Gibraltar International Bank

E-BANKING

RETAIL USER GUIDE (ANDROID)



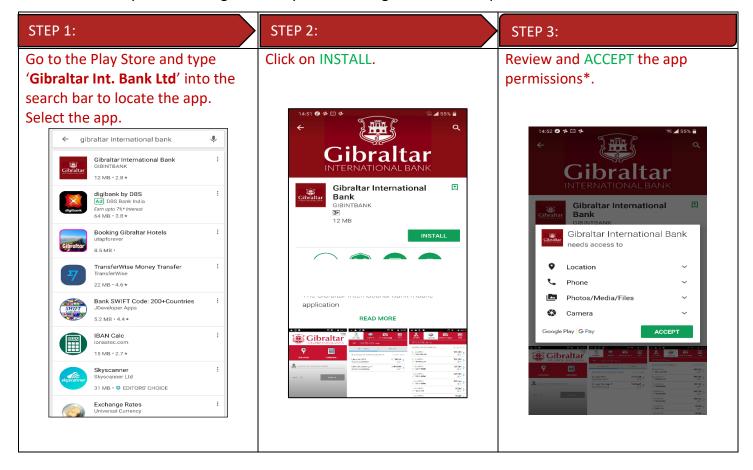
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1 Getting started: how do I install the app?

In order to install the Gibraltar International Bank's Android app successfully onto your phone, you will need the following:

- A Gibraltar International Bank account.
- An activated E-Banking account with us.
- An Android smartphone.
- Internet access.
- Access to your E-Banking account: your E-Banking username and password.



If you have any issues with the Mobile Banking app installation process, please don't hesitate to contact us.

Telephone : +350 200 13900

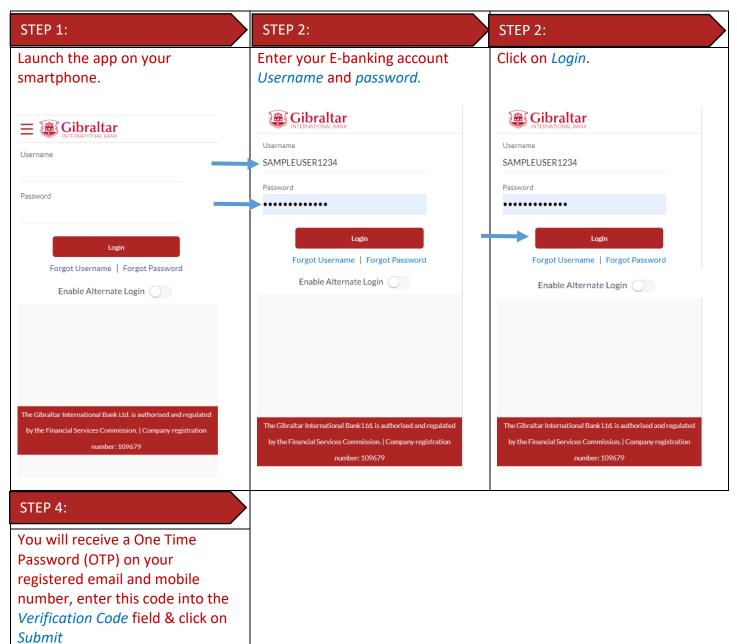
Email : gibraltar@gibintbank.gi

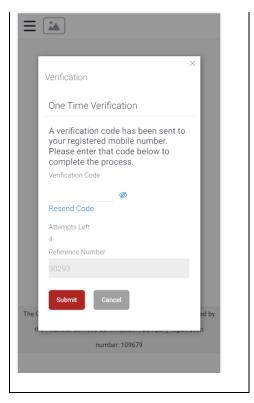
*Protection of your privacy and the security of your personal information are very important to us. All information provided by you is protected by us, please refer to our <u>Privacy Policy</u> for more details.

2 Getting started: how do I login?

To access the features of Gibraltar International Bank's Android app, you must first login using your E-Banking account username and password.

Launch the Gibraltar International Bank's Android app. Use your E-banking account Username and Password provided by us to login.





If you have forgotten your username; please click on 'Forgot Username. Refer to <u>Section 5</u> for detailed instructions.

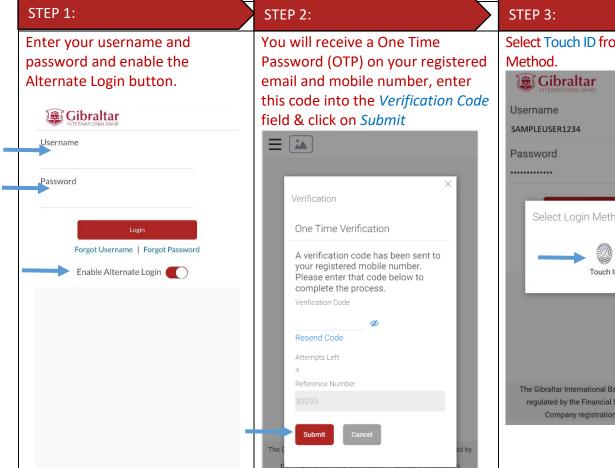
If you have forgotten your password; please click on 'Forgot Password'. Refer to <u>Section 6</u> for detailed instructions.

3 Alternate Login

You can also setup alternate login i.e. biometric login by checking the Enable Alternate Login button. Enter your credentials and click on login. You will be challenged with an OTP. Once successful OTP validation, you will be asked to select the Login method - Touch ID. A message will be prompted for the application to store your Touch ID. Press on Allow. You will get a screen where you have to enter your fingerprint. On successful verification you will be taken to the dashboard.

Once alternate login is registered, Next time when you open the application, you have the option to login with credentials or with biometric. To login with biometric, click on Login with Fingerprint, enter your fingerprint on successful verification you will be taken to the dashboard.

3.1 Finger Print Registration



Select Touch ID from the select Login



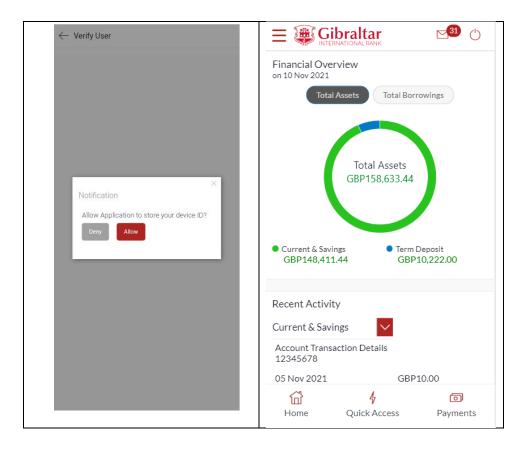
STEP 4:

A message will be prompted to allow the application to store your device ID. Click on Allow.

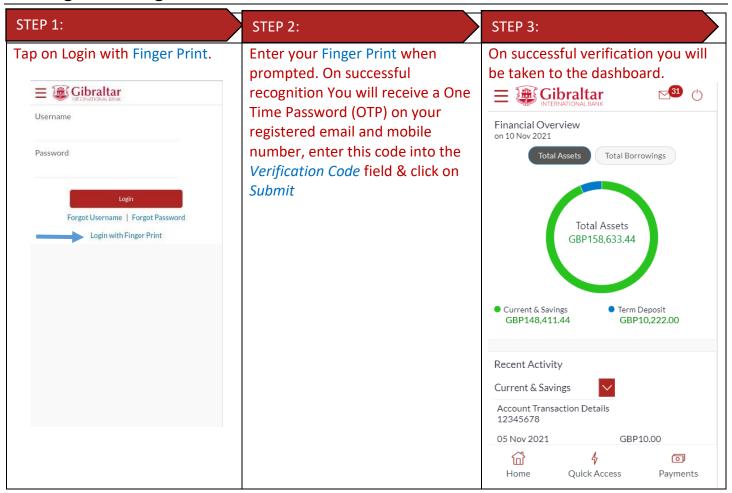
STEP 5:

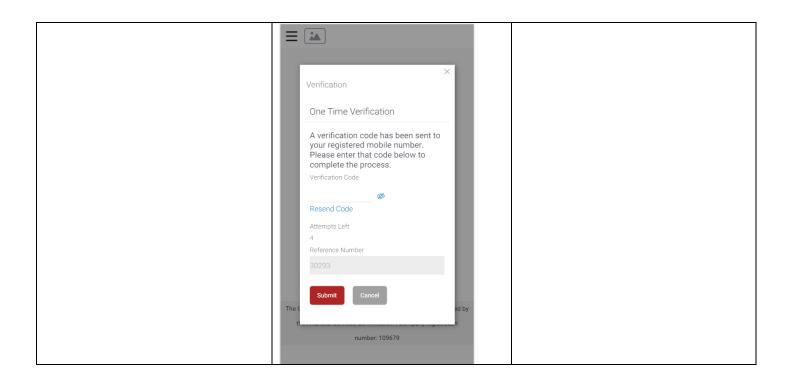
Enter your Finger Print when prompted. On successful verification you will be taken to the dashboard.

number: 109679



3.2 Login with Finger Print



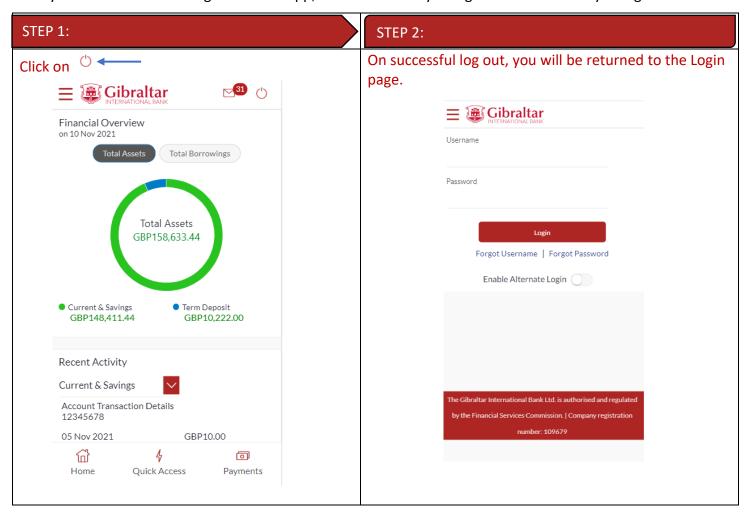


4 What is session timeout?

Session timeout occurs when you do not perform any action on the GIB app for 10 minutes. If you are inactive for 10 minutes, to protect your account, the app will log you off. If you wish to continue to transact on the app, please login again.

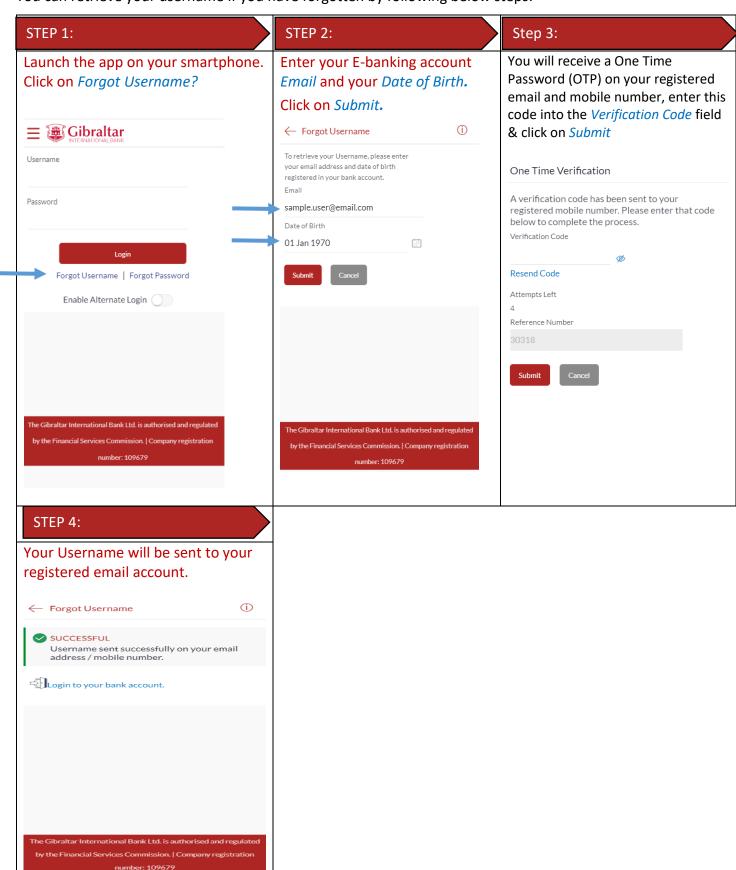
5 Logging out

Once you are done transacting on the GIB app; we recommend you log out and not leave you login idle.



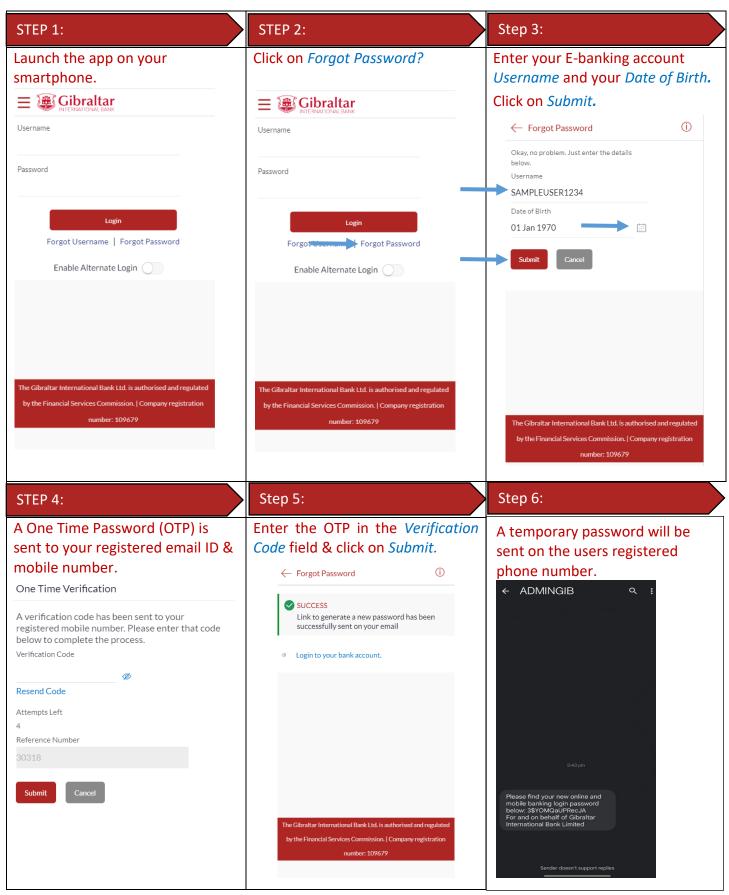
6 What do I do if I forget my Username?

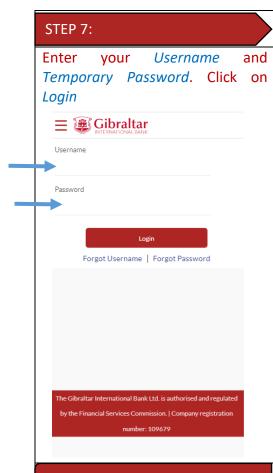
You can retrieve your username if you have forgotten by following below steps.



7 What do I do if I forget my password? (reset password)

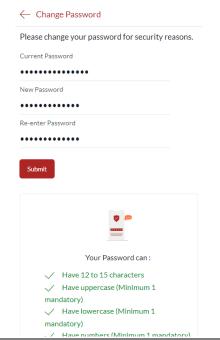
You can reset your password if you forget your password.





STEP 8:

Enter the temporary password as current password. Enter new password according to the password policy.



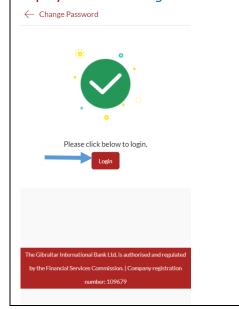
Password requirements:

To ensure your account is secured by a strong password, your password must

- 1) Have 12 to 15 characters
- Have uppercase (Minimum 1 mandatory)
- 3) Have lowercase (Minimum 1 mandatory)
- 4) Have numbers (Minimum 1 mandatory)
- 5) Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,\$)
- 6) Not contain consecutive characters more than 2
- 7) Not contain identical characters more than 2
- 8) Not be a common password

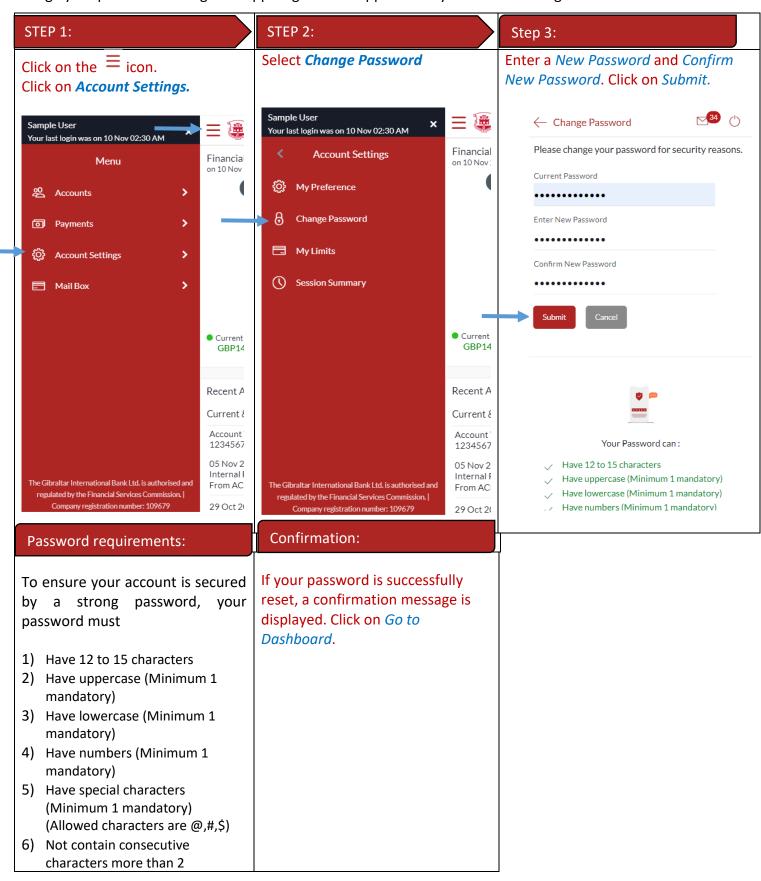
Confirmation:

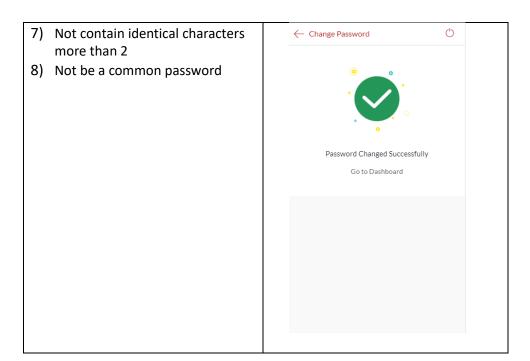
If your password is successfully reset, a confirmation message is displayed. Click on *Login*.



8 How do I change my password after I login?

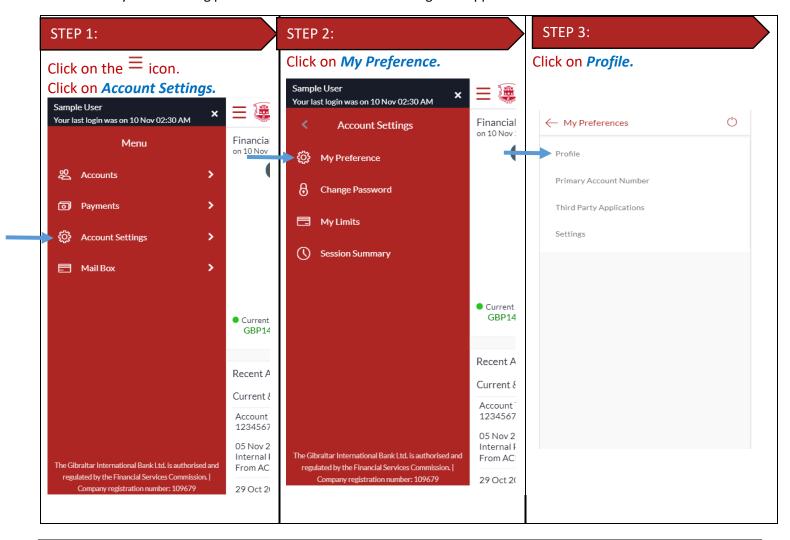
To keep your GIB account secure, we recommend you change your password at regular intervals. You can change your password through the app. Login to the app and carry out the following:

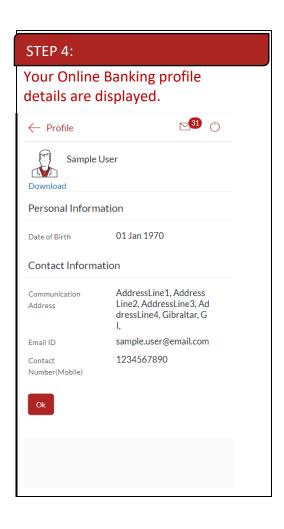




9 How do I view my profile details?

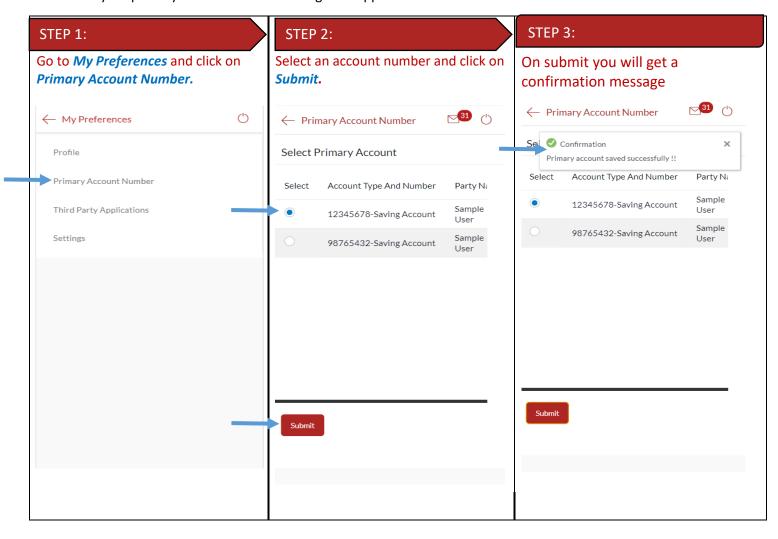
You can view your E-Banking profile and other information through the app.





10 How do I set my Primary Account Number?

You can set your primary account number through the app.



11 What are the features of the Dashboard?

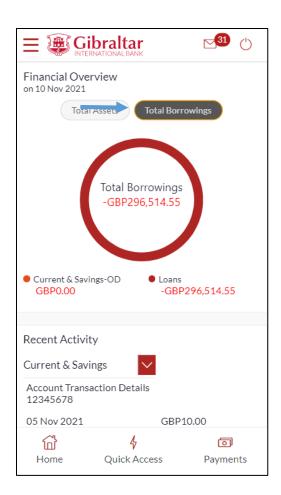
The Dashboard provides you an overview of your account and quick access to frequently used features.

11.1 Financial Overview

The Financial Overview section displays

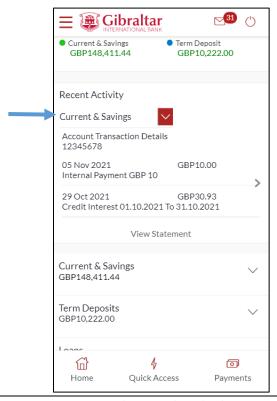
- 1) The total positive available balance across all your current and savings accounts and term deposits as total assets.
- 2) The total negative available balance across all your current and savings accounts and outstanding balance in loan accounts as total borrowings.





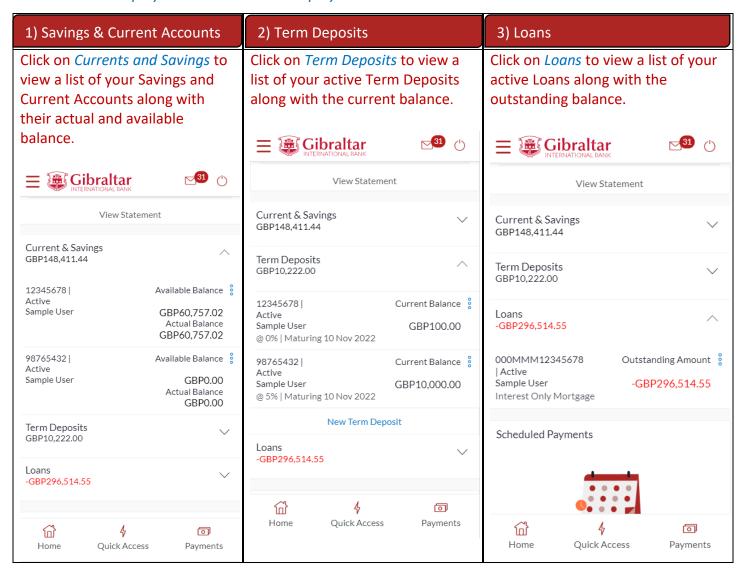
11.2 Recent Activity

Scroll to the *Recent Activity* section of the Dashboard; to view summary of the most recent activities or transactions corresponding to the account type and account number.

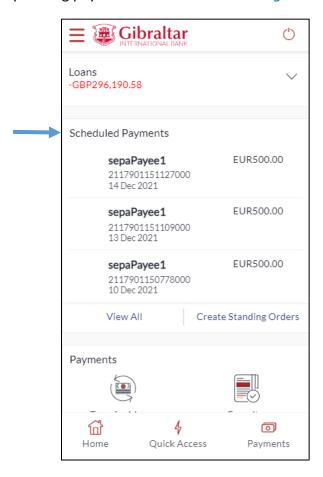


11.3 Savings & Current Accounts, Term Deposits, Loans details through the Dashboard

- 1) Savings & Current Accounts: scroll to the Savings & Current Accounts for the count of the accounts and total available balance across all accounts (displayed in GBP). Click on the to access quick links to Account Details, View Statement and Statement Download
- 2) Term Deposits (TD): scroll to the *Term Deposits* for the count of active term deposit accounts and total balance across all accounts (displayed in GBP). Click on the * to access quick links to *Term Deposit Details* and *View Statement*
- 3) Loans: scroll to the *Loans* for the count of active loan accounts and total outstanding balance across all loan accounts (displayed in GBP). Click on the ⁸ to access quick links to *Loan Details*, *View Statement*, *Loan Drawdown Enquiry* and *Loan Schedule Enquiry*.



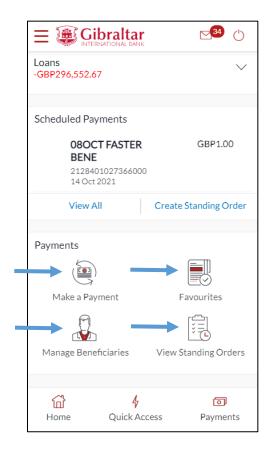
Scroll to the *Scheduled Payments* section of the Dashboard; to view the most recent upcoming payments. Click *View All* to view all the upcoming payments. Click *Create Standing Orders* to setup new Standing Order



11.5 Payments

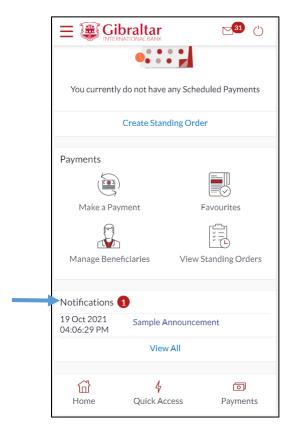
Scroll to the *Payments* section of the dashboard to access quick links to all primarily used functionality. The following transactions can be initiated from this section:

- Make a Payment
- Favourites
- Manage Beneficiaries
- View Standing Orders



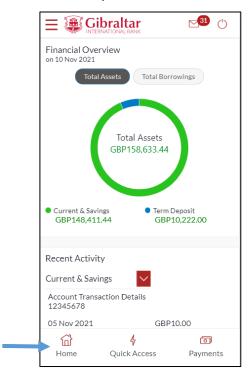
11.6 Notifications

The notification widget enables the user to view the notifications sent by the bank. Click *View All* to view all the notifications sent by the bank.



There are 3 quick link buttons at the button of the dashboard for easy access of frequently used transactions.

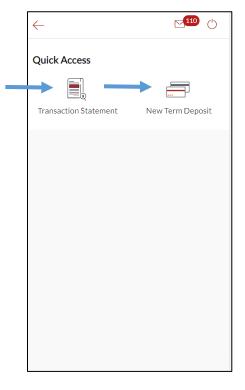
On clicking Home, the dashboard will reload, and you will be taken to the start of the dashboard page.



On clicking Quick Access, you will be taken to menu selection containing -

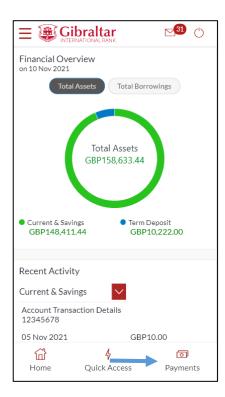
- Transaction Statement
- New Deposit

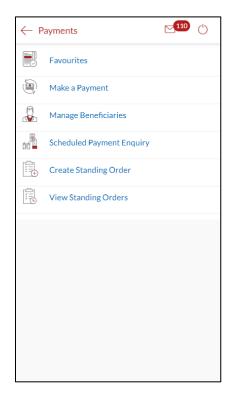




On clicking Payments, you will be taken to a menu selection containing -

- Favourites
- Make a Payment
- Manage Beneficiaries
- Scheduled Payment Enquiry
- Create Standing Order
- View Standing Orders

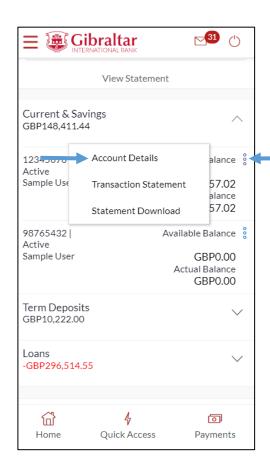


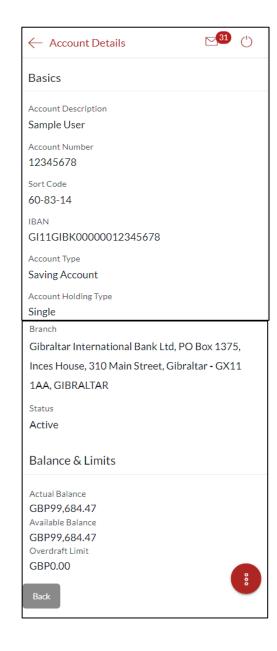


12 How do I view details of my Savings and Current Accounts?

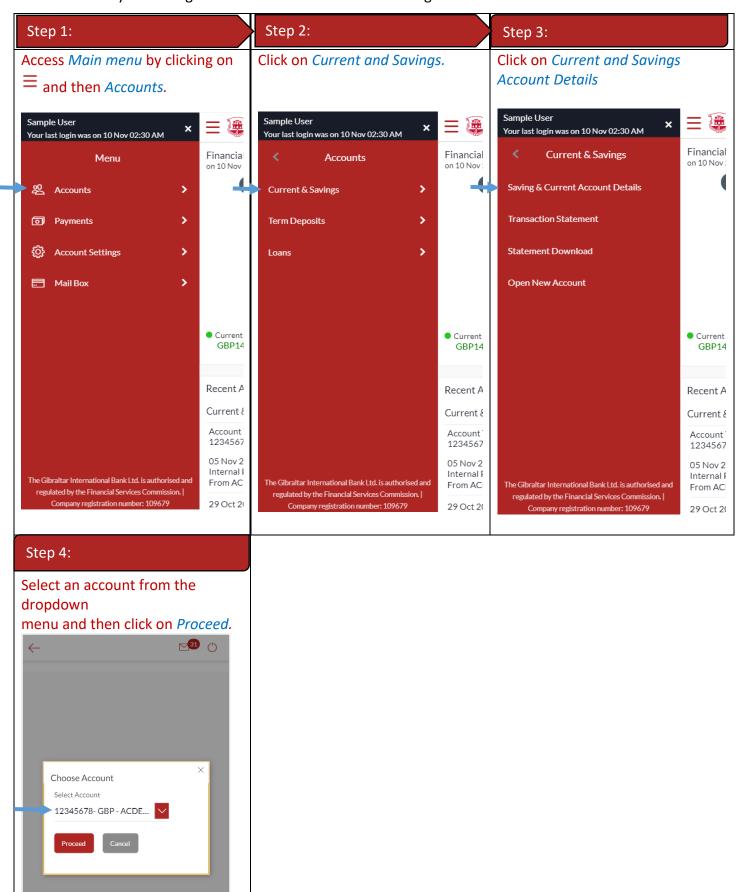
12.1 Account Details through the *Dashboard*

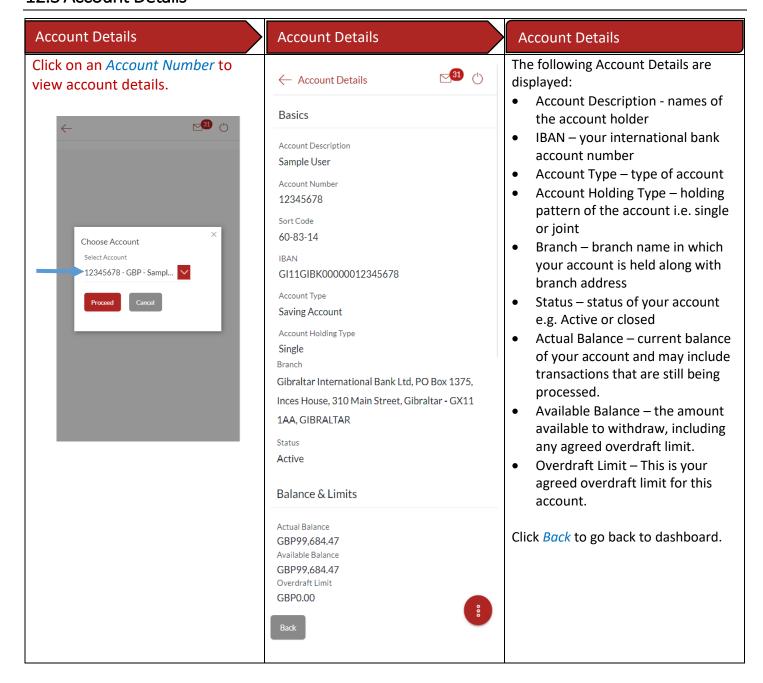
You can access your Savings and Current Account details through the Dashboard. Go to the *Current and Savings* section of the dashboard. Click on the three dots and select *Account Details*.





You can access your Savings and Current Account details through the Accounts Menu.

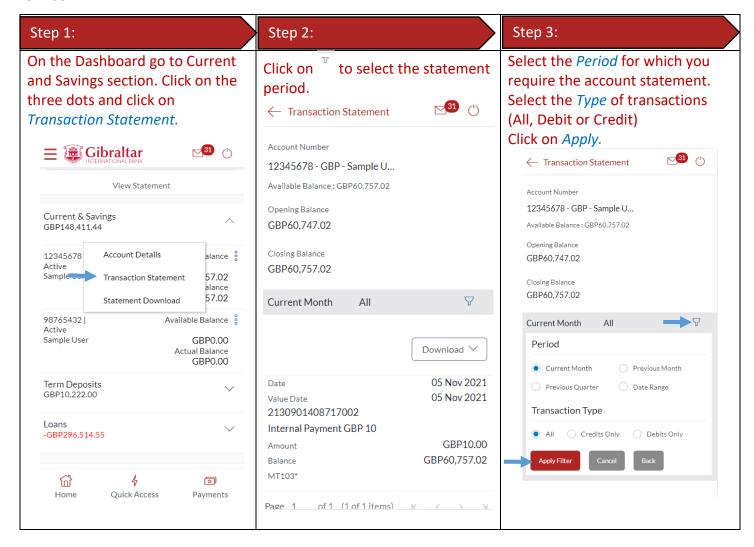


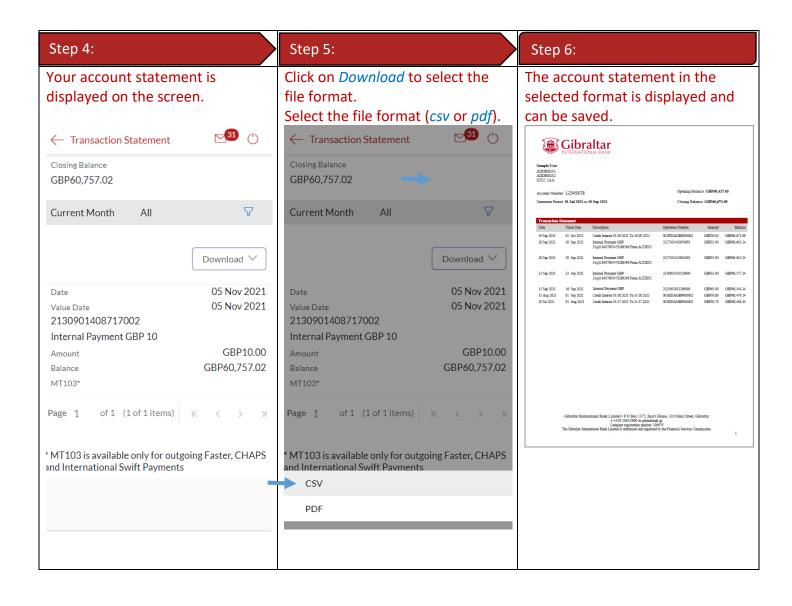


13 How do I view and download my Current & Savings Account statement?

13.1 Current & Savings Transaction Statement through the Dashboard

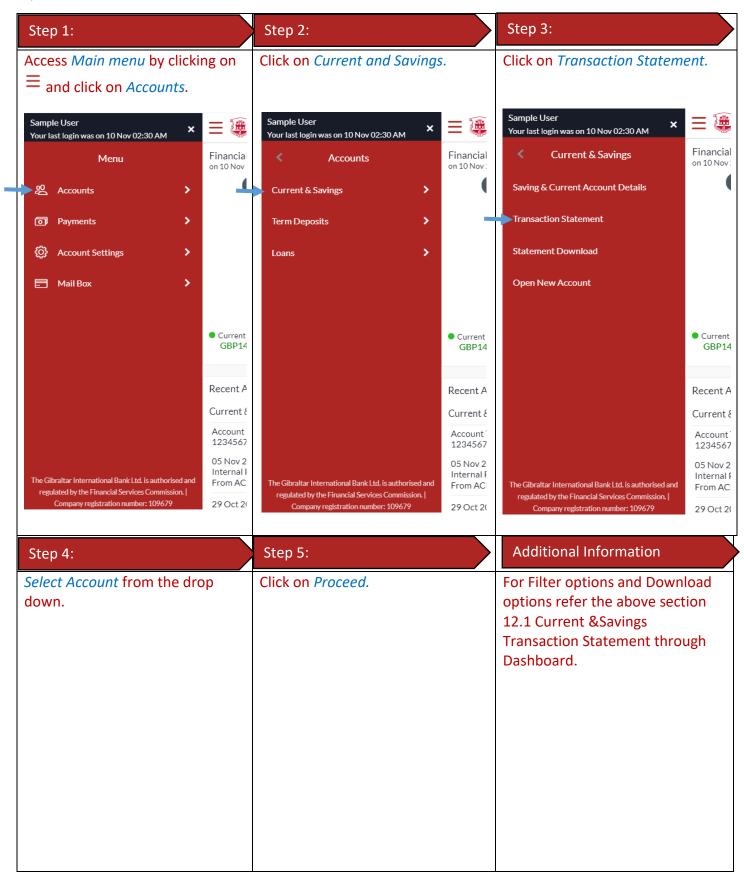
You can view and download your account statements for the current month, previous month, previous quarter or a date range. Account statement can be downloaded in PDF & CSV (comma-separated values) format.

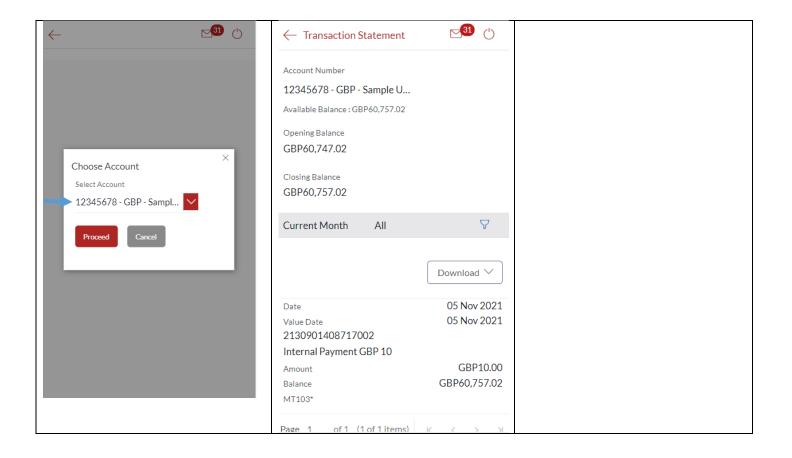




13.2 Current & Savings Transaction Statement through the Accounts Menu

You can access Transaction Statement through menu. Transaction Statement can be downloaded in PDF & CSV (comma-separated values) format.

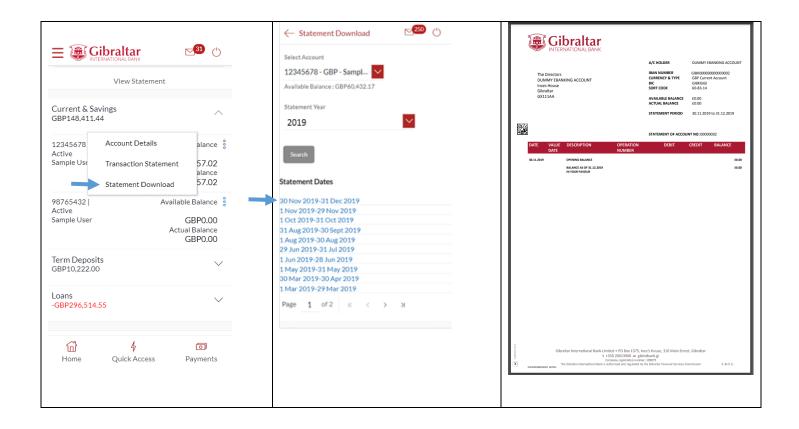




13.3 Current & Savings Statement Download through the *Dashboard*

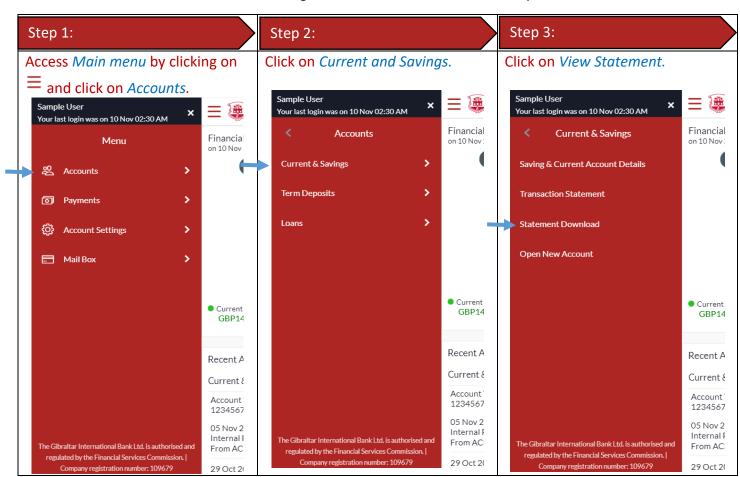
You can download periodic statements of your account in PDF format through the dashboard.

Step 1:	Step 2:	Step 3:
On the Dashboard go to Current and Savings section. Click on the three dots and click on Statement Download	Account Number will be defaulted to the selected account from Dashboard and Statement Year will be defaulted to Current Year. All statements generated for the selected account for the current year will be available for view and download.	Click on the Statement Period hyperlink to download the required statement in .pdf format



13.4 Current & Savings Statement Download through the Accounts Menu

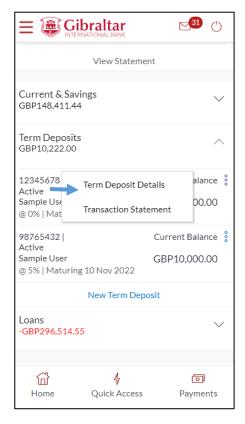
You can also access Statement Download through Accounts Menu and download the periodic statements.

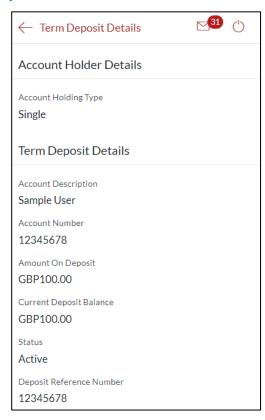


14 How do I view details of my Term Deposit Accounts?

14.1 Term Deposit details through the *Dashboard*

You can access your Term Deposit account details through the Dashboard. Go to the *Term Deposits* section of the dashboard. Click on the three dots and select *Term Deposit Details*.

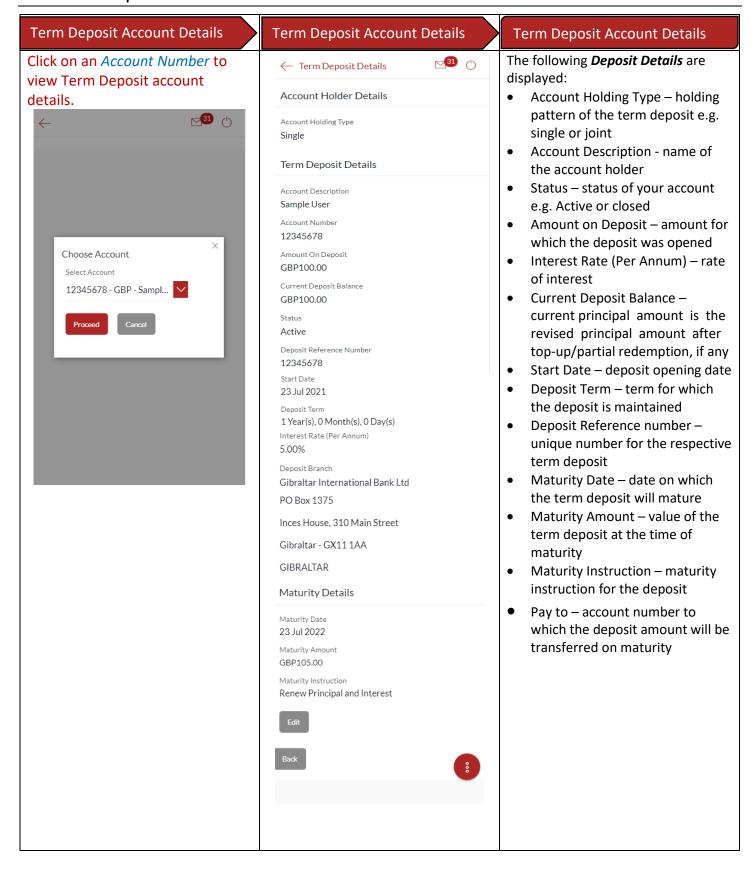




14.2 Term Deposit details through the Main Menu

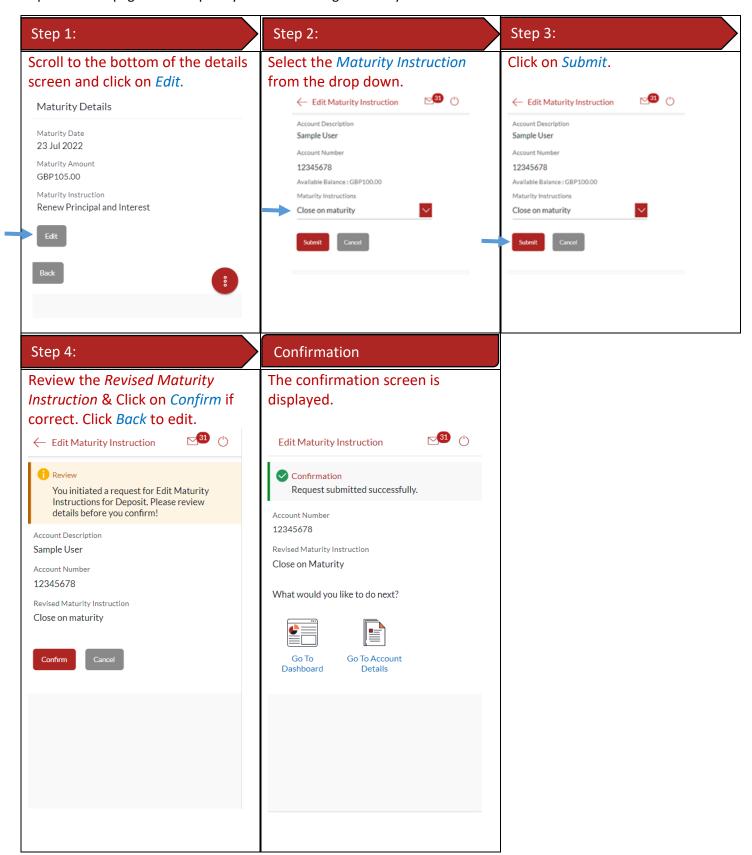
You can access your Term Deposit account details through the Main Menu.





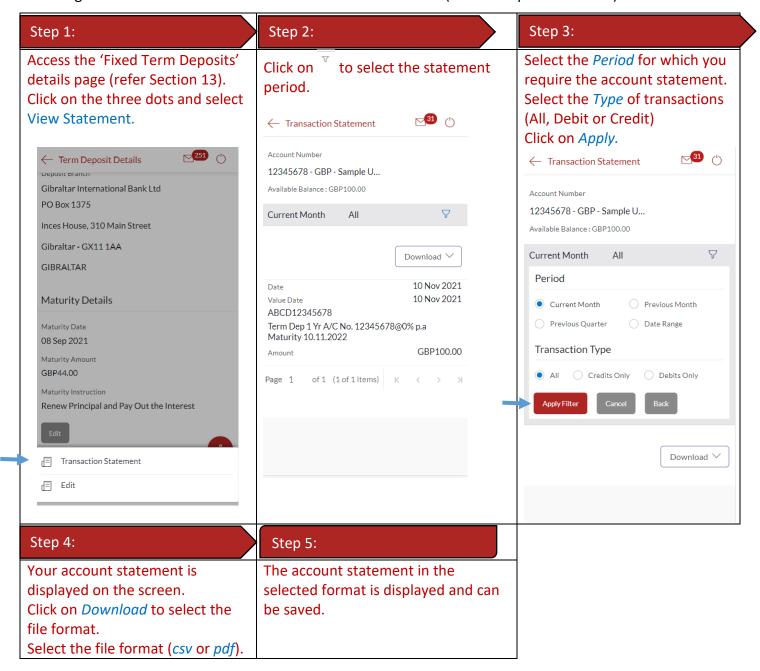
15 How do I change my Term Deposit maturity instructions?

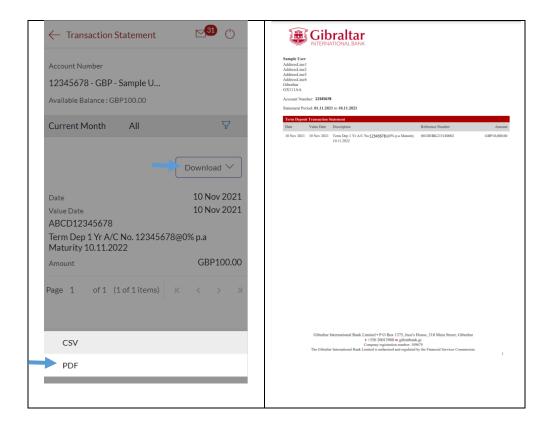
You can change the term deposit maturity instructions from the Term Deposit details page. Navigate to the Term Deposit details page of the deposit you wish to change maturity instructions for as described in Section 13.3 above.



16 How do I view and download my Term Deposit Account statement?

You can view and download your TD statements for the current month, previous month, previous quarter or a date range. Account statement can be downloaded in PDF & CSV (comma-separated values) format.



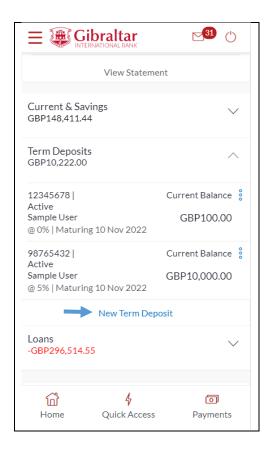


17 How do I book a new Term Deposit?

You can book a new term deposit by debit to your Savings or Current account through the GIB app.

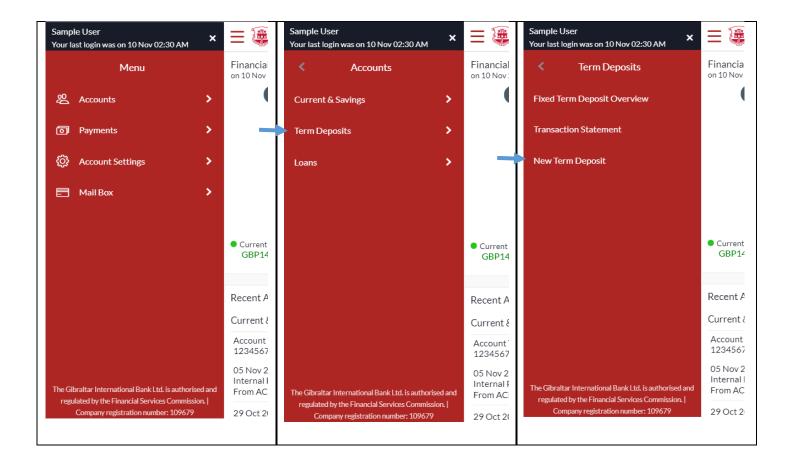
17.1 Book a new Term Deposit through the *Dashboard*



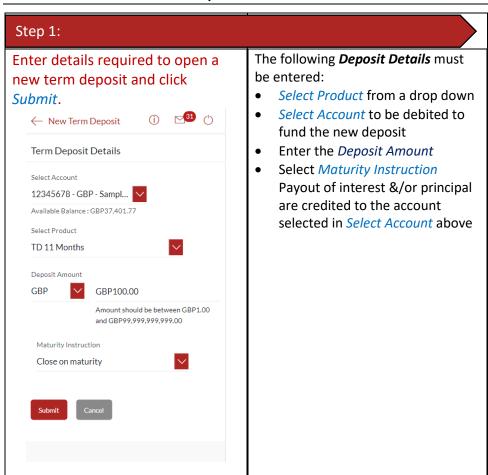


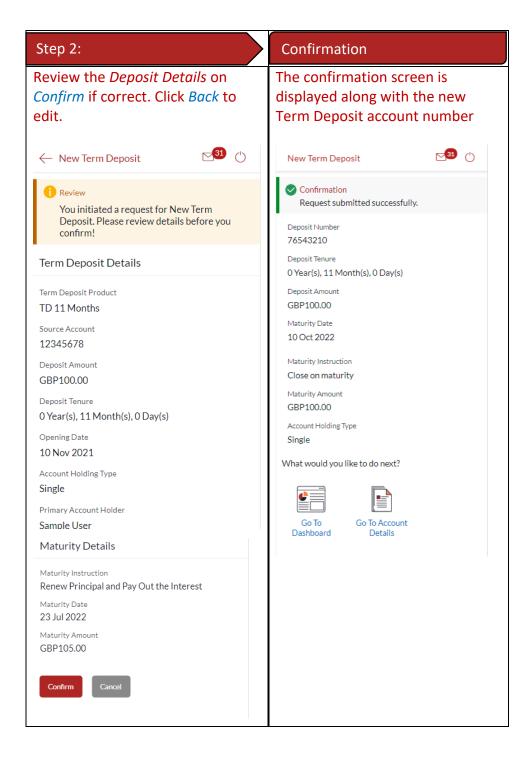
17.2 Book a new Term Deposit through the Accounts Menu

Step 1:	Step 2:	Step 3:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Accounts</i> .	Click on Deposits.	Click on New Term Deposit.



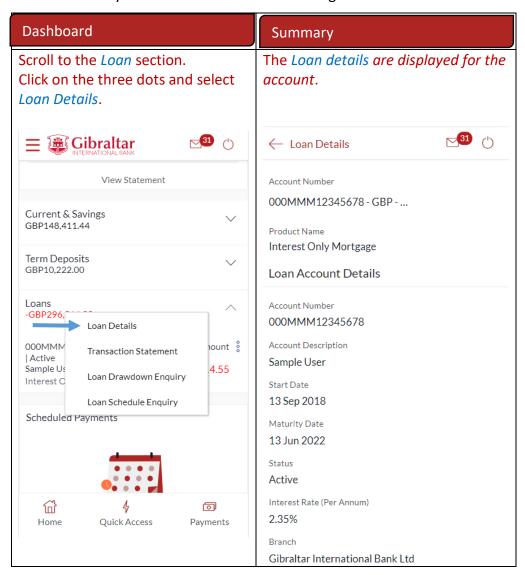
17.3 Book a new Term Deposit



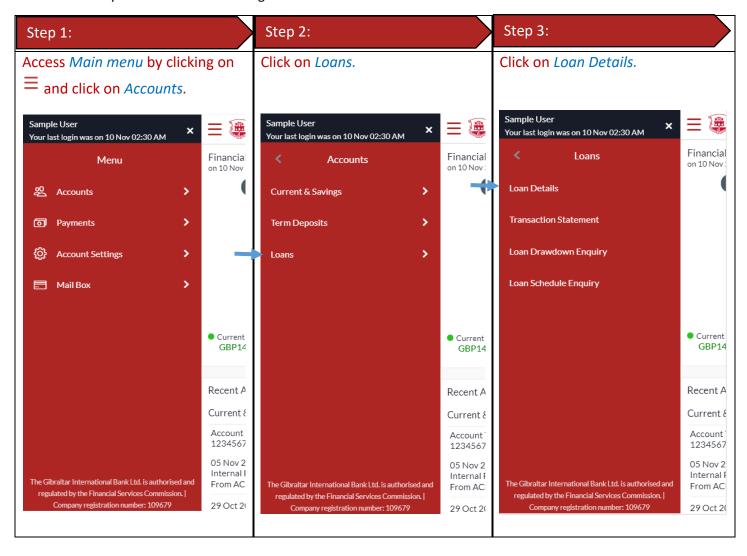


18.1 Loan Account Details through the Dashboard

You can access your Loan Accounts details through the Dashboard.

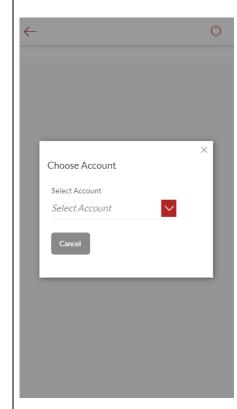


You can access your Loan Account through the Accounts Menu.

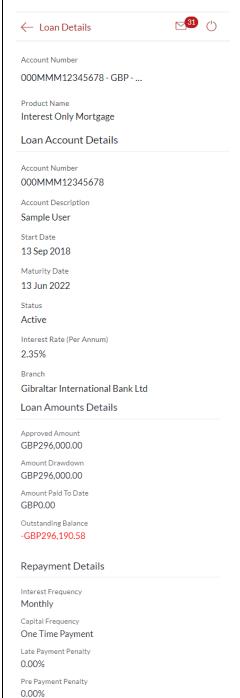


Loan Account Details

Click on an *Account Number* to view loan account details.



Loan Account Details



Loan Account Details

The following Loan Account Details are displayed:

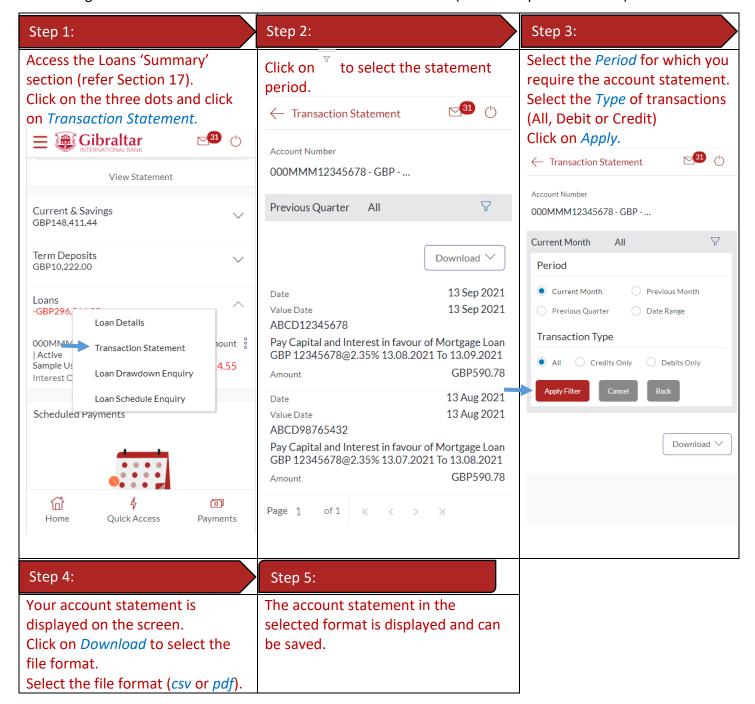
- Account Description names of the account holder
- Start Date loan account opening date
- Maturity Date date on which the loan account will mature
- Status status of your account e.g. Active or closed
- Interest Rate (Per Annum) rate of interest payable
- Loan Original Approved Amount
 sanctioned loan amount
- Amount Drawdown the amount drawn down (utilized)
 Amount Paid To Date –capital amount paid in instalments till date
- Outstanding Balance outstanding principal + interest arrears, if any
- Interest Frequency interval at which the interest is to be paid.
- Capital Frequency interval at which the principal is to be repaid.
- Late Payment Penalty late payment interest rate applicable if any on the loan
- Prepayment Penalty –
 prepayment interest rate
 applicable if any on the loan
- Term duration for which the loan amount was sanctioned in terms of years/months/days
- Total Instalments total number of scheduled payments made towards repaying the loan
- Remaining Instalments number of scheduled payments remaining towards repaying the loan completely
- Next Instalment Date date on which next instalment to be paid

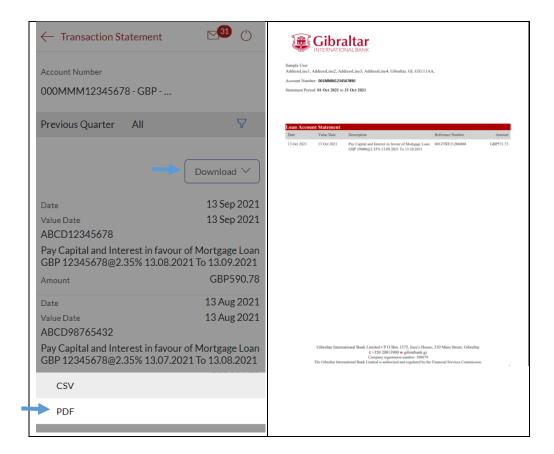
Loan Instalments Loan Term 45 months Total instalments 45 Remaining Instalments 11 Next Instalment Date 13 Aug 2021 Next Instalment Amount GBP590.78 Arrears Outstanding Capital Amount GBP0.00 Interest Arrears GBP0.00 Late Payment Charges GBP0.00 Other Fees GBP0.00 Other Fees GBP0.00

- Next Instalment Amount amount to be paid as next instalment
- Outstanding Capital Amount amount due on the loan principal after having missed one or more repayment instalments i.e.
 Outstanding principal amount
- Interest Arrears amount due towards loan interest payment in case of missed instalments
- Late Payment Charges charges levied on any late payment of a loan instalment
- Other Fees miscellaneous fees applicable on the loan account

19 How do I view and download my Loan Account statement?

You can view and download your loan statements for the current month, previous month, previous quarter or a date range. Account statement can be downloaded in PDF & CSV (comma-separated values) format.



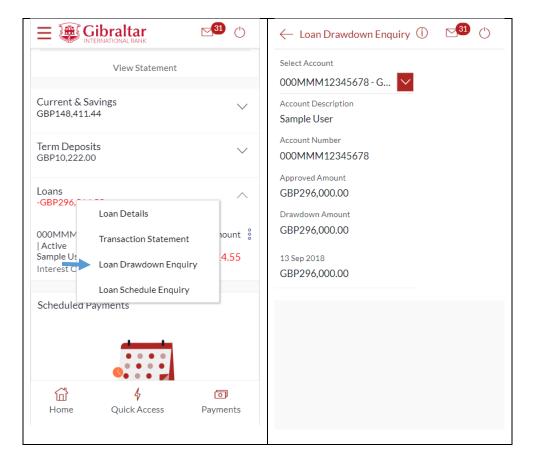


20 How do I view the amount of loan I have utilized (loan drawdown)?

20.1 Loan Account Drawdown through *Dashboard*

You can view the Loan account drawdown (amount of loan utilized) from the Dashboard.

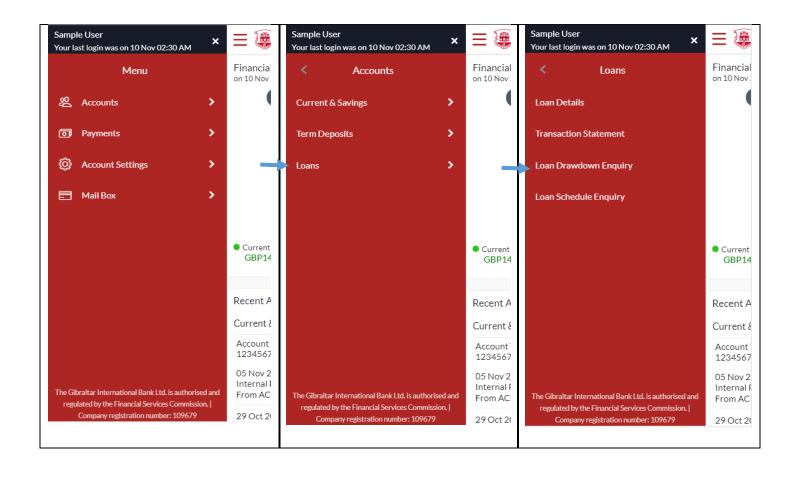
Step 1:	Step 2:
Scroll to the <i>Loans</i> section of the	Click on Loan Drawdown Enquiry.
Dashboard.	



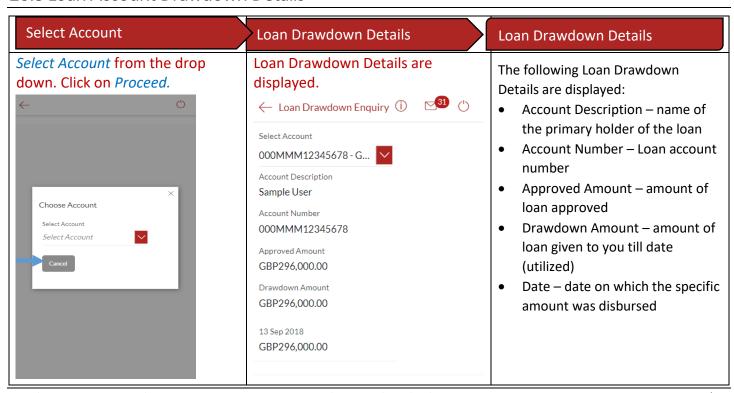
20.2 Loan Account Drawdown through the Main Menu

You can view the loan drawdown details through the Main Menu.

Step 1:	Step 2:	Step 3:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Accounts</i> .	Click on Loans.	Click on Loan Drawdown Enquiry.



20.3 Loan Account Drawdown Details

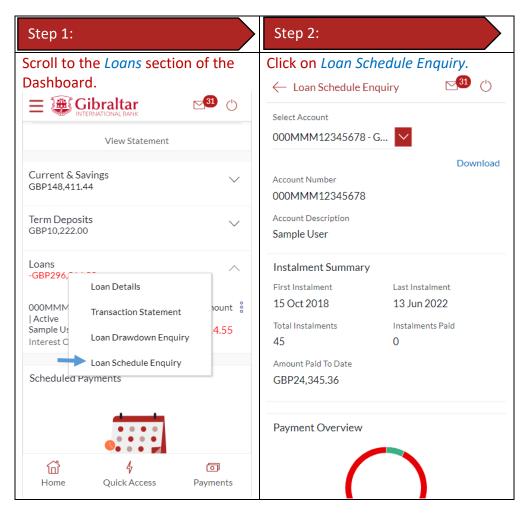


21 How do I view the Loan Schedule?

Loan Schedule provides the repayment schedule for the loan.

21.1 Loan Schedule Enquiry through *Dashboard*

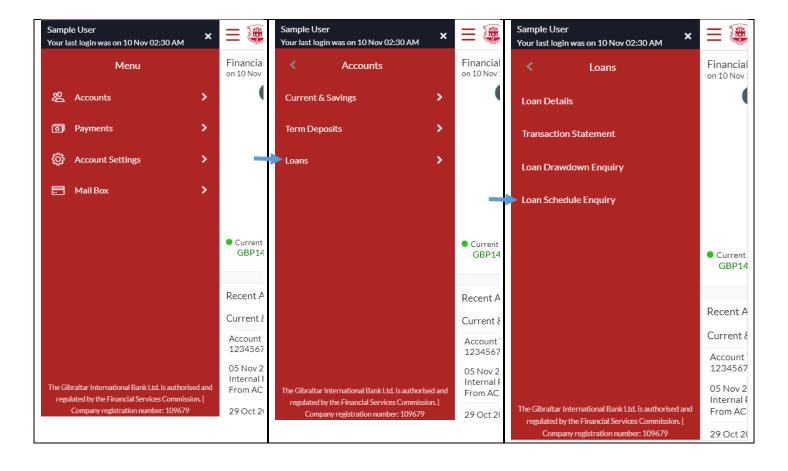
You can view the Loan schedule from the Dashboard.



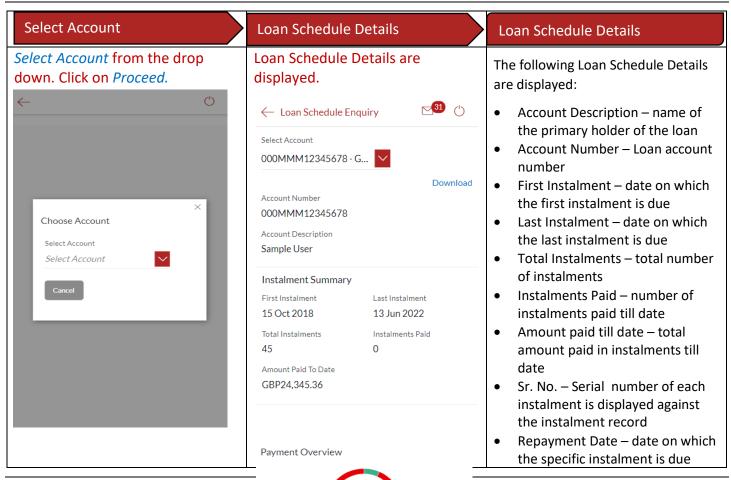
21.2 Loan Schedule Enquiry through the Main Menu

You can view the amount of loan utilized (loan drawdown) details through the Accounts Menu

Step 1:	Step 2:	Step 3:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Accounts</i> .	Click on Loans.	Click on Loan Schedule Enquiry.



21.3 Loan Schedule Details

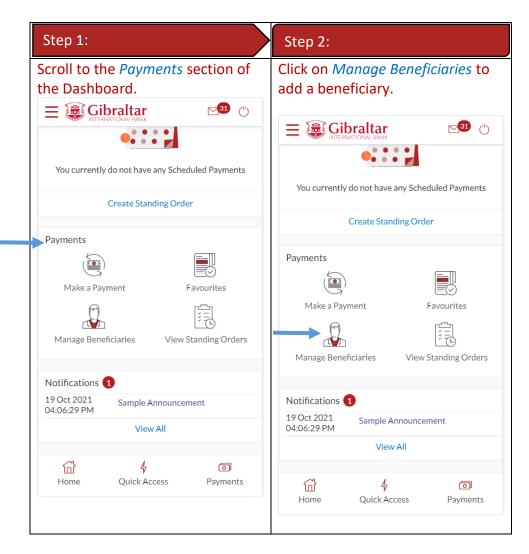


Due Date Principal Interest Instalment Unpaid Instal Due Date Principal Interest Instalment Unpaid Instal K <	 Principal – principal amount that is due corresponding to the instalment date Interest - interest amount that is due corresponding to the instalment date Charges – charges due corresponding to the instalment date Instalment – total instalment amount that is due corresponding to the instalment date Unpaid Instalment – amount that is to be paid, if at all, on the specific instalment date Unpaid Instalment date Specific instalment date
---	--

22 How do I add a Beneficiary?

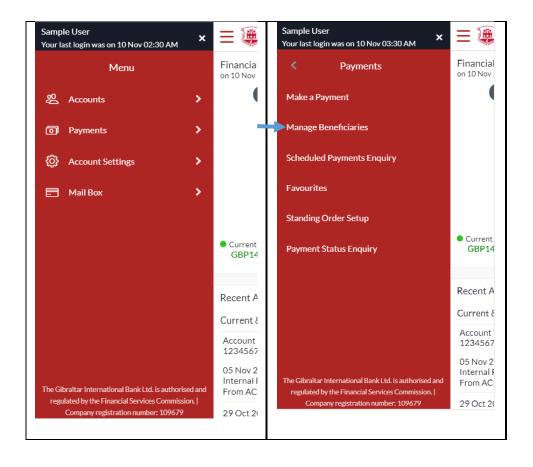
You can add beneficiaries through the *Dashboard* and *Payments Menu*.

22.1 Add a new Beneficiary through *Dashboard*



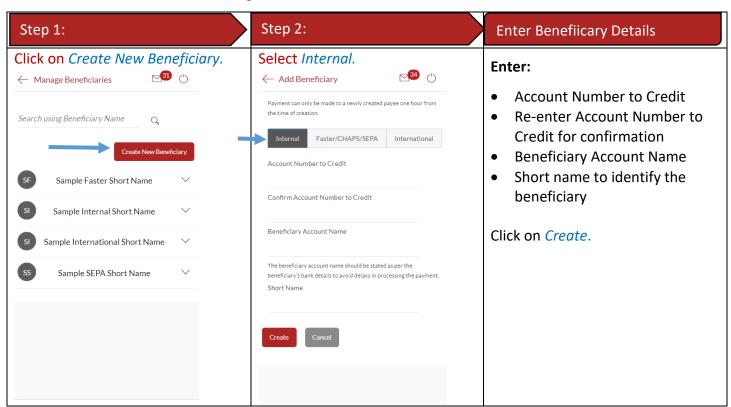
22.2 Add a new Beneficiary through Payments Menu

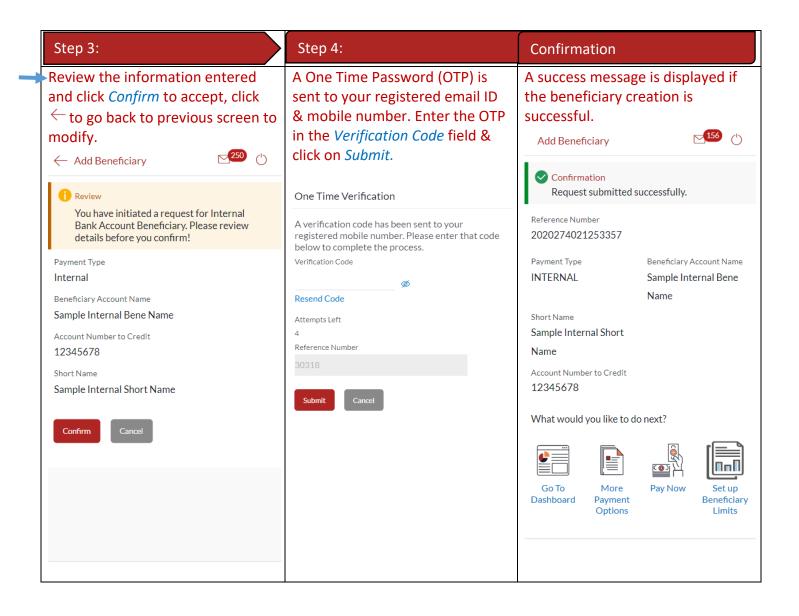
Step 1:	Step 2:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Payments</i> .	Click on Manage Beneficiaries.



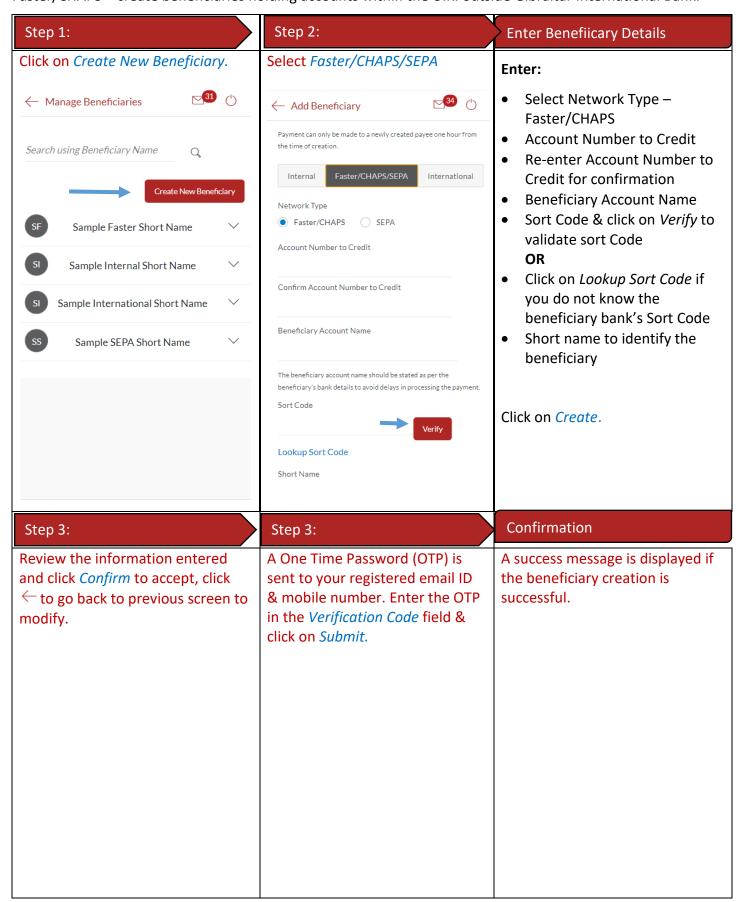
22.3 New Beneficiary (Internal)

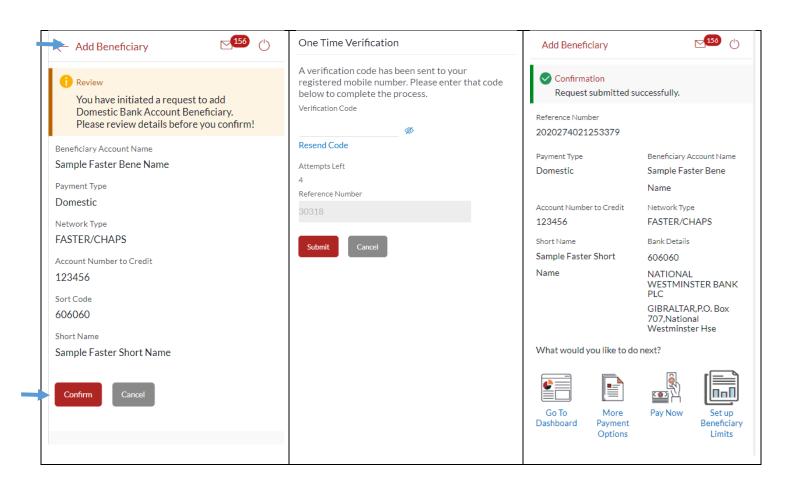
Internal – create beneficiaries holding accounts within Gibraltar International Bank.



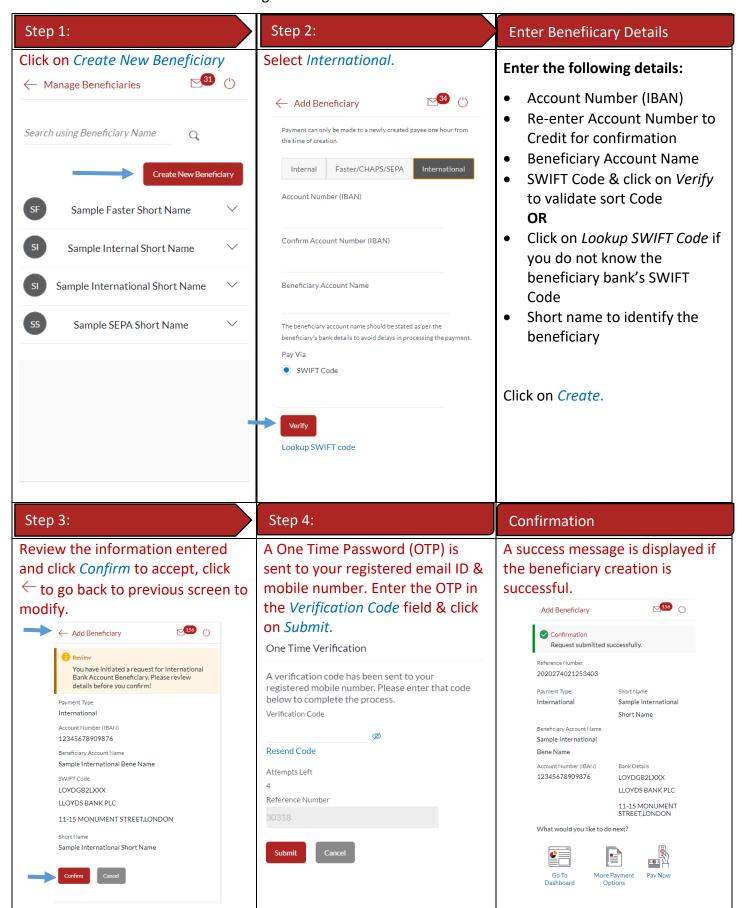


Faster/CHAPS – create beneficiaries holding accounts within the U.K. outside Gibraltar International Bank.

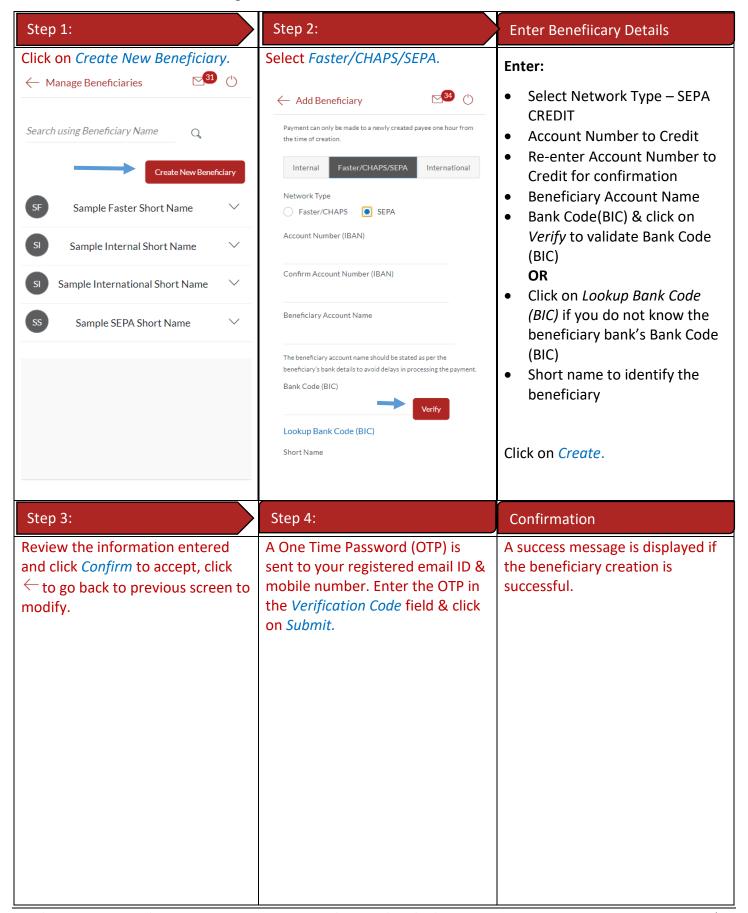


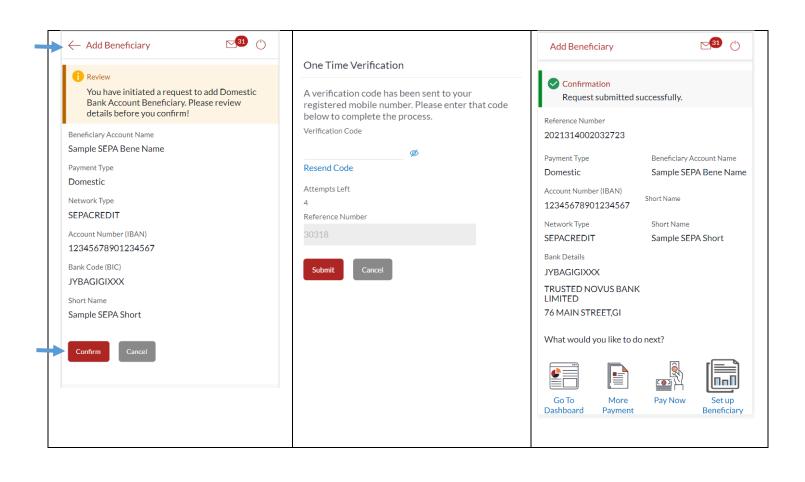


International – for beneficiaries holding accounts outside the U.K. and outside SEPA countries.



SEPA – create beneficiaries holding accounts within SEPA zone outside Gibraltar International Bank.

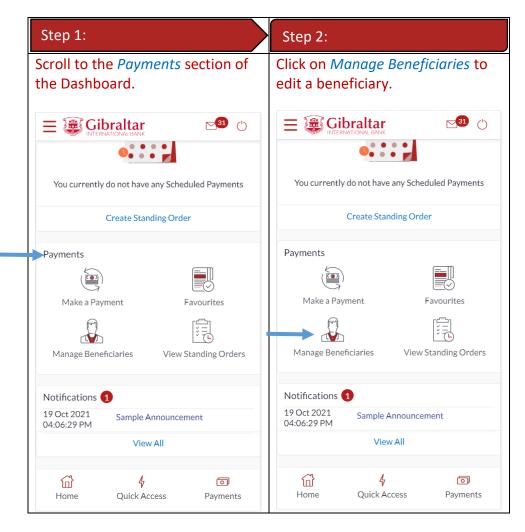




23 How do I edit an existing Beneficiary?

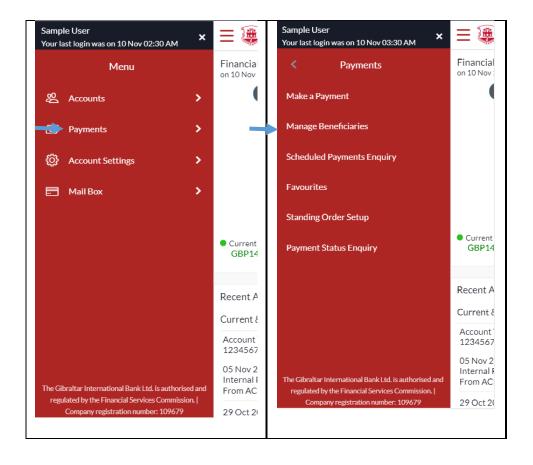
You can edit an existing beneficiary (i.e. update the transaction limit) through the *Dashboard* and *Payments Menu*.

23.1 Edit an existing beneficiary through *Dashboard*

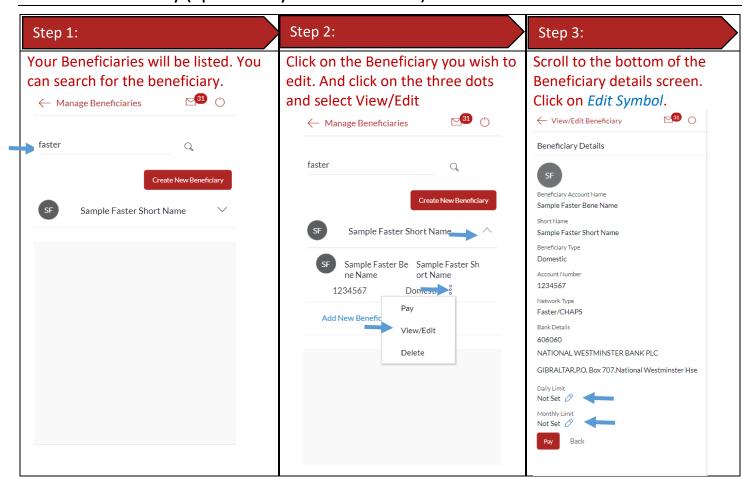


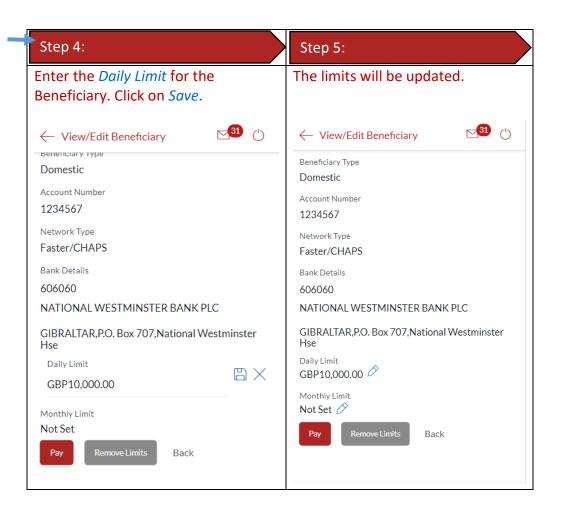
23.2 Edit an existing Beneficiary through Main Menu

Step 1:	Step 2:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Payments</i> .	Click on Manage Beneficiaries.



23.3 Edit Beneficiary (update daily transaction limit)

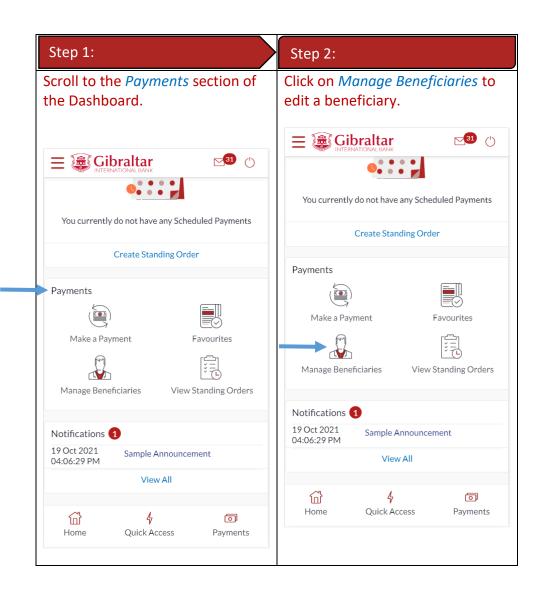




24 How do I delete an existing Beneficiary?

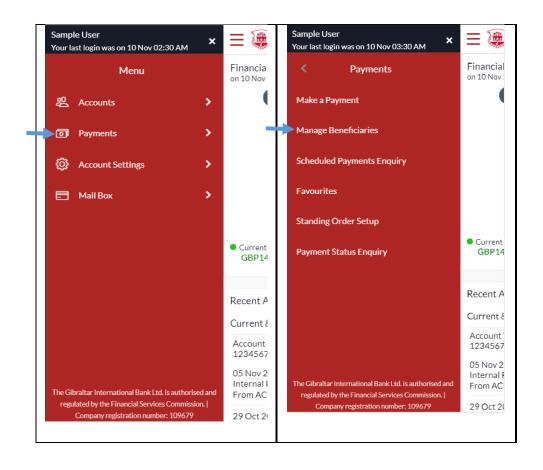
You can delete an existing beneficiary through the Dashboard and Payments Menu.

24.1 Delete an existing beneficiary through *Dashboard*

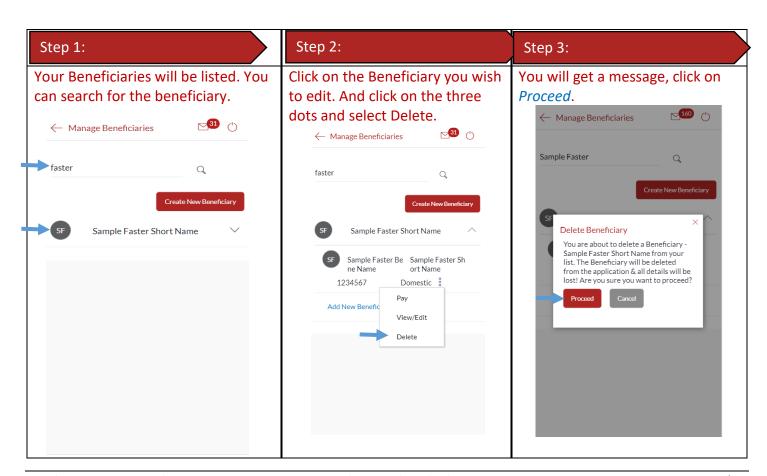


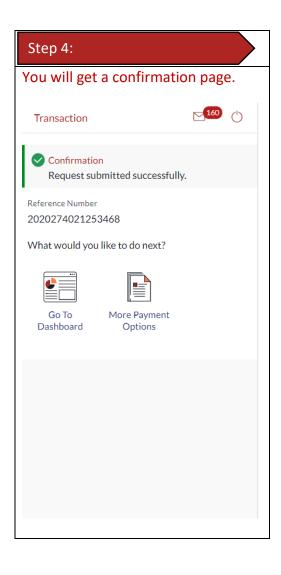
24.2 Delete an existing Beneficiary through Main Menu

Step 1:	Step 2:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Payments</i> .	Click on Manage Beneficiaries.



24.3 Delete Beneficiary

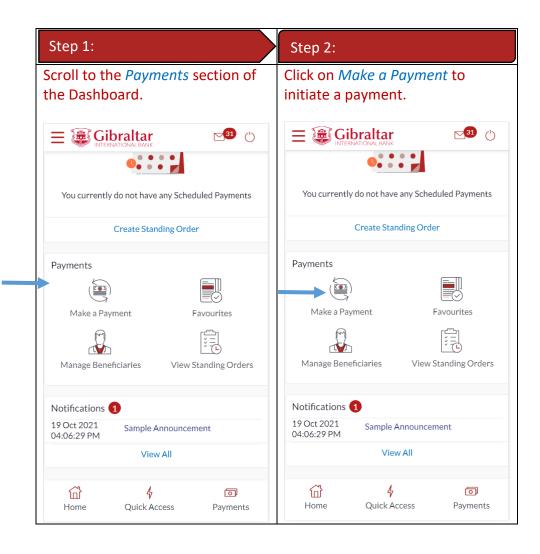




25 How do I make a Payment?

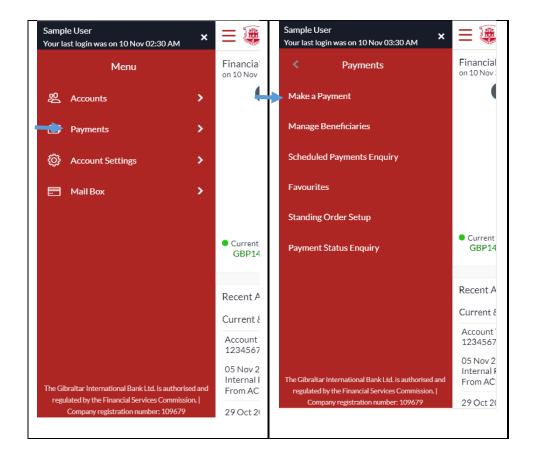
You can make a payment through the *Dashboard* and *Payments Menu*.

25.1 Make a Payment through *Dashboard*

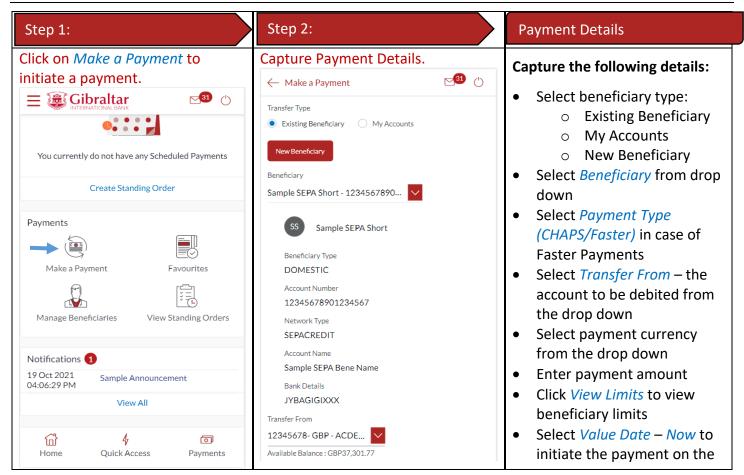


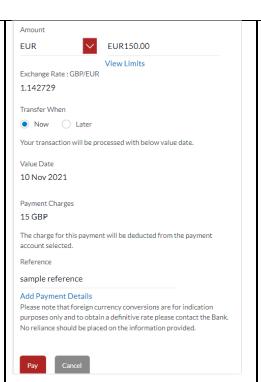
25.2 Make a Payment through *Main Menu*

Step 1:	Step 2:
Access Main menu by clicking on and click on Payments.	Click on Make a Payment.



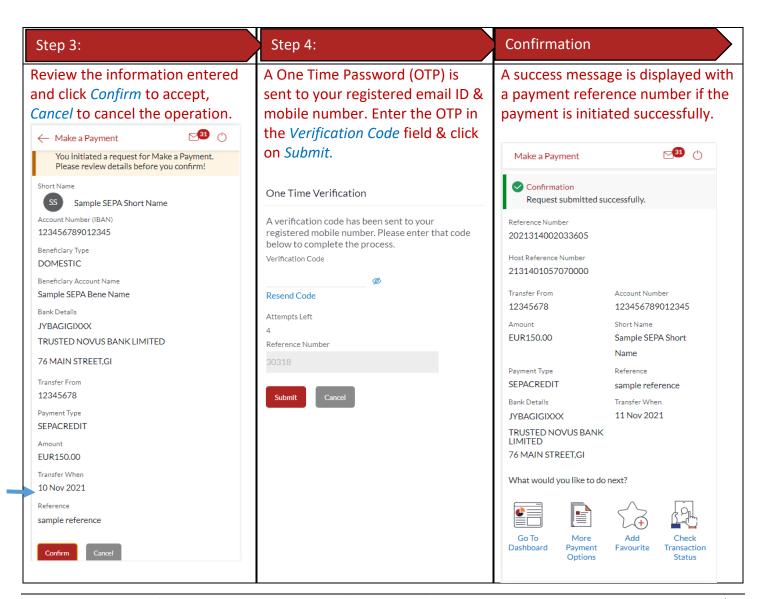
25.3 Make a Payment

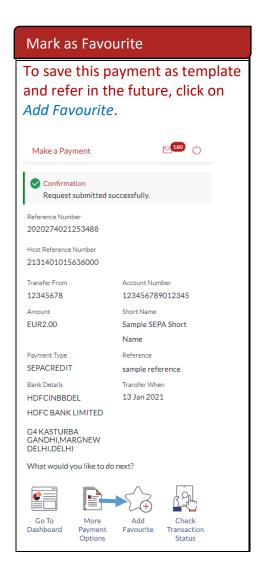




- same day, *Later* to initiate a future dated payment
- The applicable Payment Charges are displayed
- Enter Reference to help you identify the payment. For Faster/CHAPS, SEPA and International Payments, you can enter narrative in 4 lines by clicking Add Payment Details link
- Enter Special Routing Instructions to provide instructions for International Payments.

Click on Pay.

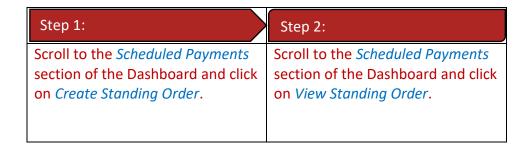


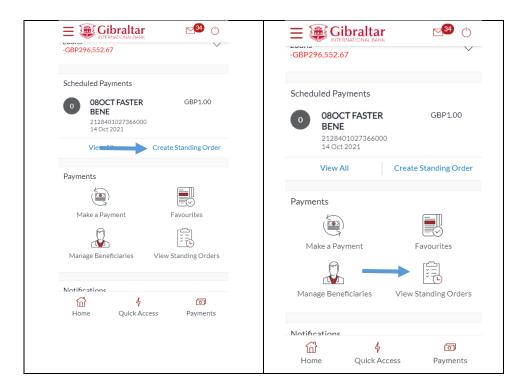


26 How do I setup a Standing Order?

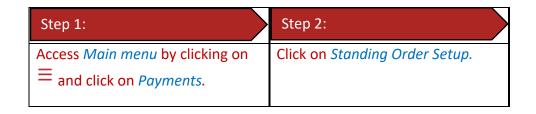
You can setup a repetitive payment instruction (a Standing Order) through the *Dashboard* and *Payments Menu*.

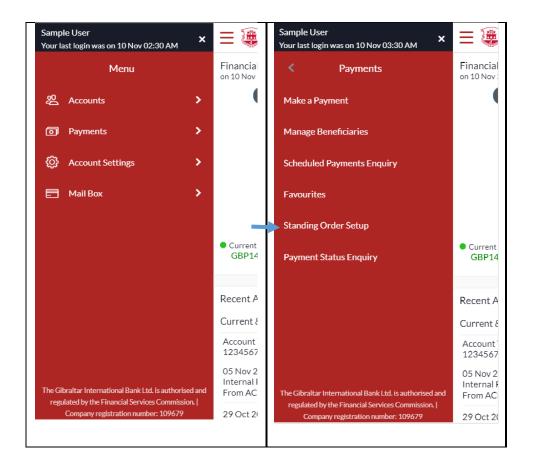
26.1 Setup a Standing Order through *Dashboard*



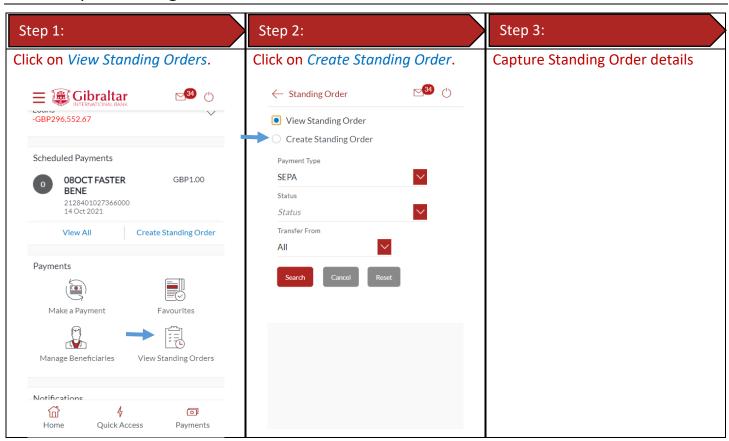


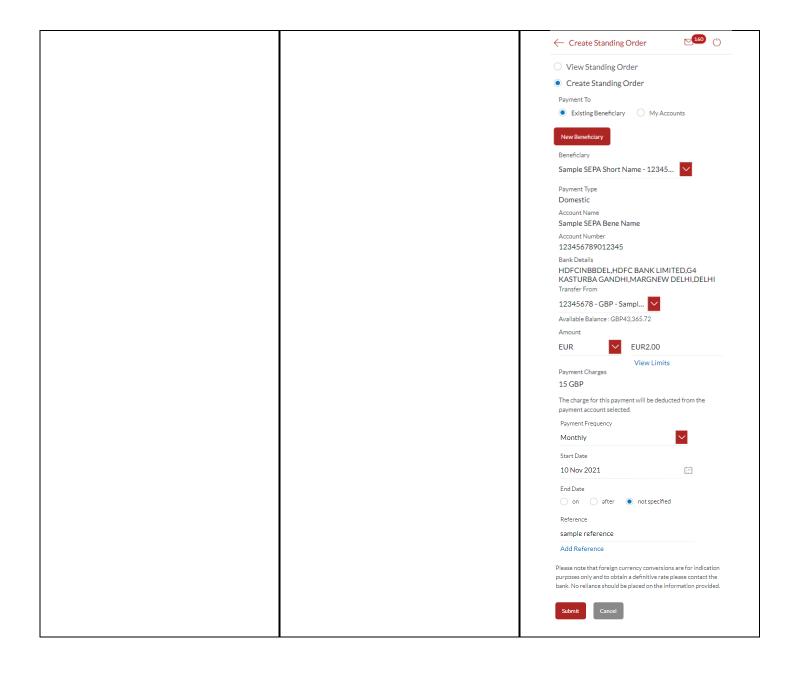
26.2 Setup a Standing Order through Main Menu





26.3 Setup a Standing Order

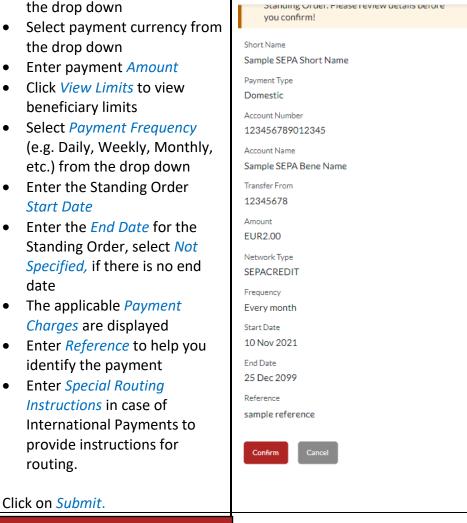




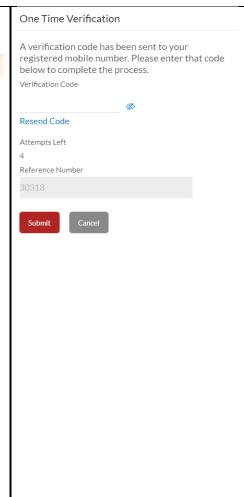
Standing Order Details	Step 4:	Step 5:
Capture the following details:	Review the information entered and click <i>Confirm</i> to accept, <i>Back</i>	A One Time Password (OTP) is sent to your registered email ID &
 Select beneficiary type: Existing Beneficiary My Accounts New Beneficiary Select Beneficiary from drop down Select Payment Type 	to modify.	mobile number. Enter the OTP in the <i>Verification Code</i> field & click on <i>Submit</i> .

- Select *Transfer From* the account to be debited from the drop down

- Standing Order, select Not
- **Charges** are displayed
- identify the payment



← Create Standing Order



Confirmation

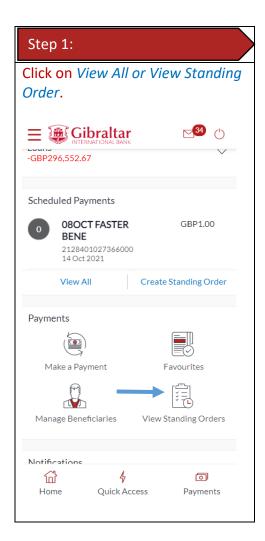
A success message is displayed with a reference number if the Standing Order is setup successfully.



27 How do I modify a Standing Order?

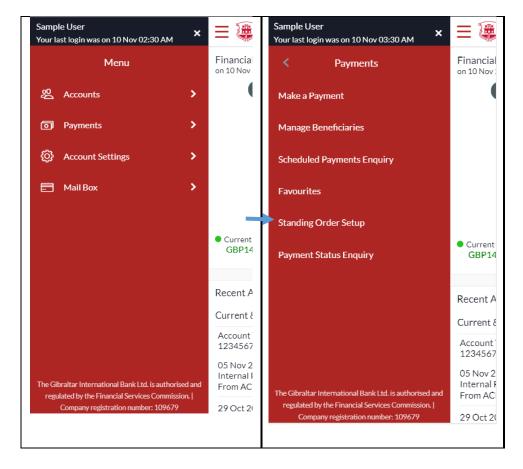
You can modify a Standing Order through the Dashboard and Payments Menu.

27.1 Modify a Standing Order through *Dashboard*

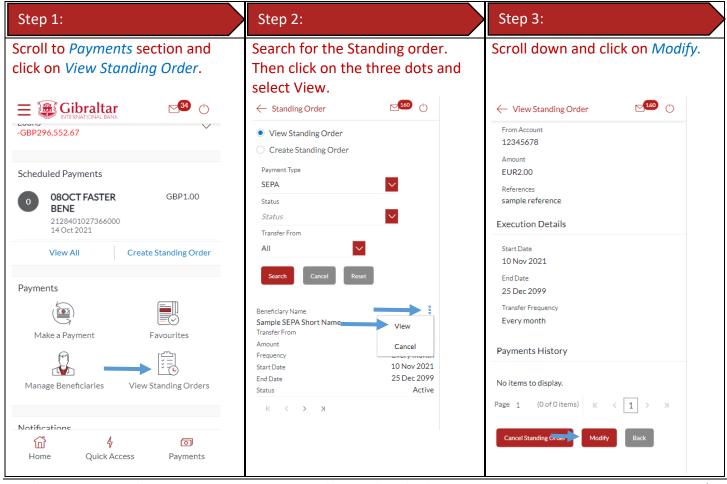


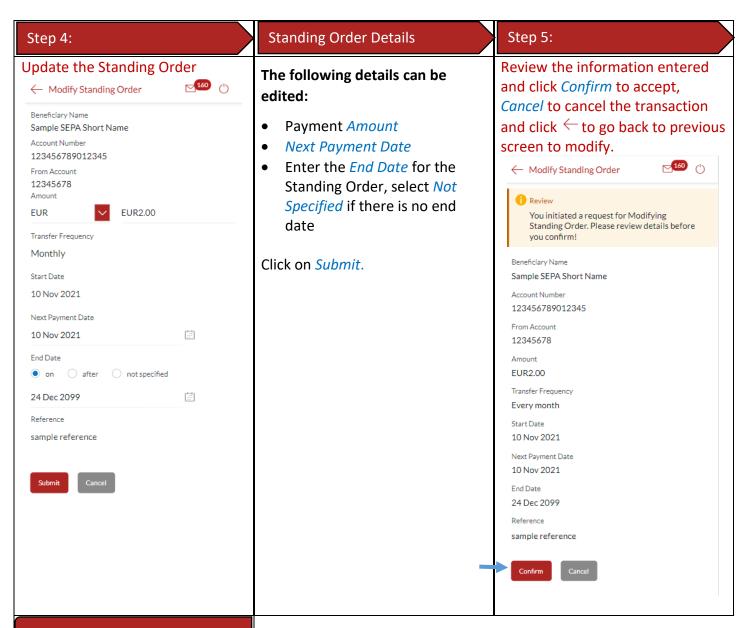
27.2 Modify a Standing Order through Main Menu

Step 1:	Step 2:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Payments</i> .	Click on Standing Order Setup.



27.3 Modify a Standing Order





Confirmation

A success message is displayed if the Standing Order is modified successfully.

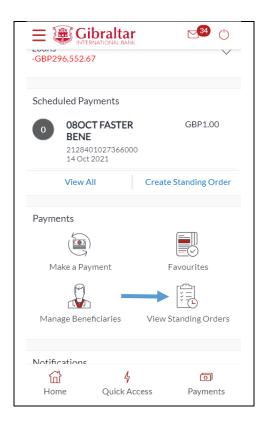


28 How do I delete a Standing Order?

You can delete a Standing Order through the *Dashboard* and *Payments Menu*.

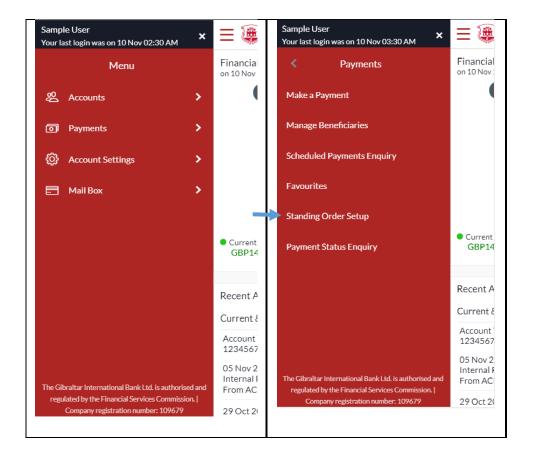
28.1 Delete a Standing Order through *Dashboard*

Step 1: Scroll to the *Payments* section of the Dashboard and Click *View Standing Orders*.

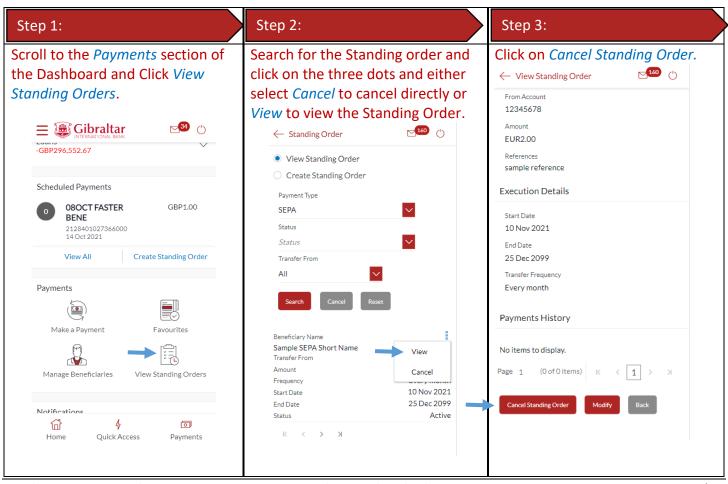


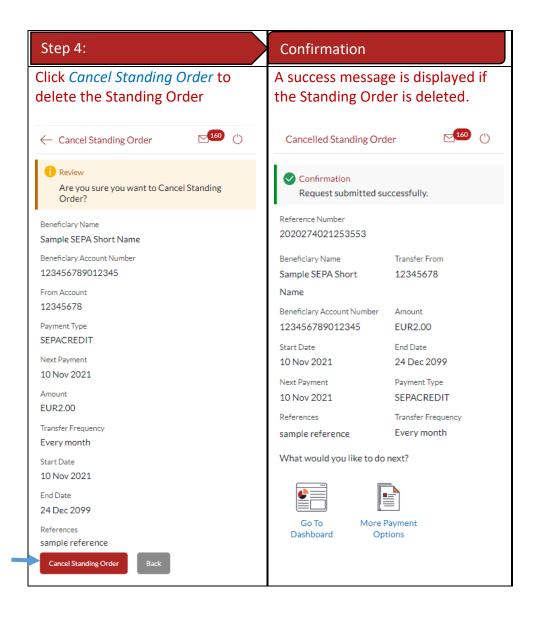
28.2 Delete a Standing Order through *Main Menu*





28.3 Delete a Standing Order

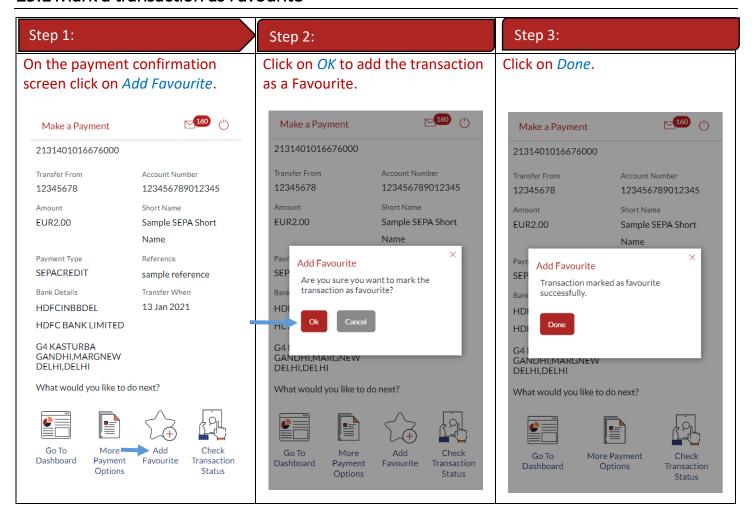


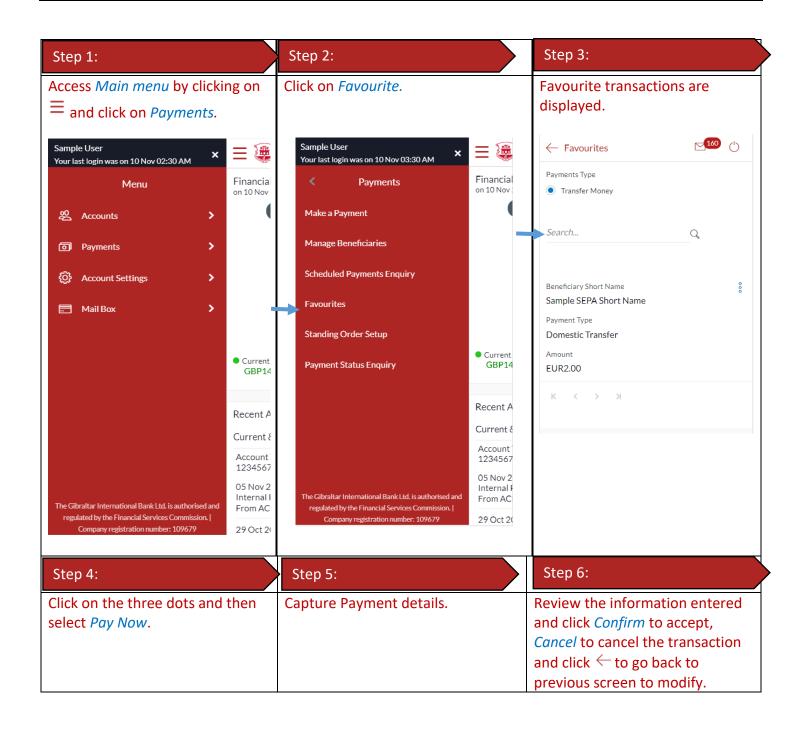


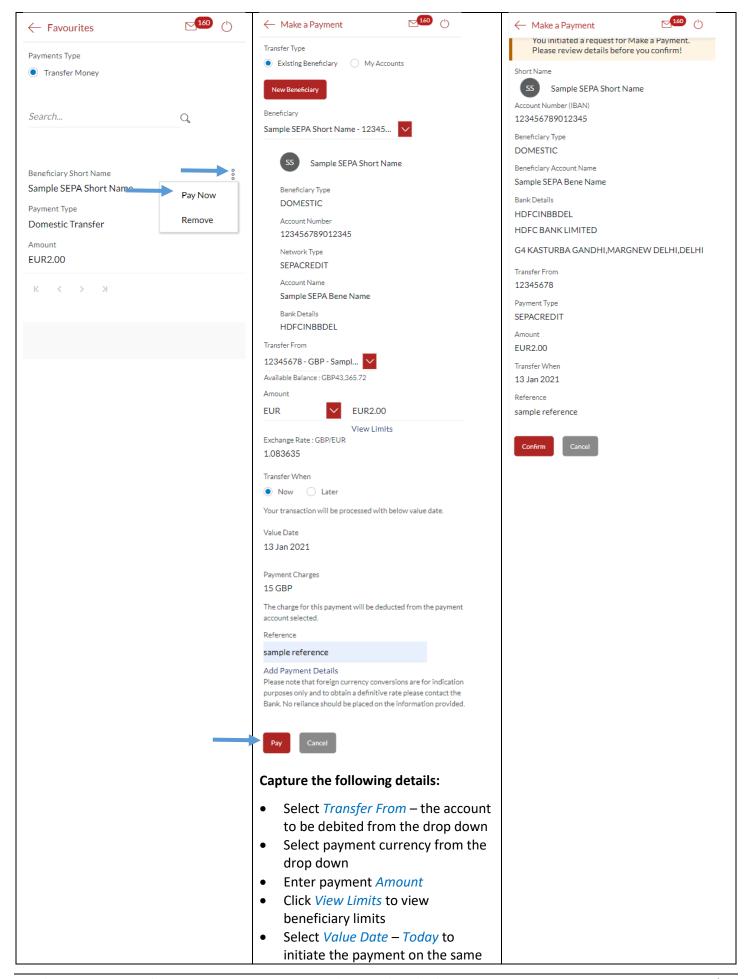
29 Favourite Transactions

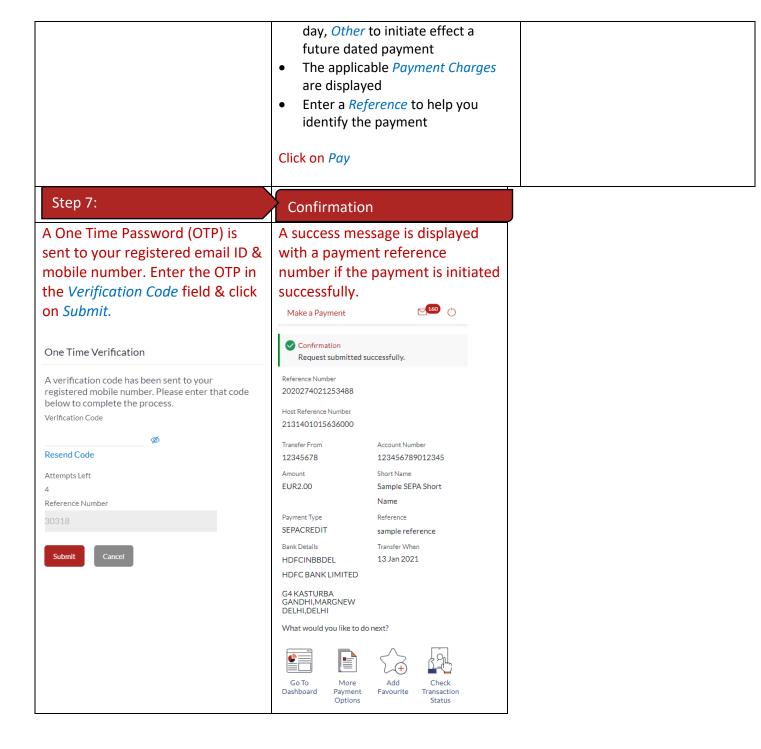
You can mark a payment as a 'Favourite' to save it as a payment template for quick and easy future reference.

29.1 Mark a transaction as Favourite



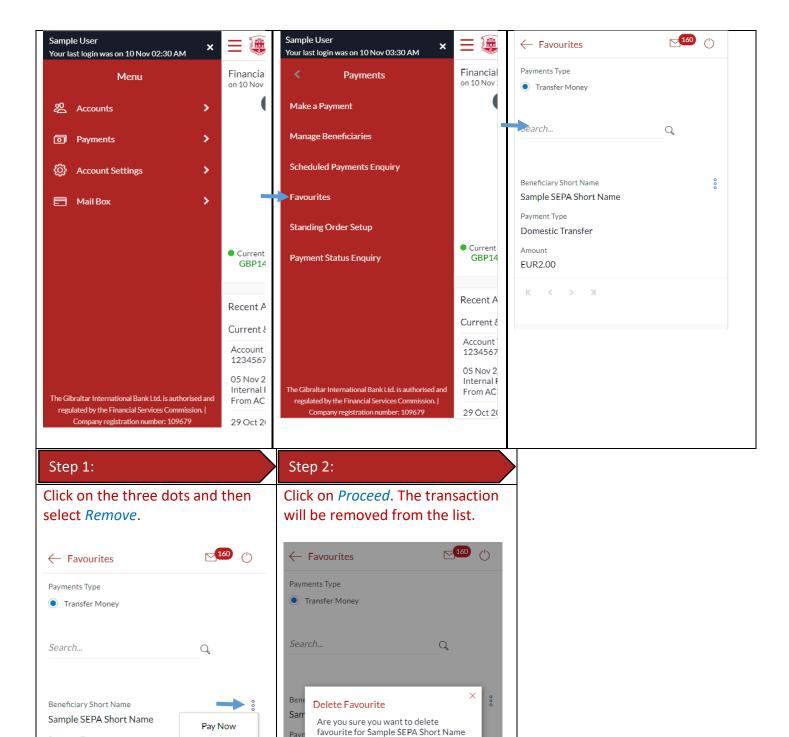






29.3 Remove a Transaction from the Favourites List

Step 1:	Step 2:	Step 3:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Payments</i> .	Click on Favourite.	Favourite transactions are displayed.



Pay

EUF

Remove

Payment Type

Amount

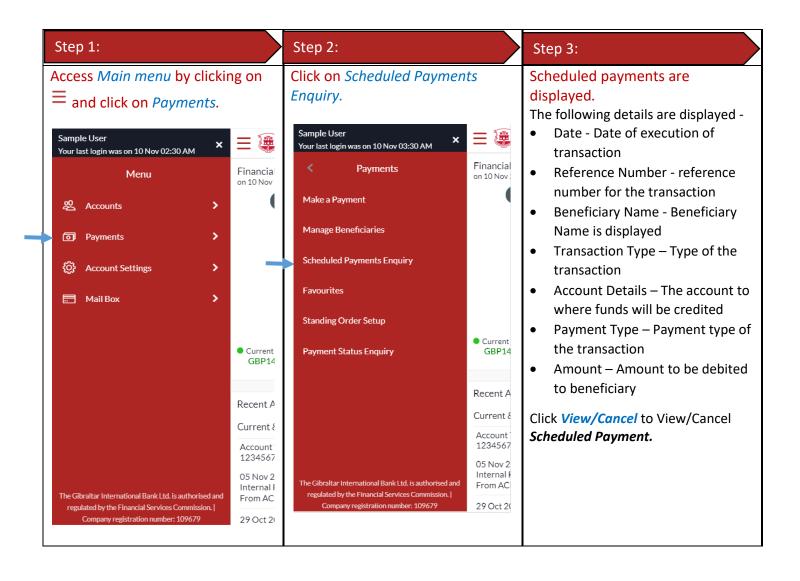
EUR2.00

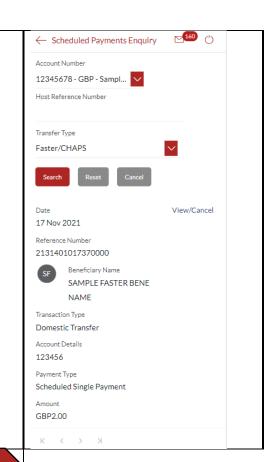
Domestic Transfer

30 How do I View my Scheduled Payments?

You can view your upcoming payments through the scheduled payment enquiry page.

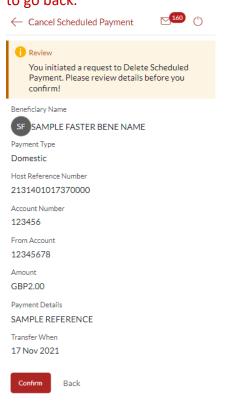
30.1 Scheduled Payments through the Main Menu





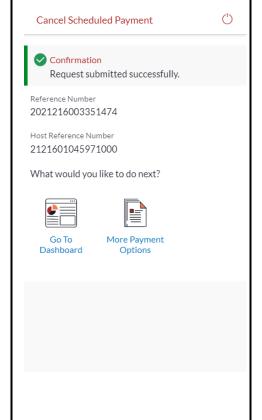
Step 4:

Click on *Confirm* to cancel the scheduled payment or click *Back* to go back.



Step 5:

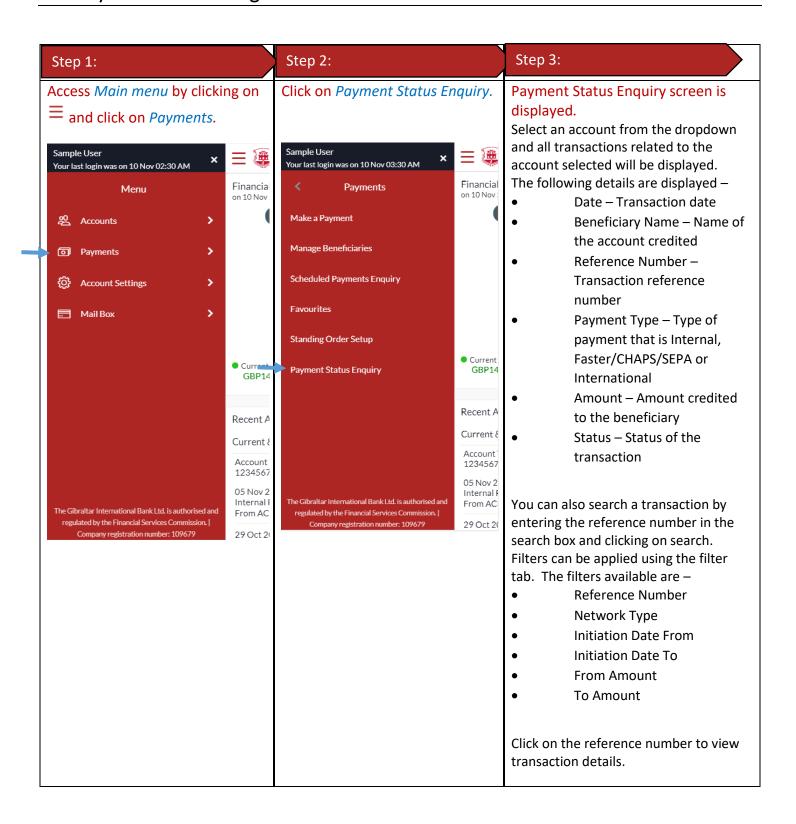
Confirmation screen is displayed on successful cancellation.

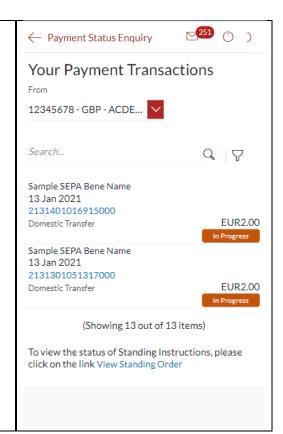


31 How do I check the status of my payments?

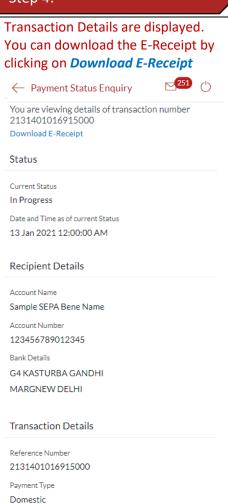
You can view your payment status through the Payment Status Enquiry screen.

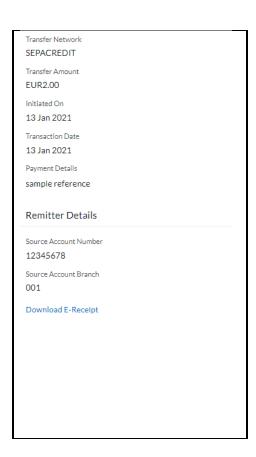
31.1 Payment Status through the *Main Menu*





Step 4:



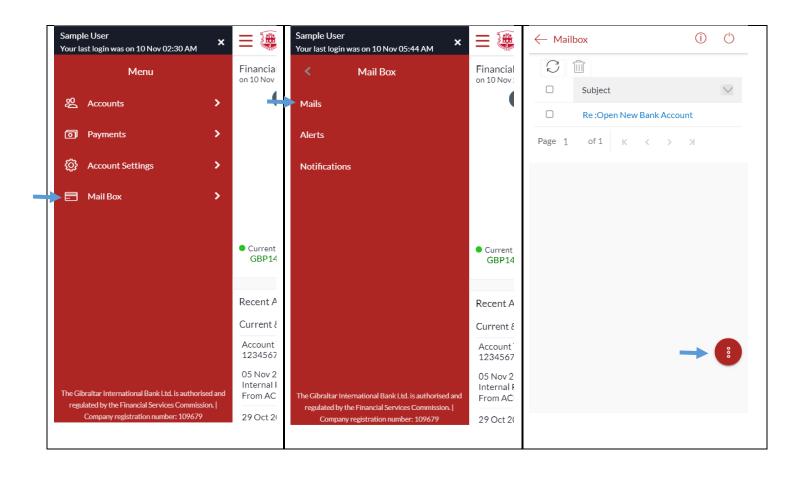


32 How do I Communicate with the Bank Using Secure Mail?

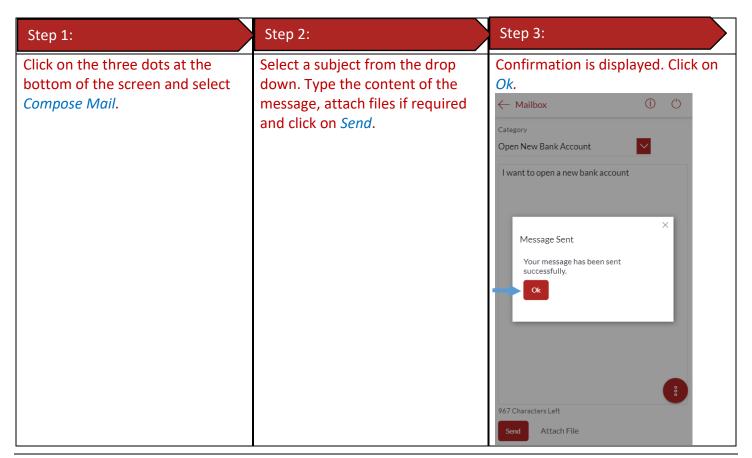
You can send and receive mails and view alerts and notifications from the bank.

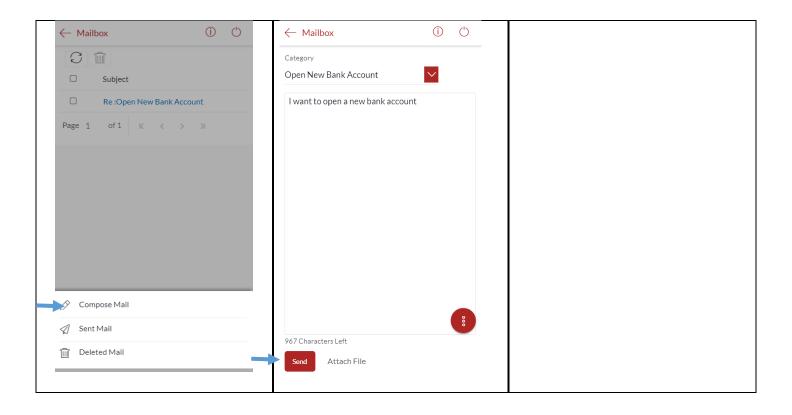
32.1 Mailbox through the Main Menu

Step 1:	Step 2:	Step 3:
Access <i>Main menu</i> by clicking on \equiv and click on <i>Mailbox</i> .	Click on Mails.	Inbox is displayed.

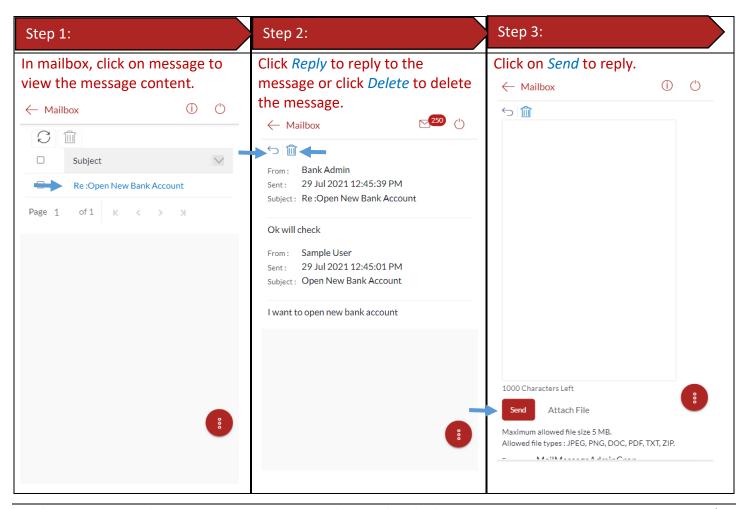


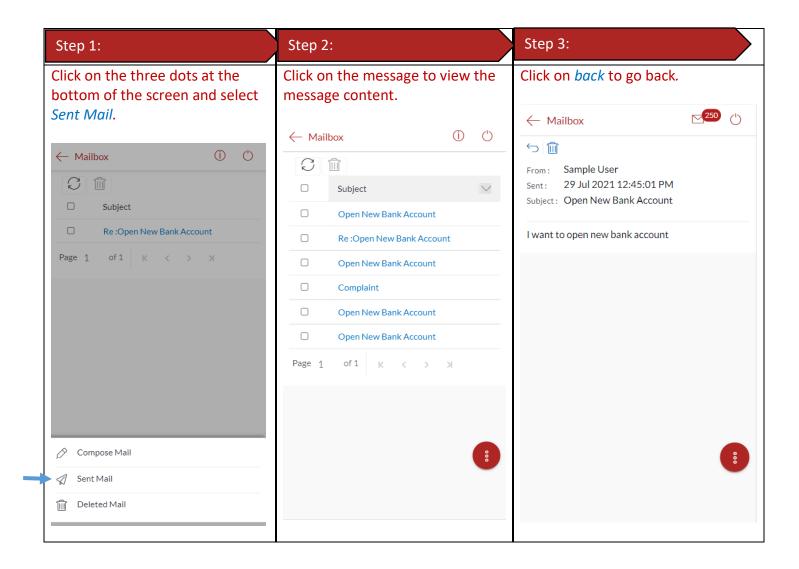
32.2 Compose Mail





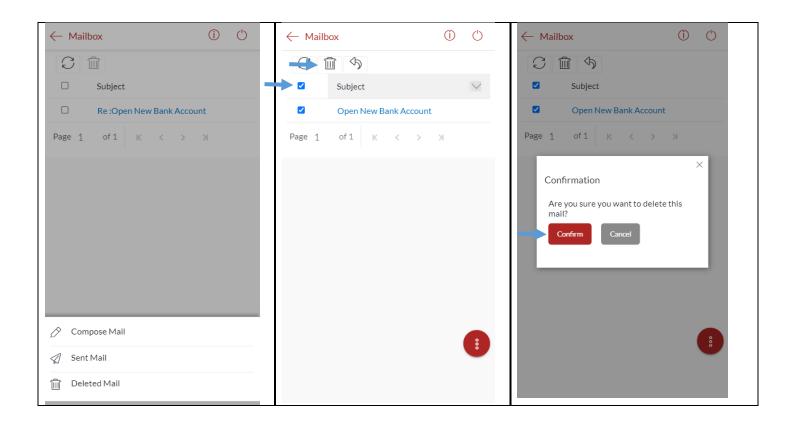
32.3 View Inbox



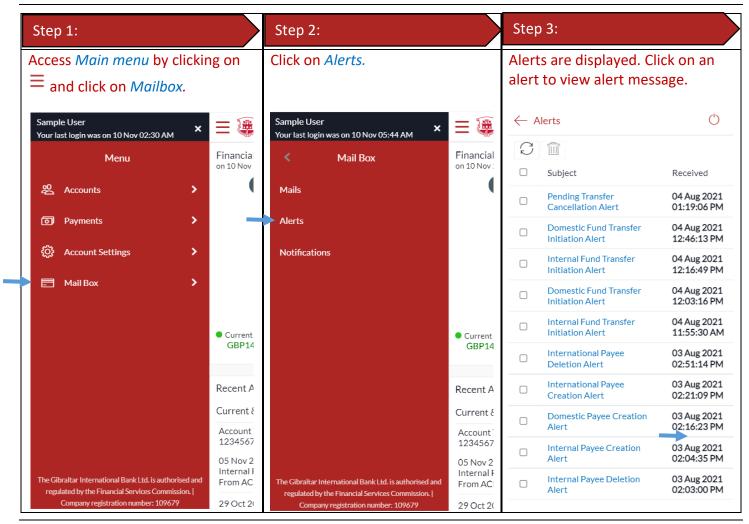


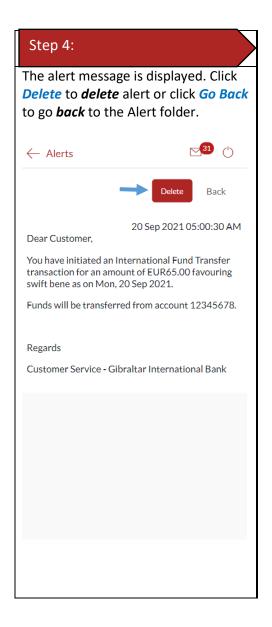
32.5 Delete a Mail

Step 1:	Step 2:	Step 3:
Click on the three dots at the bottom of the screen and select Deleted Mail.	Click on the box to select the message then click on the delete symbol to delete.	Click on <i>Proceed</i> to delete the message.



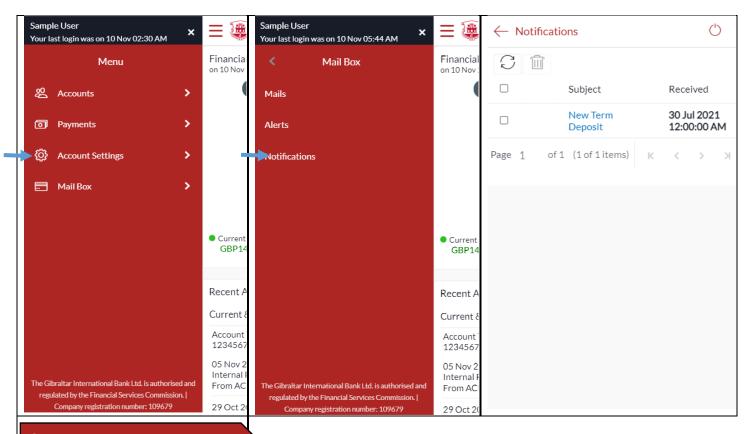
32.6 View Alerts





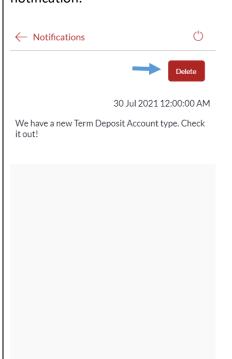
32.7 View Notifications

Step 1:	Step 2:	Step 3:
Access Main menu by clicking on and click on Mailbox.	Click on Notifications.	Notifications are displayed. Click on a notification to view the message.

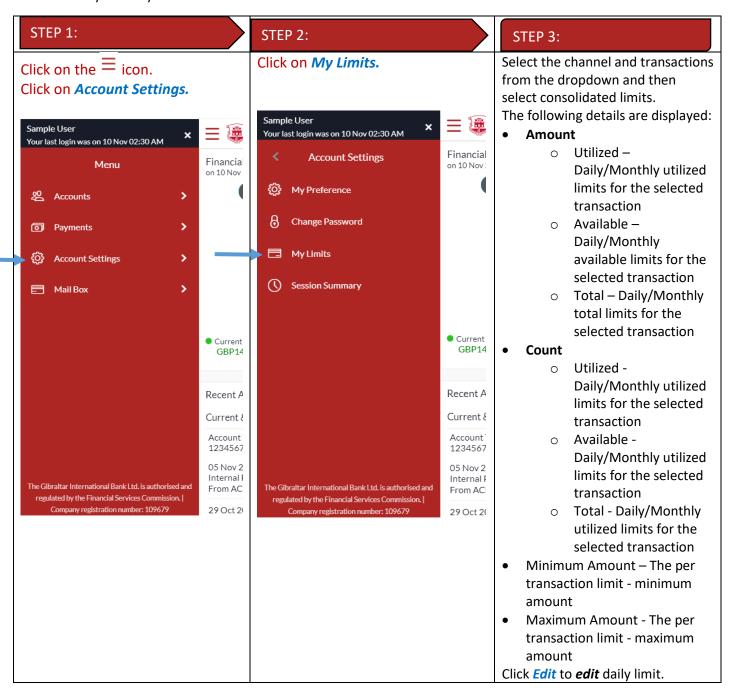


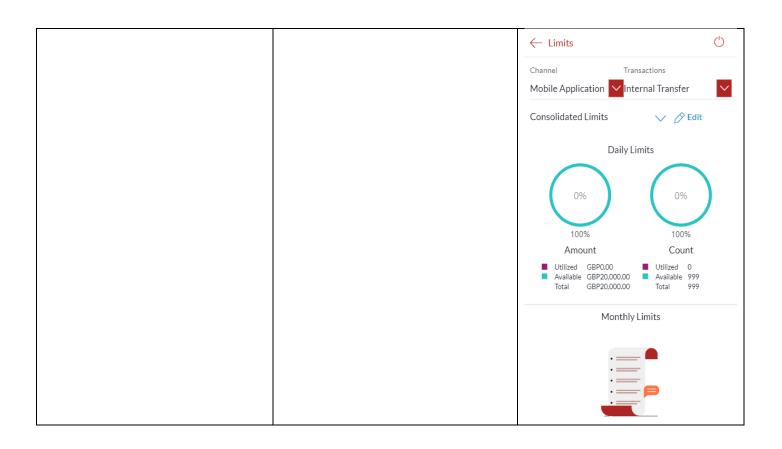
Step 4:

The notification message is displayed. Click *Delete* to *delete* notification.



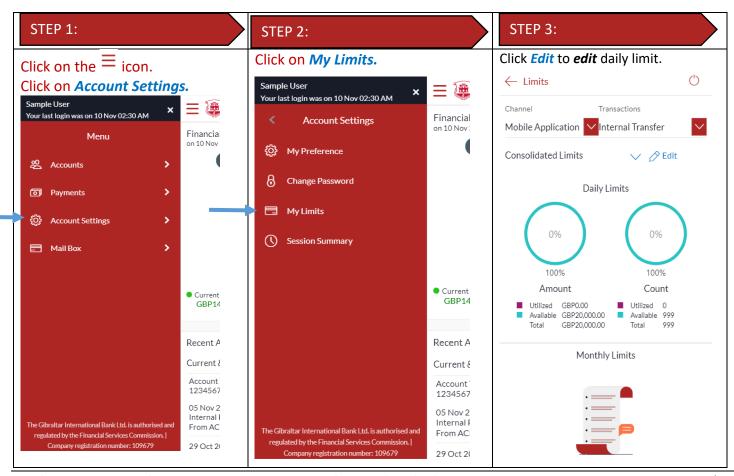
You can view your daily and cumulative limits.

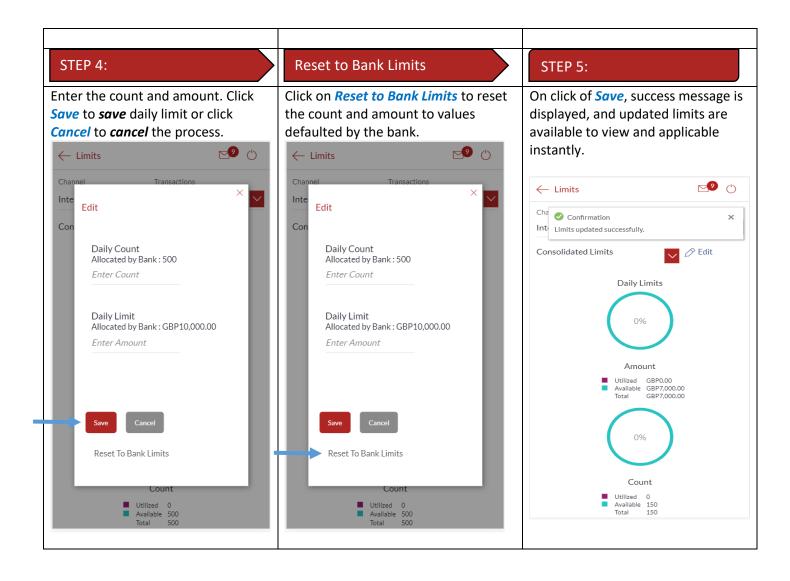




34 How do I edit my Limits?

You can view your daily and cumulative limits.

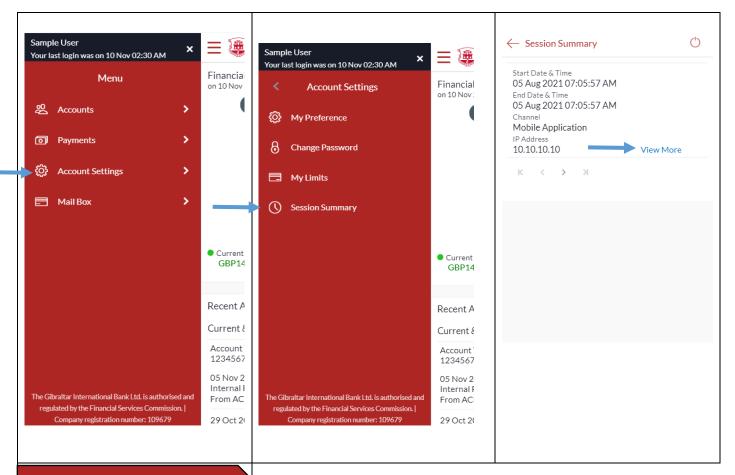




35 How do I View My Session Summary?

You can view log of transactions and login details for the previous five logins.

STEP 1:	STEP 2:	STEP 3:
Click on the = icon. Click on Account Settings.	Click on Session Summary.	 The following details are displayed— Start Date & Time - The date and time at which the particular session was started. End Date & Time - The date and time at which the particular session was ended. Channel - The channel of access for the session (Desktop Browser / Mobile / Application etc.) IP Address - The IP address of the channel.



STEP 4:

Click *View More* against a specific record to view the details of that session. The session details appear.

All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record. The following details are displayed –

- Transaction Name The name of the transaction that was performed during the session.
- Status The status of the transaction.
- Transaction Date & Time -The date and time at which the transaction was performed.

