„Show"*** and sign the transaction.



3.5. Currency exchange

3.5.1. Danske Bank exchange rates

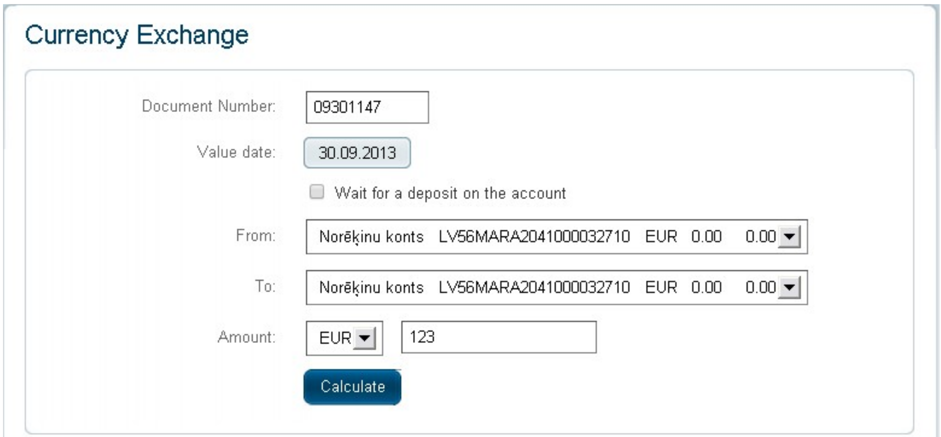
Here You can see Bank's exchange rates. If You want to know sell/buy rate for specific currency, You need to select currency pair and press *"Show"*. If You want to see all currency pairs sell/buy rates, then You need to in both fields select "*All*" and press button "*Show*".

3.5.2. Official exchange rates

Here You can see official rates. The rates before 1.1.2014 are rates of the Bank of Latvia against LVL. The rates after 1.1.2014 are rates of European Central Bank against EUR.

3.5.3. Currency exchange

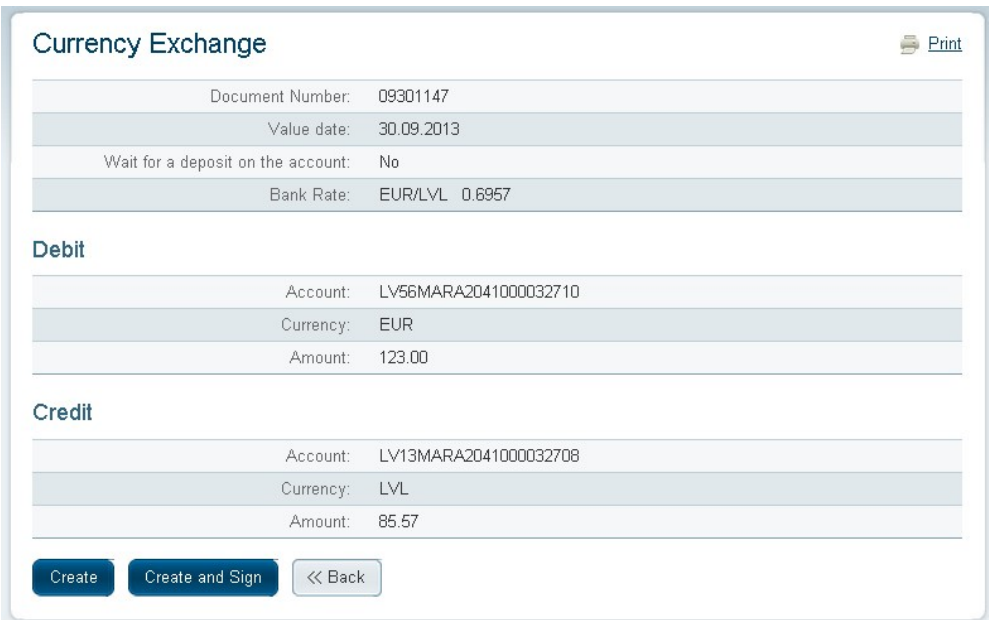
Here You can perform currency exchange transactions.



Following fields should be filled in:

- **Document Number** – ID number assigned by eBank. You can also input Your own number.
- **Value date** – date of currency exchange executing. You can input also future date.
- **Wait for a deposit on the account** – if at the moment of currency exchange creating there is not enough funds in current accouny, then by selecting this checkbox, transaction will wait for incoming funds.
- **From** – debit account for currency exchange.
- **To** – credit account for currency exchange.
- **Amount** – choose currency and amount.

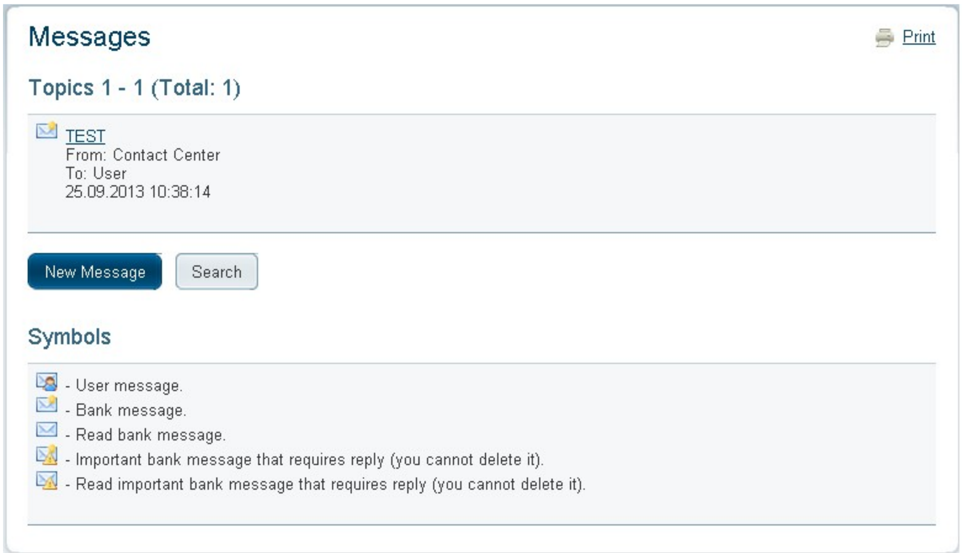
Then press ***„Calculate"*** and sign transaction.



3.6. Messaging

3.6.1. Messages

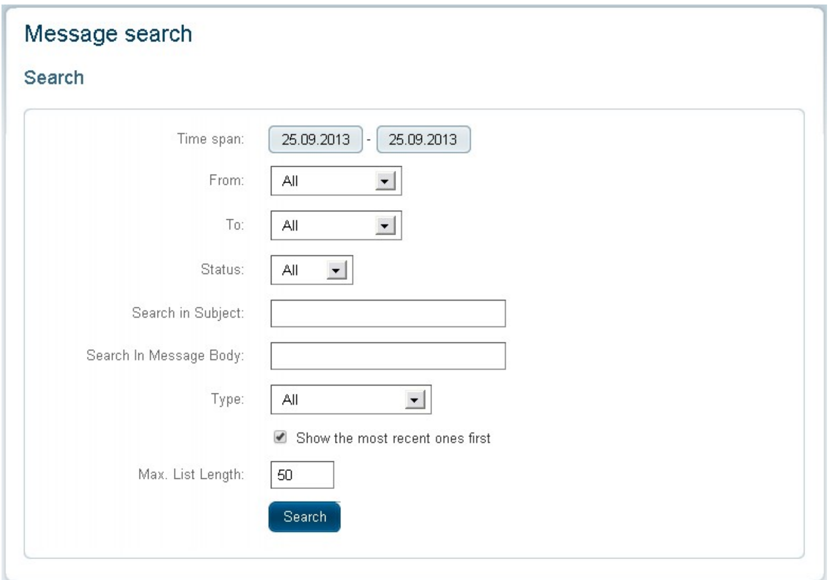
Here You can send to Bank messages and orders, as well as Bank can send You information. Messages are divided by themes and symbols, which show the type of message. Bank has the possibility to send You important message, which cannot be deleted.



Any message can be read by clicking on its name. You can answer to it or delete it with according action buttons.

To create new message, You need to press „***New Message***" – then fill in „***Subject***" and „***Message***". For sending the message press „***Send***", to delete written text press „***Reset***" and for going back to message list press „***Back***".

3.6.2. Search messages



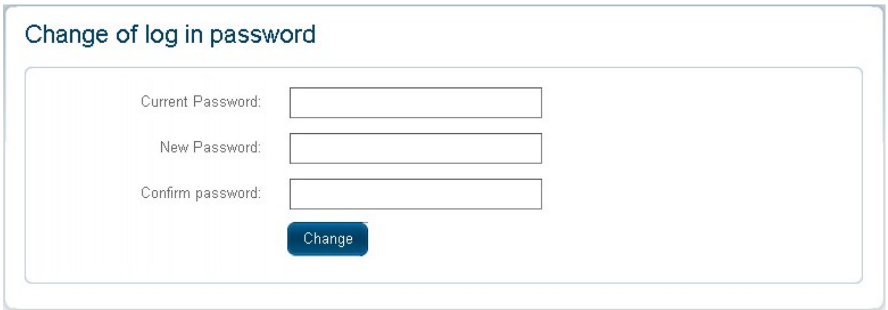
You can search messages by:

- Time span;
- sender: (From:);
- receiver: (To:);
- status: read or unread message;
- search in subject (theme or words in subject);
- search in message (words in message);
- message type (answer required or not).

3.7. Settings

3.7.1. Change Password

Here You can change eBank log in password.

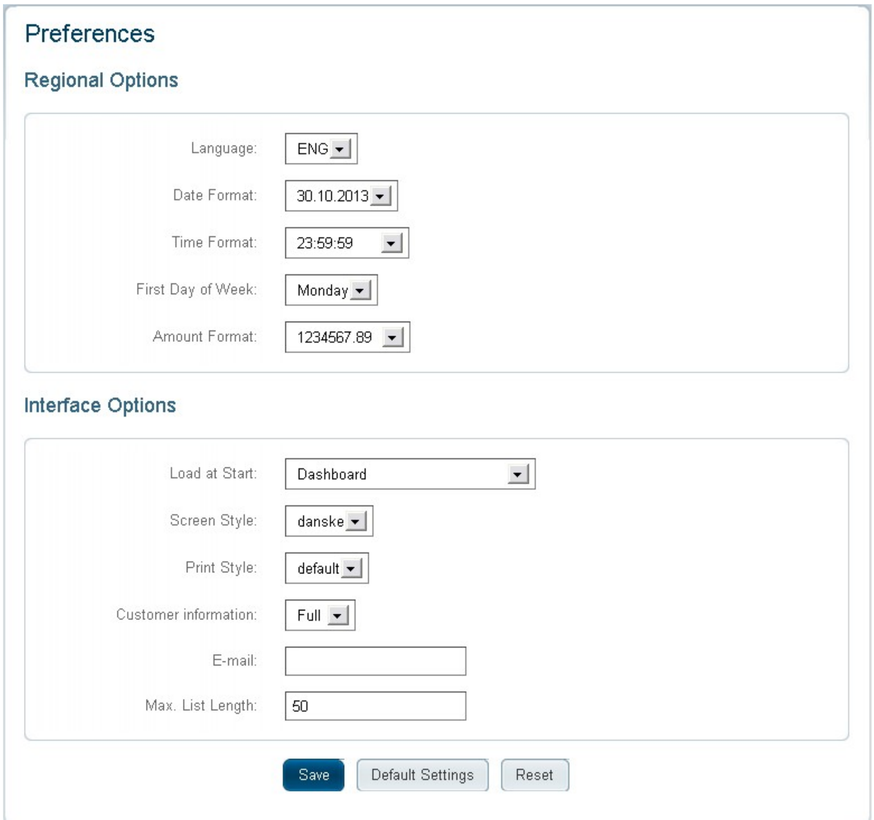


Input current password and two times Your new password.

Always immediately change password, if You are logging in with Bank's assigned password!

3.7.2. Preferences and language

Here You can adjust settings for Your needs.



Language – choose the most appropriate language for You;

Date Format – set date format:

- YYYY – full year (2007)
- YY – short year (07)
- MM – month
- DD – day
  (e.g., DD/MM/YYYY)

Time Format – set time format:

- HH24 – 24 hour format
- HH12 – 12 hour format
- MI – minutes

- SS – seconds
- AM – morning and evening time (AM/PM)
  (e.g., HH24:MI:SS or HH12:MI:SS AM, or HH24:MI)

First Day of Week – choose how will start calendar week.

Amount Format – choose separator sign.

Load at Start – choose menu that will appear first after log in.

Screen Style – choose Your favourite screen style.

Print Style – choose Your favorite print style.

Customer information

- Full – in places where customer info is displayed, will be shown name, surname, personal/legal code and address;
- Brief – in places where customer info is displayed, will be shown only name, surname.

E-mail – input Your e-mail.

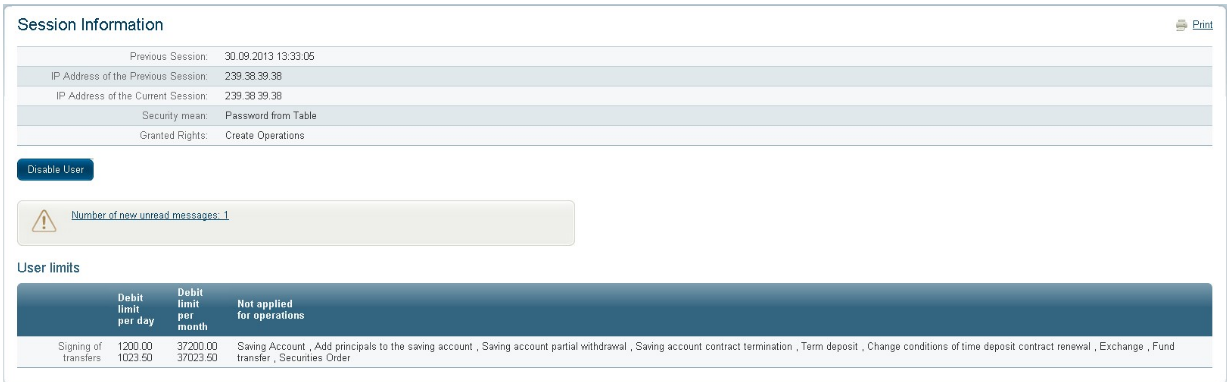
Max. List Length – max symbols in lists.

3.7.3. Dashboard Settings

Here You can customize start page content, account settings and messages settings.

3.7.4. Session Information

This menu opens automatically if since last session time there are processed or rejected transactions in eBank.



Here You can see:

- Previous session time;
- IP address of previous session;
- IP address of current session;
- Security mean of user;
- Granted rights to user;
- Transaction signing tool;
- For companies there are visible also user signing rights level (A, B);
- Last processed and rejected transaction number.

By pressing "***Disable user***", You can block access to eBank. You will be able to restore it only in Customer Service Centre!

Attention!
If You notice, that last session time do not corresponds to time, when You last used eBank or do You notice any other suspicious actions, immeadiately change user password and contact Bank by phone +371 67 959 599 (during working days from 8.30 till 18.00).

3.7.1. Agreements

In this menu You can see list of agreements.

Agreements

Print

Customer

Name / Company Name:	Zīle Kaspars
Code:	010207-10207
Address:	Rīga, LV 1039, Latvija

Contract No.	Product name	Valid from	Valid till	Amount	Currency	Account
IB_I/132702	Internet Bank	23.09.2013	23.09.2043	0.00	LVL	LV13MARA2041000032708
SA-140967	Savings Account	30.09.2013	30.09.2014	0.00	LVL	LV93MARA2041000032723
SA-140939	Savings Account	30.09.2013	30.09.2014	0.00	LVL	LV77MARA2041000032720

3.8. End of session

To end Your active eBank session, press „***Logout***".

4. Data security

Internet browser security

Data transfer channel between Bank and Customer is provided by SSL (*Secure Sockets Layer*) protocol, which is using 128 bit data encrypting algorithm. SSL protocol ensures safe work session without third party interference. In order to login into eBank, always choose Bank's home page, and make sure home page address is https://ebanka.danskebank.lv/.

If You have any suspections about opened eBank page safety, then You can perform following check-up:

- Click on key pictogram on upper left corner of web browser before web-address field or on right corner after web-address field (*Internet Explorer 7*, *Internet Explorer 8, Safari*)
- Check if certificate's information is following: *Issued to*: **ebanka.danskebank.lv**, *Issued by*: **GlobalSign Organization Validation**

Certificate's information window can look different depending on browser type.

Also it is advisable to check chain of certificates – to make sure that there are no middle sections. It can be done by pressing "**Certification path**" in *Internet Explorer* or "**Details**" in *Mozilla Firefox*.

Security of passwords and codes

- do not store passwords and PIN codes in places available to others;
- do not store code cards, calculators, PIN codes and passwords in one place;
- do not write down PIN codes and passwords without encrypting;
- use Bank's home page for login into eBank.

Security of computer

- always follow up who's using Your computer;
- lock computer with password during Your absence;
- use newest internet protection tools;
- regularly update Your browser;
- regularly update antivirus software.

Fraudulent e-mails and phone calls

- do not believe in phone calls, SMS or e-mails, where are asked Your password or other data, even if it appears as from Bank;
- do not click on links in suspicious e-mails.

Transaction control

- regularly check account statements;
- in case of suspicios transactions immediately inform Bank.

In case of code card or code calculator please immediately inform Bank by phone +371 67 959 599 (on working days from 8.30 until 18.00). After Bank's working hours Your call will be forwarded to SIA "First Data Latvija" and operators will register Your call.