Gibraltar International Bank

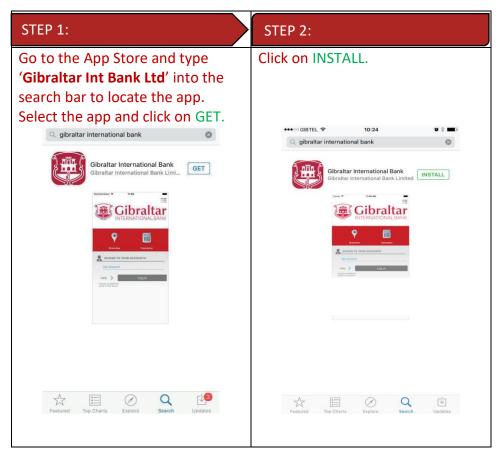| E-BANKING	RETAIL USER GUIDE (APPLE)

Gibraltar
INTERNATIONAL BANK

Contents

1   Getting started: how do I install the app?

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

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

STEP 1:	STEP 2:
Go to the App Store and type '**Gibraltar Int Bank Ltd**' into the search bar to locate the app. Select the app and click on GET.	Click on INSTALL.

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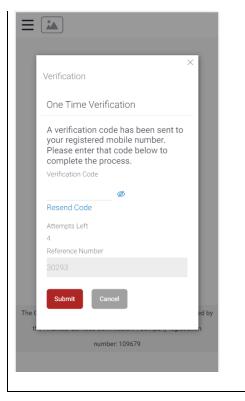
*Protection of your privacy and the security of your personal information are very important to us.
All information provided by you is protected by us, please refer to our Privacy Policy for more details.

2 Getting started: how do I login?

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

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

STEP 1:	STEP 2:	STEP 2:
Launch the app on your smartphone.	Enter your E-banking account *Username* and *password.*	Click on *Login*.

STEP 4:	
You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*	

If you have forgotten your username; please click on 'Forgot Username. Refer to Section 5 for detailed instructions.
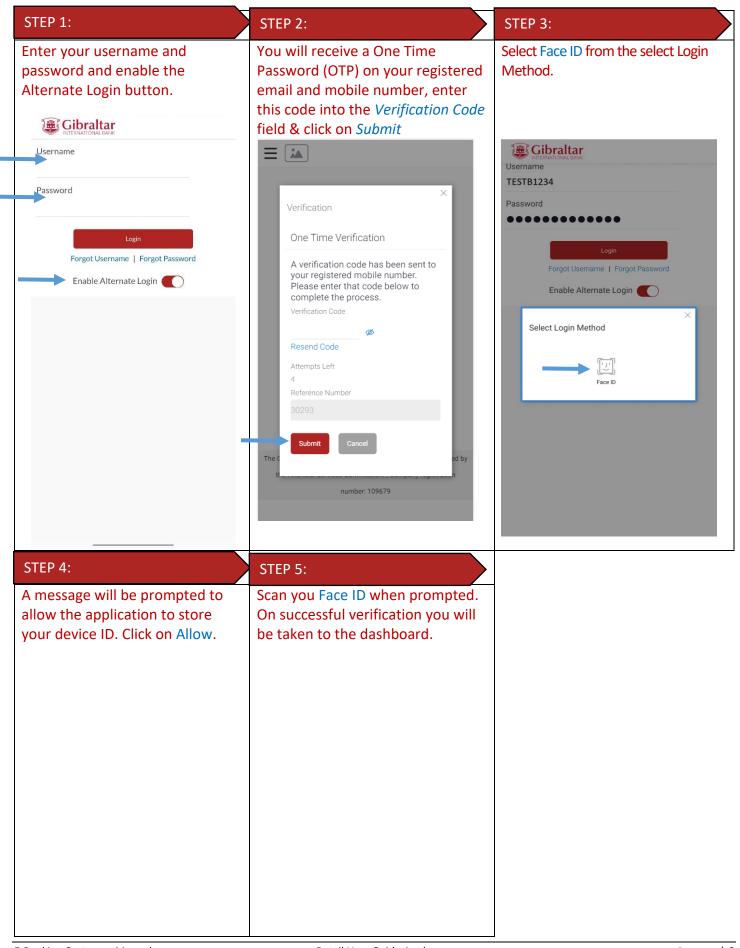
If you have forgotten your password; please click on 'Forgot Password'. Refer to Section 6 for detailed instructions.
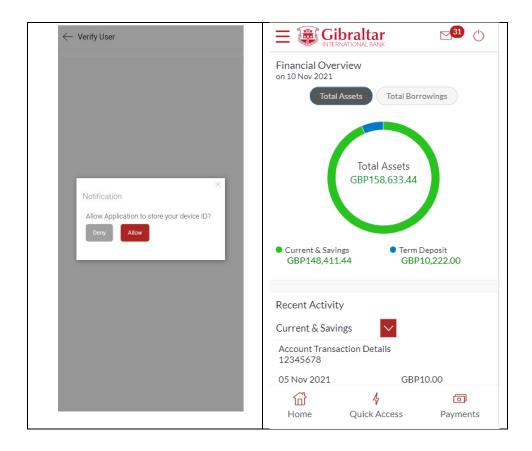
3   Alternate Login

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 - Face ID. A message will be prompted for the application to store your Face ID. Press on Allow. You will get a screen where you are asked to scan your face. 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 Face ID, scan your Face ID, on successful verification you will be taken to the dashboard.

3.1   Face ID Registration

STEP 1:	STEP 2:	STEP 3:
Enter your username and password and enable the Alternate Login button.	You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*	Select Face ID from the select Login Method.

STEP 4:	STEP 5:
A message will be prompted to allow the application to store your device ID. Click on Allow.	Scan you Face ID when prompted. On successful verification you will be taken to the dashboard.

3.2 Login with Face ID

STEP 1:	STEP 2:	STEP 3:
Click on Login with Face ID	Scan your Face ID when prompted. On successful recognition You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*	On successful verification you will be taken to the dashboard.

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.

STEP 1:	STEP 2:
Click on ⏻ ←	On successful log out, you will be returned to the Login page.
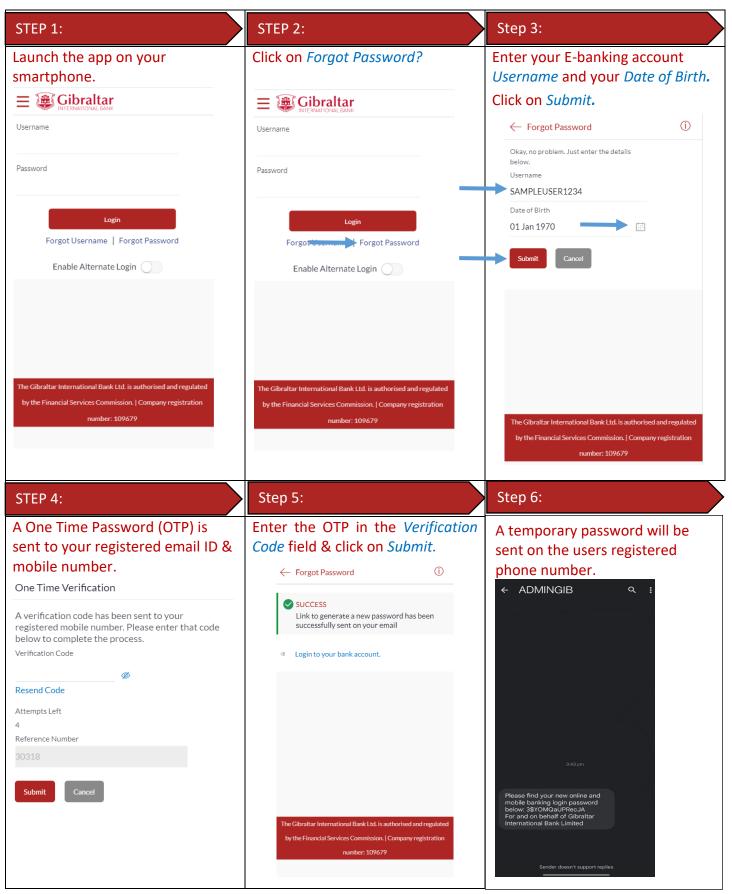
6 What do I do if I forget my Username?
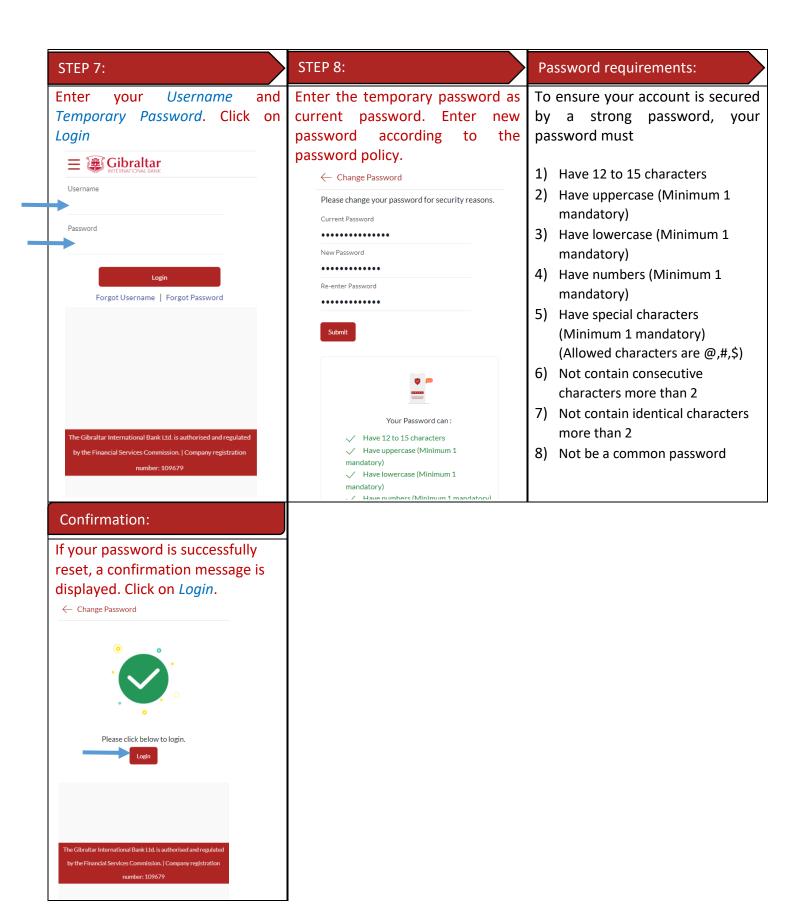
You can retrieve your username if you have forgotten by following below steps.

STEP 1:	STEP 2:	Step 3:
Launch the app on your smartphone. Click on *Forgot Username?*	Enter your E-banking account *Email* and your *Date of Birth.* Click on *Submit.*	You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*

STEP 4:

Your Username will be sent to your registered email account.

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

You can reset your password if you forget your password.

STEP 1:	STEP 2:	Step 3:
Launch the app on your smartphone.	Click on *Forgot Password?*	Enter your E-banking account *Username* and your *Date of Birth*. Click on *Submit*.

STEP 4:	Step 5:	Step 6:
A One Time Password (OTP) is sent to your registered email ID & mobile number.	Enter the OTP in the *Verification Code* field & click on *Submit*.	A temporary password will be sent on the users registered phone number.

STEP 7:	STEP 8:	Password requirements:
Enter your *Username* and *Temporary Password*. Click on *Login*	Enter the temporary password as current password. Enter new password according to the password policy.	To ensure your account is secured by a strong password, your password must

STEP 7:

Enter your *Username* and *Temporary Password*. Click on *Login*

☰ **Gibraltar** INTERNATIONAL BANK

Username

Password

Login

Forgot Username | Forgot Password

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STEP 8:

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

← Change Password

Please change your password for security reasons.

Current Password

••••••••••••••

New Password

••••••••••••••

Re-enter Password

••••••••••••••

Submit

Your Password can :

✓ Have 12 to 15 characters
✓ Have uppercase (Minimum 1 mandatory)
✓ Have lowercase (Minimum 1 mandatory)
✓ Have numbers (Minimum 1 mandatory)

Password requirements:

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

1) Have 12 to 15 characters
2) 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*.

← Change Password

Please click below to login.

Login

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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:

STEP 1:	STEP 2:	Step 3:

STEP 1:

Click on the ☰ icon.
Click on **Account Settings.**

STEP 2:

Select **Change Password**

Step 3:

Enter a *New Password* and *Confirm New Password*. Click on *Submit.*

Change Password

Please change your password for security reasons.

Current Password
••••••••••••

Enter New Password
••••••••••••

Confirm New Password
••••••••••••

[Submit] [Cancel]

Your Password can :
✓ Have 12 to 15 characters
✓ Have uppercase (Minimum 1 mandatory)
✓ Have lowercase (Minimum 1 mandatory)
✓ Have numbers (Minimum 1 mandatory)

Password requirements:

Confirmation:

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

1) Have 12 to 15 characters
2) 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

If your password is successfully reset, a confirmation message is displayed. Click on *Go to Dashboard*.

7) Not contain identical characters more than 2
8) Not be a common password

Change Password

Password Changed Successfully

Go to Dashboard

9 How do I view my profile details?

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

STEP 1:	STEP 2:	STEP 3:
Click on the ☰ icon. Click on *Account Settings.*	Click on *My Preference.*	Click on *Profile.*

STEP 1:

Click on the ☰ icon.
Click on *Account Settings.*

Sample User
Your last login was on 10 Nov 02:30 AM   ✕

Menu

👥 Accounts   >

📷 Payments   >

⚙ Account Settings   >

▤ Mail Box   >

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STEP 2:

Click on *My Preference.*

Sample User
Your last login was on 10 Nov 02:30 AM   ✕

‹   Account Settings

⚙ My Preference

🔒 Change Password

▤ My Limits

🕐 Session Summary

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STEP 3:

Click on *Profile.*

← My Preferences

Profile

Primary Account Number

Third Party Applications

Settings

STEP 4:

Your Online Banking profile details are displayed.

← Profile ✉ 31 ⏻

Sample User

Download

Personal Information

Date of Birth	01 Jan 1970

Contact Information

Communication Address	AddressLine1, Address Line2, AddressLine3, Ad dressLine4, Gibraltar, G I,
Email ID	sample.user@email.com
Contact Number(Mobile)	1234567890

Ok

10 How do I set my Primary Account Number?

You can set your primary account number through the app.

STEP 1:	STEP 2:	STEP 3:
Go to *My Preferences* and click on *Primary Account Number.*	Select an account number and click on *Submit.*	On submit you will get a confirmation message

STEP 1:

Go to *My Preferences* and click on *Primary Account Number.*

← My Preferences

Profile

Primary Account Number

Third Party Applications

Settings

STEP 2:

Select an account number and click on *Submit.*

← Primary Account Number   ✉31 ⟳

Select Primary Account

Select	Account Type And Number	Party Na
●	12345678-Saving Account	Sample User
○	98765432-Saving Account	Sample User

Submit

STEP 3:

On submit you will get a confirmation message

← Primary Account Number   ✉31 ⟳

Se ✓ Confirmation   ✕
    Primary account saved successfully !!

Select	Account Type And Number	Party Na
●	12345678-Saving Account	Sample User
○	98765432-Saving Account	Sample User

Submit
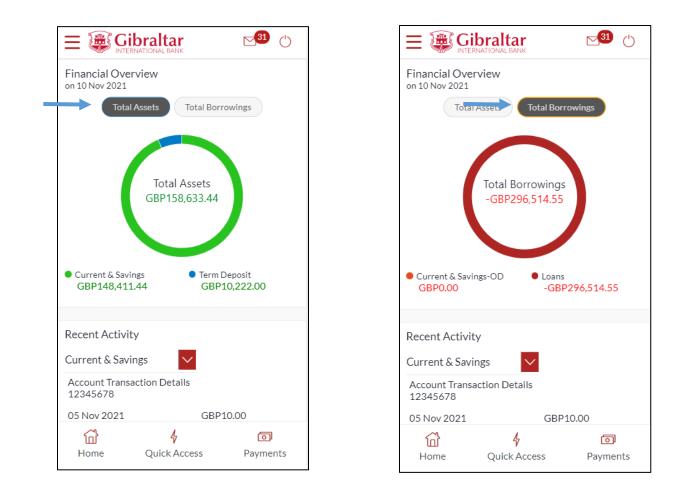
11 What are the features of the Dashboard?

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

11.1 Financial Overview
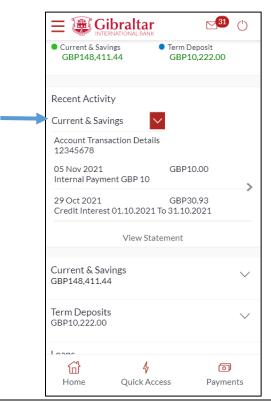
The *Financial Overview* section displays
1) The total positive available balance across all your current and savings accounts and term deposits as total assets.
2) The total negative available balance across all your current and savings accounts and outstanding balance in loan accounts as total borrowings.

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 ⋮ to access quick links to *Loan Details*, *View Statement*, *Loan Drawdown Enquiry* and *Loan Schedule Enquiry*.

1) Savings & Current Accounts	2) Term Deposits	3) Loans
Click on *Currents and Savings* to view a list of your Savings and Current Accounts along with their actual and available balance.	Click on *Term Deposits* to view a list of your active Term Deposits along with the current balance.	Click on *Loans* to view a list of your active Loans along with the outstanding balance.

11.4 Scheduled Payments

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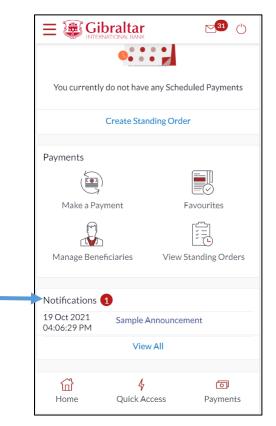
Scroll to the *Payments* section of the dashboard to access quick links to all primarily used functionality. The following transactions can be initiated from this section:

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

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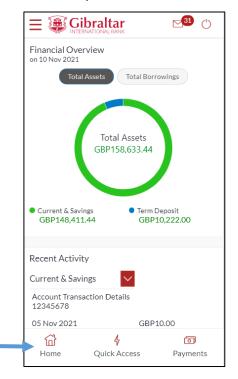
The notification widget enables the user to view the notifications sent by the bank. Click *View All* to view all the notifications sent by the bank.

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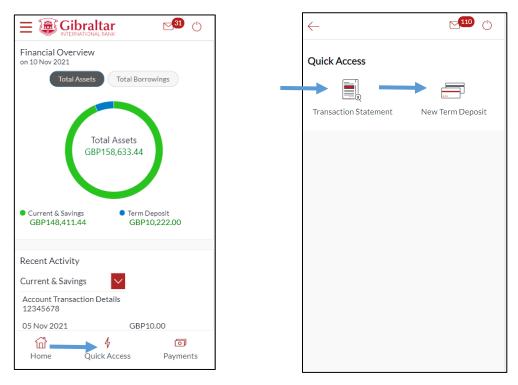
There are 3 quick link buttons at the button of the dashboard for easy access of frequently used transactions.

On clicking Home, the dashboard will reload, and you will be taken to the start of the dashboard page.
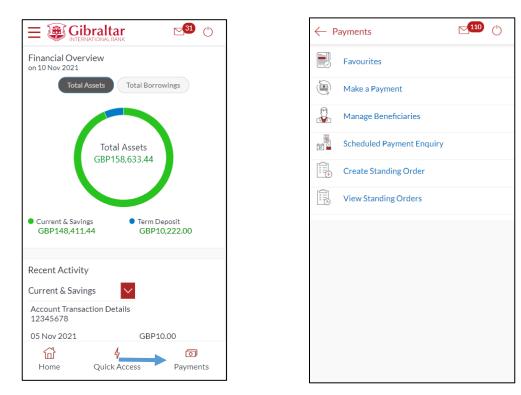
On clicking Quick Access, you will be taken to menu selection containing -

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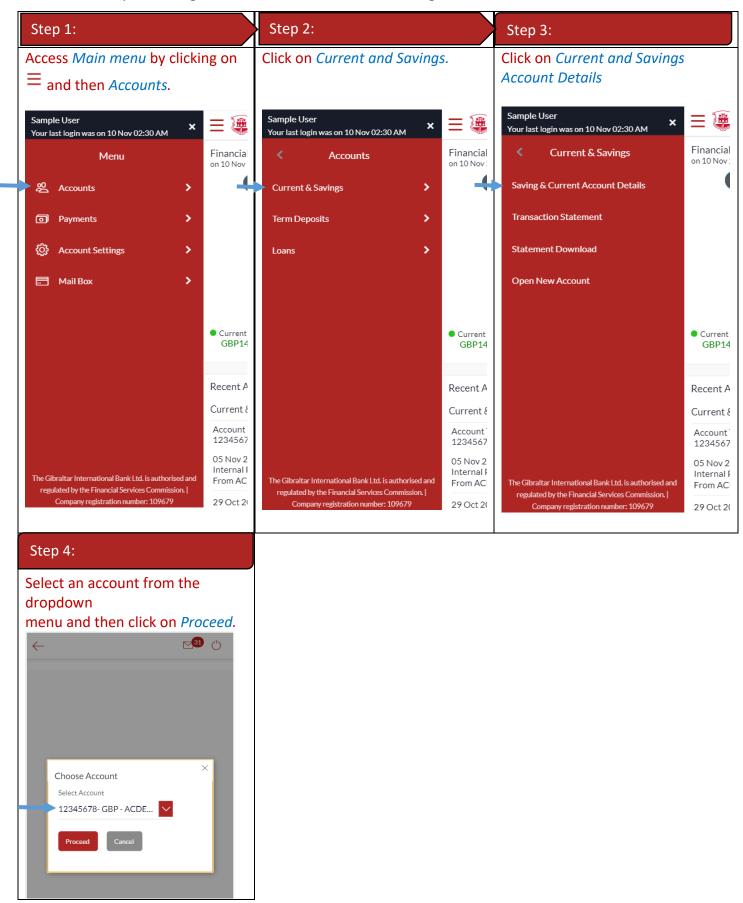
You can access your Savings and Current Account details through the Dashboard. Go to the *Current and Savings* section of the dashboard. Click on the three dots and select *Account Details*.

12.2 Account Details through the *Main Menu*

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

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and then *Accounts*.	Click on *Current and Savings.*	Click on *Current and Savings Account Details*

Step 4:

Select an account from the dropdown
menu and then click on *Proceed*.
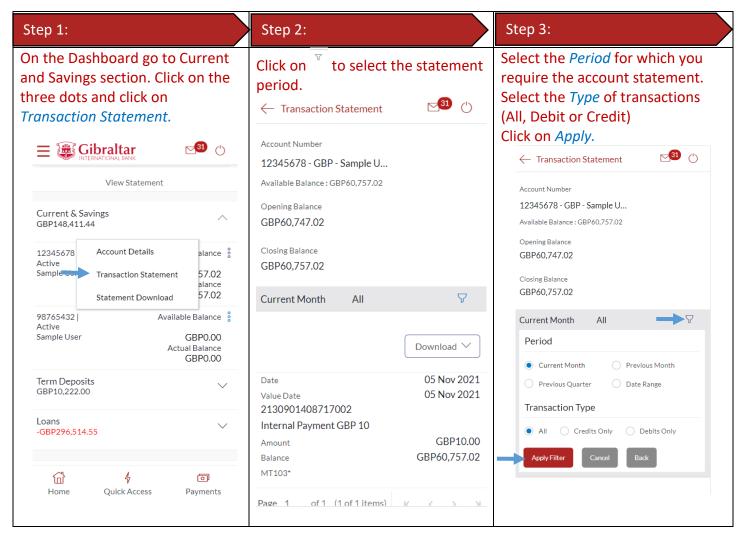
12.3 Account Details

Account Details	Account Details	Account Details
Click on an *Account Number* to view account details.	**Account Details** ✉ 31 ⏻ **Basics** Account Description Sample User Account Number 12345678 Sort Code 60-83-14 IBAN GI11GIBK00000012345678 Account Type Saving Account Account Holding Type Single Branch Gibraltar International Bank Ltd, PO Box 1375, Inces House, 310 Main Street, Gibraltar - GX11 1AA, GIBRALTAR Status Active **Balance & Limits** Actual Balance GBP99,684.47 Available Balance GBP99,684.47 Overdraft Limit GBP0.00 Back	The following Account Details are displayed: • Account Description - names of the account holder • IBAN – your international bank account number • Account Type – type of account • Account Holding Type – holding pattern of the account i.e. single or joint • Branch – branch name in which your account is held along with branch address • Status – status of your account e.g. Active or closed • Actual Balance – current balance of your account and may include transactions that are still being processed. • Available Balance – the amount available to withdraw, including any agreed overdraft limit. • Overdraft Limit – This is your agreed overdraft limit for this account. Click *Back* to go back to dashboard.

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

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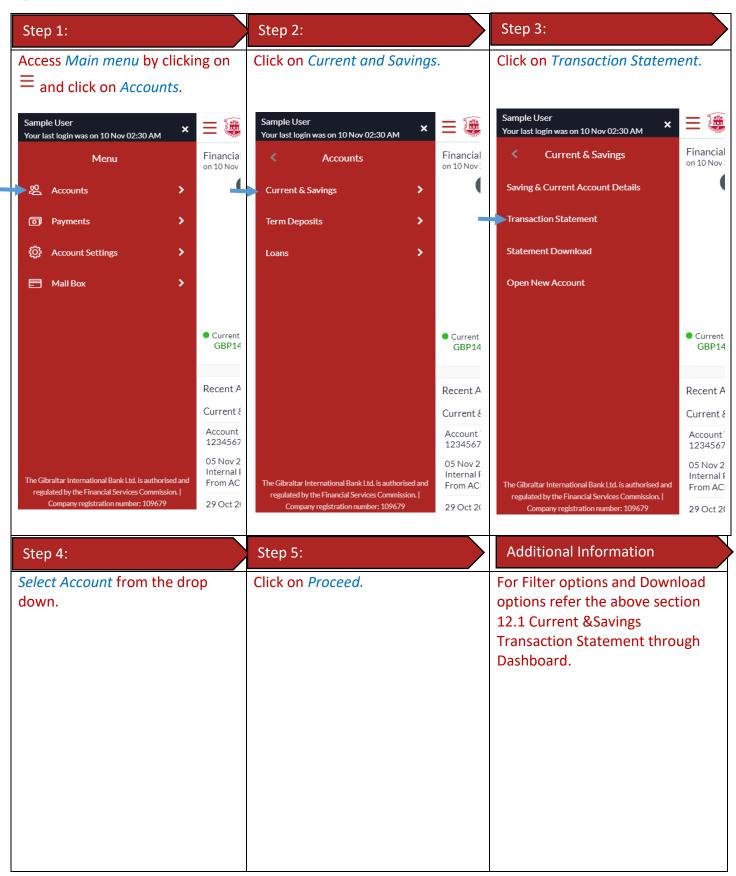
You can view and download your account statements for the current month, previous month, previous quarter or a date range. Account statement can be downloaded in PDF & CSV (comma-separated values) format.

Step 1:	Step 2:	Step 3:
On the Dashboard go to Current and Savings section. Click on the three dots and click on *Transaction Statement.*	Click on ▽ to select the statement period.	Select the *Period* for which you require the account statement. Select the *Type* of transactions (All, Debit or Credit) Click on *Apply.*
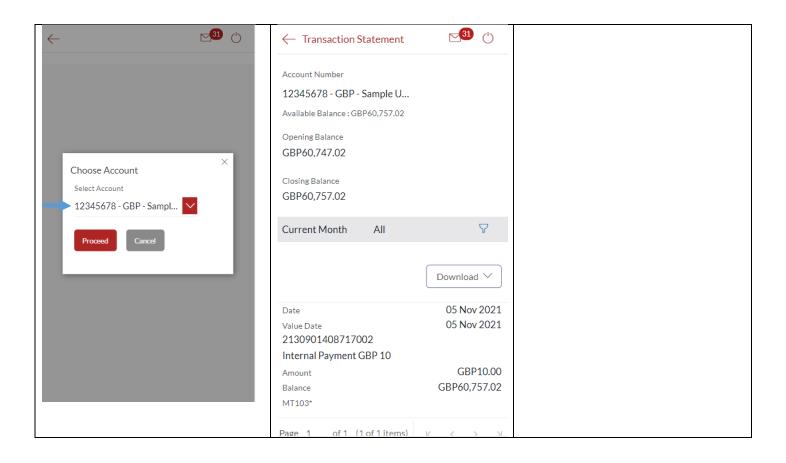
Step 4:	Step 5:	Step 6:
Your account statement is displayed on the screen.	Click on *Download* to select the file format. Select the file format (*csv* or *pdf*).	The account statement in the selected format is displayed and can be saved.

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.

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Accounts.*	Click on *Current and Savings.*	Click on *Transaction Statement.*

Step 4:	Step 5:	Additional Information
Select Account from the drop down.	Click on *Proceed.*	For Filter options and Download options refer the above section 12.1 Current &Savings Transaction Statement through Dashboard.
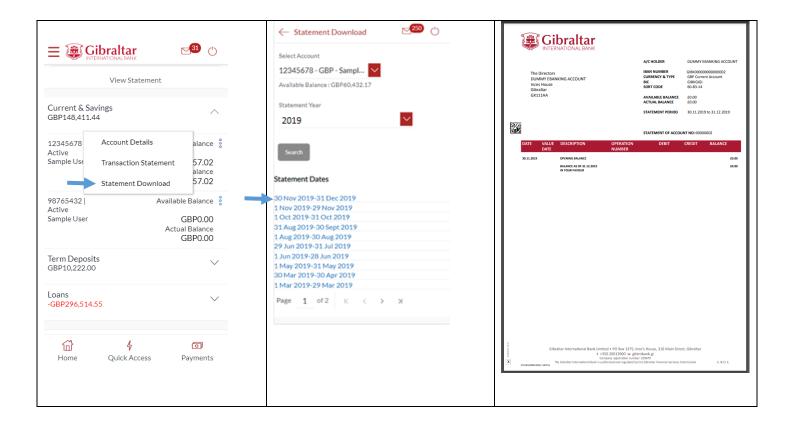
13.3 Current & Savings Statement Download through the *Dashboard*

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.

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Accounts*.	Click on *Current and Savings.*	Click on *View Statement.*

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*.

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Accounts*.	Click on *Term Deposits.*	Click on *Fixed Term Deposit Overview.*

14.3 Term Deposit details

Term Deposit Account Details	Term Deposit Account Details	Term Deposit Account Details
Click on an *Account Number* to view Term Deposit account details. **Choose Account** Select Account 12345678 - GBP - Sampl... Proceed Cancel	**Term Deposit Details** **Account Holder Details** Account Holding Type Single **Term Deposit Details** Account Description Sample User Account Number 12345678 Amount On Deposit GBP100.00 Current Deposit Balance GBP100.00 Status Active Deposit Reference Number 12345678 Start Date 23 Jul 2021 Deposit Term 1 Year(s), 0 Month(s), 0 Day(s) Interest Rate (Per Annum) 5.00% Deposit Branch Gibraltar International Bank Ltd PO Box 1375 Inces House, 310 Main Street Gibraltar - GX11 1AA GIBRALTAR **Maturity Details** Maturity Date 23 Jul 2022 Maturity Amount GBP105.00 Maturity Instruction Renew Principal and Interest Edit Back	The following **Deposit Details** are displayed: • Account Holding Type – holding pattern of the term deposit e.g. single or joint • Account Description - name of the account holder • Status – status of your account e.g. Active or closed • Amount on Deposit – amount for which the deposit was opened • Interest Rate (Per Annum) – rate of interest • Current Deposit Balance – current principal amount is the revised principal amount after top-up/partial redemption, if any • Start Date – deposit opening date • Deposit Term – term for which the deposit is maintained • Deposit Reference number – unique number for the respective term deposit • Maturity Date – date on which the term deposit will mature • Maturity Amount – value of the term deposit at the time of maturity • Maturity Instruction – maturity instruction for the deposit • Pay to – account number to which the deposit amount will be transferred on maturity
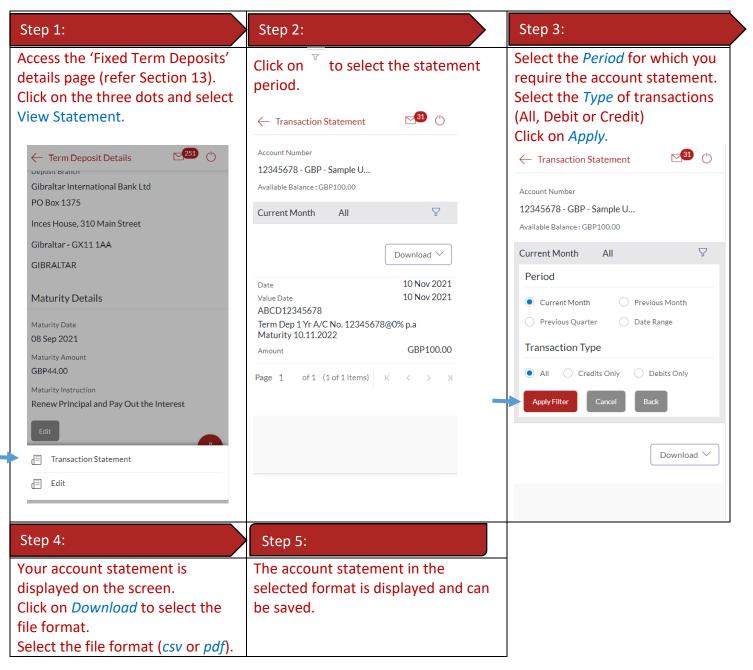
15 How do I change my Term Deposit maturity instructions?
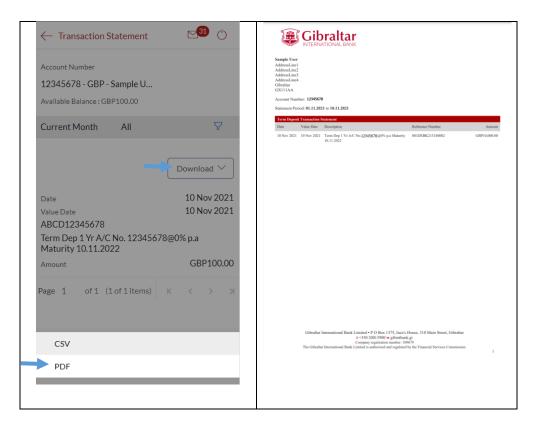
You can change the term deposit maturity instructions from the Term Deposit details page. Navigate to the Term Deposit details page of the deposit you wish to change maturity instructions for as described in Section 13.3 above.

Step 1:

Scroll to the bottom of the details screen and click on *Edit.*

Maturity Details

Maturity Date
23 Jul 2022

Maturity Amount
GBP105.00

Maturity Instruction
Renew Principal and Interest

Edit

Back

Step 2:

Select the *Maturity Instruction* from the drop down.

← Edit Maturity Instruction

Account Description
Sample User

Account Number
12345678

Available Balance : GBP100.00

Maturity Instructions
Close on maturity

Submit   Cancel

Step 3:

Click on *Submit*.

← Edit Maturity Instruction

Account Description
Sample User

Account Number
12345678

Available Balance : GBP100.00

Maturity Instructions
Close on maturity

Submit   Cancel

Step 4:

Review the *Revised Maturity Instruction* & Click on *Confirm* if correct. Click *Back* to edit.

← Edit Maturity Instruction

ⓘ Review
You initiated a request for Edit Maturity Instructions for Deposit. Please review details before you confirm!

Account Description
Sample User

Account Number
12345678

Revised Maturity Instruction
Close on maturity

Confirm   Cancel

Confirmation

The confirmation screen is displayed.

Edit Maturity Instruction

✓ Confirmation
Request submitted successfully.

Account Number
12345678

Revised Maturity Instruction
Close on Maturity

What would you like to do next?

Go To Dashboard   Go To Account Details

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.

Step 1:	Step 2:	Step 3:
Access the 'Fixed Term Deposits' details page (refer Section 13). Click on the three dots and select View Statement.	Click on ▽ to select the statement period.	Select the *Period* for which you require the account statement. Select the *Type* of transactions (All, Debit or Credit) Click on *Apply*.

Step 4:	Step 5:
Your account statement is displayed on the screen. Click on *Download* to select the file format. Select the file format (*csv* or *pdf*).	The account statement in the selected format is displayed and can be saved.

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*
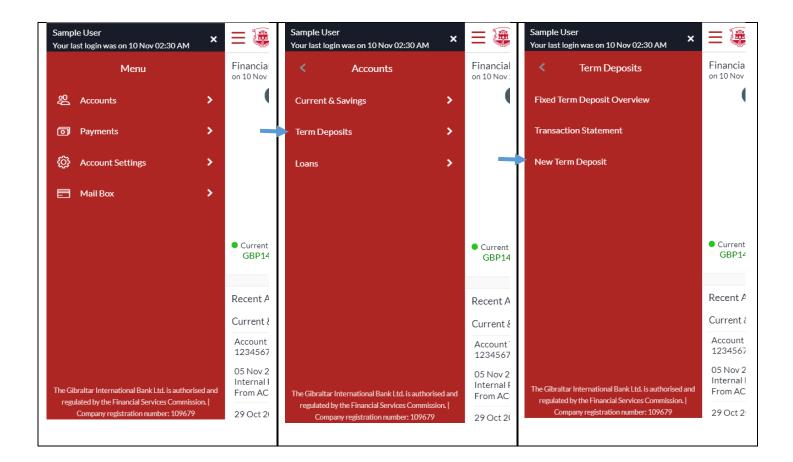
Dashboard
Scroll down to Term Deposits section, click *New Term Deposit*.
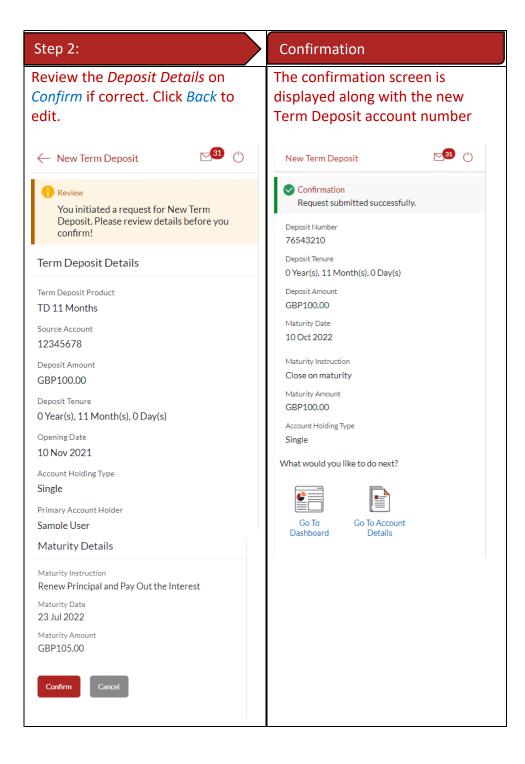
17.2 Book a new Term Deposit through the *Accounts Menu*

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ≡ and click on *Accounts*.	Click on *Deposits*.	Click on *New Term Deposit*.
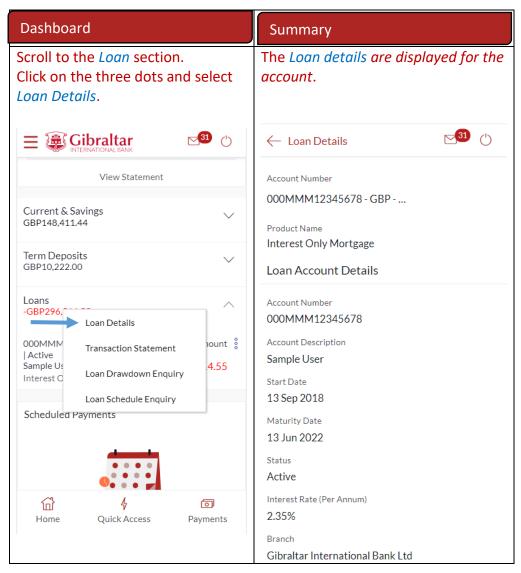
17.3 Book a new Term Deposit

Step 1:	
Enter details required to open a new term deposit and click *Submit*. 	The following **Deposit Details** must be entered: • *Select Product* from a drop down • *Select Account* to be debited to fund the new deposit • Enter the *Deposit Amount* • Select *Maturity Instruction* Payout of interest &/or principal are credited to the account selected in *Select Account* above

Step 2:	Confirmation
Review the *Deposit Details* on *Confirm* if correct. Click *Back* to edit.	The confirmation screen is displayed along with the new Term Deposit account number

Step 2 screen:

← New Term Deposit   ✉ 31 ⏻

ⓘ **Review**
You initiated a request for New Term Deposit. Please review details before you confirm!

Term Deposit Details

Term Deposit Product
TD 11 Months

Source Account
12345678

Deposit Amount
GBP100.00

Deposit Tenure
0 Year(s), 11 Month(s), 0 Day(s)

Opening Date
10 Nov 2021

Account Holding Type
Single

Primary Account Holder
Sample User

Maturity Details

Maturity Instruction
Renew Principal and Pay Out the Interest

Maturity Date
23 Jul 2022

Maturity Amount
GBP105.00

[Confirm]   [Cancel]

Confirmation screen:

New Term Deposit   ✉ 31 ⏻

✓ **Confirmation**
Request submitted successfully.

Deposit Number
76543210

Deposit Tenure
0 Year(s), 11 Month(s), 0 Day(s)

Deposit Amount
GBP100.00

Maturity Date
10 Oct 2022

Maturity Instruction
Close on maturity

Maturity Amount
GBP100.00

Account Holding Type
Single

What would you like to do next?

Go To Dashboard   Go To Account Details

18 How do I view details of my Loan Accounts?

18.1 Loan Account Details through the *Dashboard*

You can access your Loan Accounts details through the Dashboard.

Dashboard	Summary
Scroll to the *Loan* section. Click on the three dots and select *Loan Details*.	The *Loan details are displayed for the account*.

18.2 Loan Account Details through the *Main Menu*

You can access your Loan Account through the Accounts Menu.

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Accounts*.	Click on *Loans.*	Click on *Loan Details.*
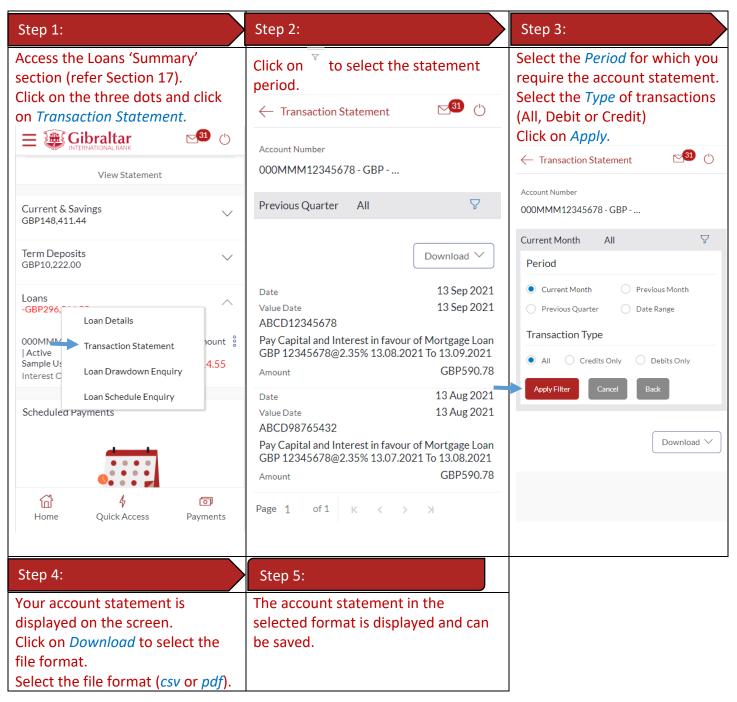
18.3 Loan Account Details
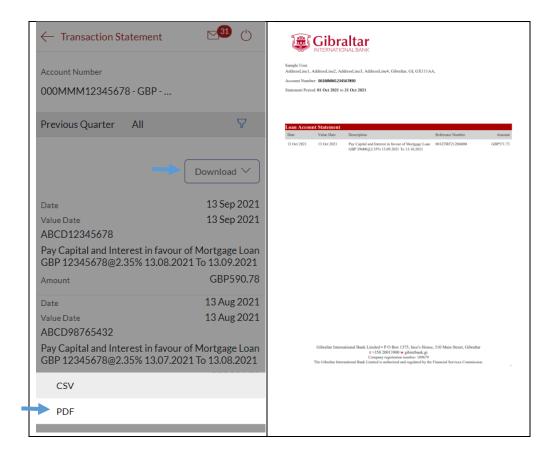
Loan Account Details	Loan Account Details	Loan Account Details
Click on an *Account Number* to view loan account details.	← Loan Details ✉31 ⏻ Account Number 000MMM12345678 - GBP - ... Product Name Interest Only Mortgage **Loan Account Details** Account Number 000MMM12345678 Account Description Sample User Start Date 13 Sep 2018 Maturity Date 13 Jun 2022 Status Active Interest Rate (Per Annum) 2.35% Branch Gibraltar International Bank Ltd **Loan Amounts Details** Approved Amount GBP296,000.00 Amount Drawdown GBP296,000.00 Amount Paid To Date GBP0.00 Outstanding Balance -GBP296,190.58 **Repayment Details** Interest Frequency Monthly Capital Frequency One Time Payment Late Payment Penalty 0.00% Pre Payment Penalty 0.00%	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

The first cell also shows a dialog:

Choose Account ×

Select Account

Select Account ▼

Cancel

	Loan Instalments	• 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

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

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.
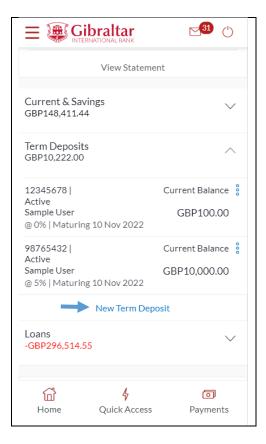
Step 1:	Step 2:	Step 3:
Access the Loans 'Summary' section (refer Section 17). Click on the three dots and click on *Transaction Statement.*	Click on ▽ to select the statement period.	Select the *Period* for which you require the account statement. Select the *Type* of transactions (All, Debit or Credit) Click on *Apply.*

Step 1 screen:

≡ 🏛 **Gibraltar** INTERNATIONAL BANK ✉31 ⏻

View Statement

Current & Savings
GBP148,411.44 ⌄

Term Deposits
GBP10,222.00 ⌄

Loans
-GBP296,~~~~ ⌃

Loan Details

000MMM… | Active
Sample Us…
Interest O…   Transaction Statement   …ount ⋮   4.55

Loan Drawdown Enquiry

Loan Schedule Enquiry

Scheduled Payments

🏠 Home   ⚡ Quick Access   📷 Payments

Step 2 screen:

← Transaction Statement   ✉31 ⏻

Account Number
000MMM12345678 - GBP - …

Previous Quarter   All   ▽

Download ⌄

Date   13 Sep 2021
Value Date   13 Sep 2021
ABCD12345678
Pay Capital and Interest in favour of Mortgage Loan GBP 12345678@2.35% 13.08.2021 To 13.09.2021
Amount   GBP590.78

Date   13 Aug 2021
Value Date   13 Aug 2021
ABCD98765432
Pay Capital and Interest in favour of Mortgage Loan GBP 12345678@2.35% 13.07.2021 To 13.08.2021
Amount   GBP590.78

Page 1   of 1   ⏮ ‹ › ⏭

Step 3 screen:

← Transaction Statement   ✉31 ⏻

Account Number
000MMM12345678 - GBP - …

Current Month   All   ▽

Period
● Current Month   ○ Previous Month
○ Previous Quarter   ○ Date Range

Transaction Type
● All   ○ Credits Only   ○ Debits Only

Apply Filter   Cancel   Back

Download ⌄

Step 4:	Step 5:
Your account statement is displayed on the screen. Click on *Download* to select the file format. Select the file format (*csv* or *pdf*).	The account statement in the selected format is displayed and can be saved.

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.
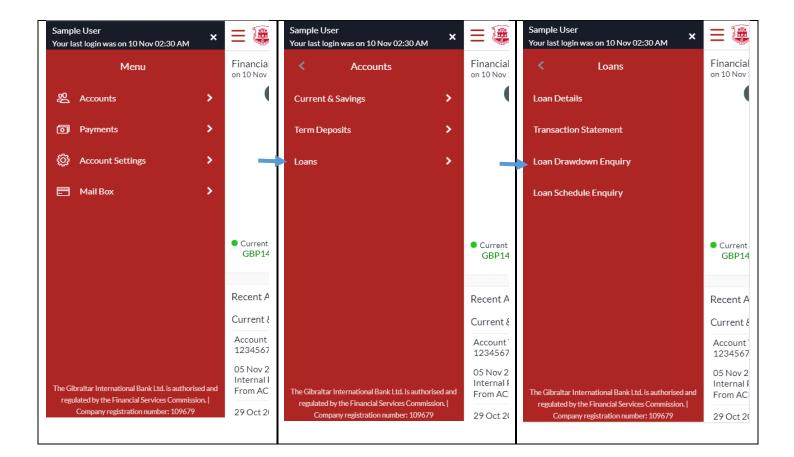
Step 1:	Step 2:
Scroll to the *Loans* section of the Dashboard.	Click on *Loan Drawdown Enquiry.*

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 *Main menu* by clicking on ☰ and click on *Accounts.*	Click on *Loans.*	Click on *Loan Drawdown Enquiry.*

20.3 Loan Account Drawdown Details

Select Account	Loan Drawdown Details	Loan Drawdown Details
Select Account from the drop down. Click on *Proceed*.	Loan Drawdown Details are displayed.	The following Loan Drawdown Details are displayed:

		• Account Description – name of the primary holder of the loan • Account Number – Loan account number • Approved Amount – amount of loan approved • Drawdown Amount – amount of loan given to you till date (utilized) • Date – date on which the specific amount was disbursed

21 How do I view the Loan Schedule?

Loan Schedule provides the repayment schedule for the loan.

21.1 Loan Schedule Enquiry through *Dashboard*
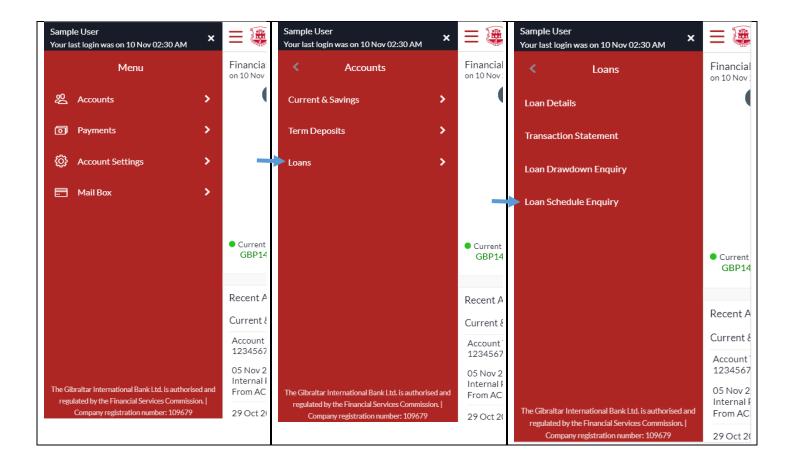
You can view the Loan schedule from the Dashboard.

Step 1:	Step 2:
Scroll to the *Loans* section of the Dashboard.	Click on *Loan Schedule Enquiry.*

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 *Main menu* by clicking on ☰ and click on *Accounts*.	Click on *Loans.*	Click on *Loan Schedule Enquiry.*

21.3 Loan Schedule Details

Select Account	Loan Schedule Details	Loan Schedule Details
Select Account from the drop down. Click on *Proceed.*	Loan Schedule Details are displayed.	The following Loan Schedule Details are displayed: • Account Description – name of the primary holder of the loan • Account Number – Loan account number • First Instalment – date on which the first instalment is due • Last Instalment – date on which the last instalment is due • Total Instalments – total number of instalments • Instalments Paid – number of instalments paid till date • Amount paid till date – total amount paid in instalments till date • Sr. No. – Serial number of each instalment is displayed against the instalment record • Repayment Date – date on which the specific instalment is due
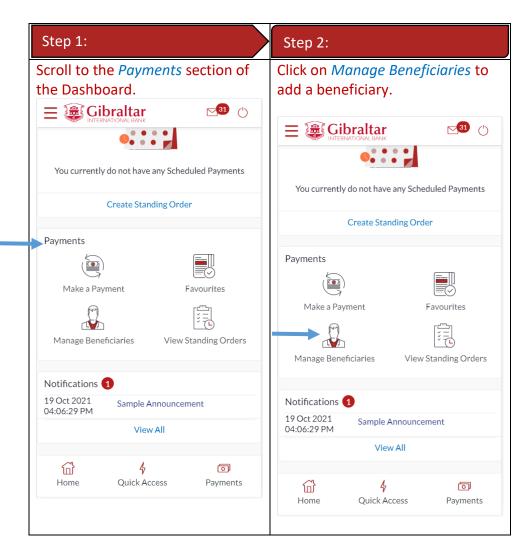
		• Principal – principal amount that is due corresponding to the instalment date • Interest - interest amount that is due corresponding to the instalment date • Charges – charges due corresponding to the instalment date • Instalment – total instalment amount that is due corresponding to the instalment date • Unpaid Instalment – amount that is to be paid, if at all, on the specific instalment date
	Due Date 15 Oct 2018 Principal GBP0.00 Interest GBP778.52 Instalment GBP778.52 Unpaid Instalment GBP0.00 Due Date 13 Nov 2018 Principal GBP0.00 Interest GBP705.53 Instalment GBP705.53 Unpaid Instalment GBP0.00 K < > >I Back	

22 How do I add a Beneficiary?
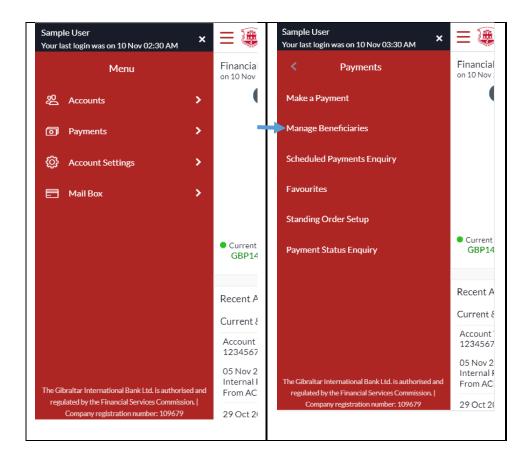
You can add beneficiaries through the *Dashboard* and *Payments Menu*.

22.1 Add a new Beneficiary through *Dashboard*

Step 1:	Step 2:
Scroll to the *Payments* section of the Dashboard.	Click on *Manage Beneficiaries* to add a beneficiary.
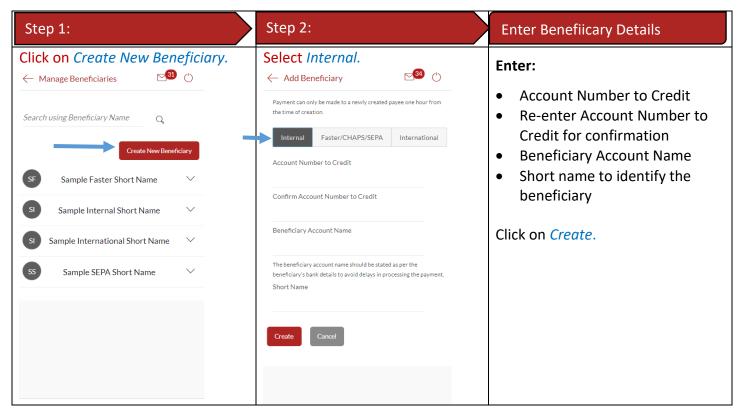
22.2 Add a new Beneficiary through *Payments Menu*

Step 1:	Step 2:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Manage Beneficiaries*.

22.3 New Beneficiary (Internal)

Internal – create beneficiaries holding accounts within Gibraltar International Bank.

Step 1:	Step 2:	Enter Benefiicary Details
Click on *Create New Beneficiary.*	**Select** *Internal.*	**Enter:** • Account Number to Credit • Re-enter Account Number to Credit for confirmation • Beneficiary Account Name • Short name to identify the beneficiary Click on *Create.*

Step 3:	Step 4:	Confirmation

Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.

← Add Beneficiary   ✉250 ⏻

> ⓘ **Review**
> You have initiated a request for Internal Bank Account Beneficiary. Please review details before you confirm!

Payment Type
Internal

Beneficiary Account Name
Sample Internal Bene Name

Account Number to Credit
12345678

Short Name
Sample Internal Short Name

[Confirm] [Cancel]

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

_____ ⦸

Resend Code

Attempts Left
4

Reference Number
30318

[Submit] [Cancel]

A success message is displayed if the beneficiary creation is successful.

Add Beneficiary   ✉156 ⏻

> ✅ **Confirmation**
> Request submitted successfully.

Reference Number
2020274021253357

Payment Type   Beneficiary Account Name
INTERNAL   Sample Internal Bene Name

Short Name
Sample Internal Short Name

Account Number to Credit
12345678

What would you like to do next?

Go To Dashboard   More Payment Options   Pay Now   Set up Beneficiary Limits

22.4 New Beneficiary (Faster/CHAPS)

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

Step 1:	Step 2:	Enter Benefiicary Details
Click on *Create New Beneficiary.* ← Manage Beneficiaries ✉31 ⏻ *Search using Beneficiary Name* 🔍 → Create New Beneficiary SF Sample Faster Short Name ⌄ SI Sample Internal Short Name ⌄ SI Sample International Short Name ⌄ SS Sample SEPA Short Name ⌄	**Select** *Faster/CHAPS/SEPA* ← Add Beneficiary ✉34 ⏻ Payment can only be made to a newly created payee one hour from the time of creation. Internal | **Faster/CHAPS/SEPA** | International Network Type ● Faster/CHAPS ○ SEPA Account Number to Credit Confirm Account Number to Credit Beneficiary Account Name The beneficiary account name should be stated as per the beneficiary's bank details to avoid delays in processing the payment. Sort Code → Verify Lookup Sort Code Short Name	**Enter:** • Select Network Type – Faster/CHAPS • Account Number to Credit • Re-enter Account Number to Credit for confirmation • Beneficiary Account Name • Sort Code & click on *Verify* to validate sort Code **OR** • Click on *Lookup Sort Code* if you do not know the beneficiary bank's Sort Code • Short name to identify the beneficiary Click on *Create.*

Step 3:	Step 3:	Confirmation
Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.	A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*	A success message is displayed if the beneficiary creation is successful.

Add Beneficiary   ✉ 156 ⏻

> ⓘ **Review**
> You have initiated a request to add
> Domestic Bank Account Beneficiary.
> Please review details before you confirm!

Beneficiary Account Name
Sample Faster Bene Name

Payment Type
Domestic

Network Type
FASTER/CHAPS

Account Number to Credit
123456

Sort Code
606060

Short Name
Sample Faster Short Name

Confirm   Cancel

One Time Verification

A verification code has been sent to your
registered mobile number. Please enter that code
below to complete the process.

Verification Code

_____ 👁

Resend Code

Attempts Left
4

Reference Number
30318

Submit   Cancel

Add Beneficiary   ✉ 156 ⏻

> ✅ **Confirmation**
> Request submitted successfully.

Reference Number
2020274021253379

Payment Type	Beneficiary Account Name
Domestic	Sample Faster Bene Name
Account Number to Credit	Network Type
123456	FASTER/CHAPS
Short Name	Bank Details
Sample Faster Short Name	606060
	NATIONAL WESTMINSTER BANK PLC
	GIBRALTAR,P.O. Box 707,National Westminster Hse

What would you like to do next?

Go To Dashboard   More Payment Options   Pay Now   Set up Beneficiary Limits

---

22.5 New Beneficiary (International)

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

Step 1:	Step 2:	Enter Benefiicary Details
Click on *Create New Beneficiary*	**Select** *International.*	**Enter the following details:** • Account Number (IBAN) • Re-enter Account Number to Credit for confirmation • Beneficiary Account Name • SWIFT Code & click on *Verify* to validate sort Code **OR** • Click on *Lookup SWIFT Code* if you do not know the beneficiary bank's SWIFT Code • Short name to identify the beneficiary Click on *Create.*

Step 3:	Step 4:	Confirmation
Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.	A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*	A success message is displayed if the beneficiary creation is successful.

22.6 New Beneficiary (SEPA)

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

Step 1:	Step 2:	Enter Benefiicary Details
Click on *Create New Beneficiary.*	Select *Faster/CHAPS/SEPA.*	**Enter:** • Select Network Type – SEPA CREDIT • Account Number to Credit • Re-enter Account Number to Credit for confirmation • Beneficiary Account Name • Bank Code(BIC) & click on *Verify* to validate Bank Code (BIC) **OR** • Click on *Lookup Bank Code (BIC)* if you do not know the beneficiary bank's Bank Code (BIC) • Short name to identify the beneficiary Click on *Create.*

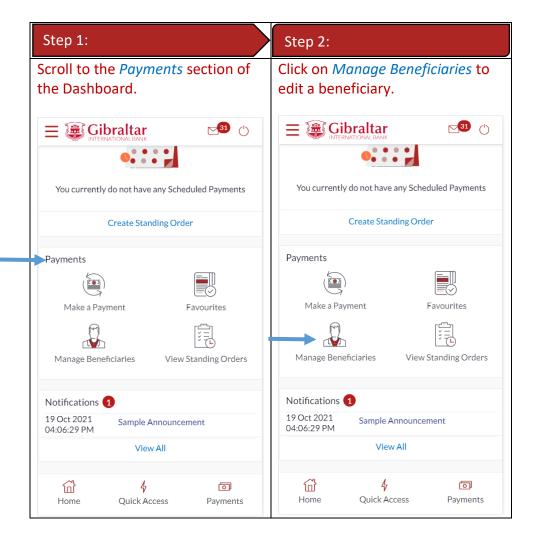| Step 3:	Step 4:	Confirmation
Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.	A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*	A success message is displayed if the beneficiary creation is successful.

ℹ Review
You have initiated a request to add Domestic Bank Account Beneficiary. Please review details before you confirm!

Beneficiary Account Name
Sample SEPA Bene Name

Payment Type
Domestic

Network Type
SEPACREDIT

Account Number (IBAN)
12345678901234567

Bank Code (BIC)
JYBAGIGIXXX

Short Name
Sample SEPA Short

Confirm   Cancel

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

_____ 👁

Resend Code

Attempts Left
4

Reference Number
30318

Submit   Cancel

Add Beneficiary ✉ 31 ⏻

✓ Confirmation
Request submitted successfully.

Reference Number
2021314002032723

Payment Type   Beneficiary Account Name
Domestic   Sample SEPA Bene Name

Account Number (IBAN)
12345678901234567   Short Name

Network Type   Short Name
SEPACREDIT   Sample SEPA Short

Bank Details
JYBAGIGIXXX

TRUSTED NOVUS BANK
LIMITED
76 MAIN STREET,GI

What would you like to do next?

Go To Dashboard   More Payment   Pay Now   Set up Beneficiary
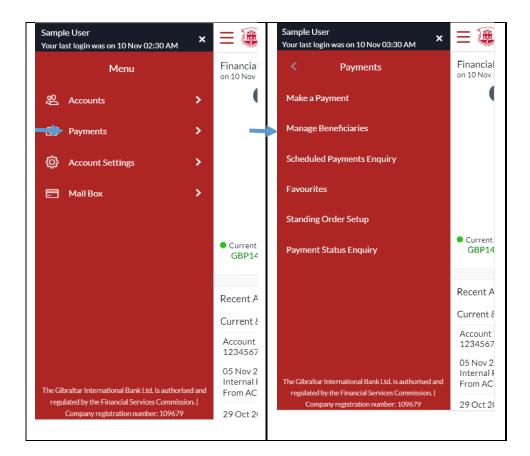
23 How do I edit an existing Beneficiary?

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

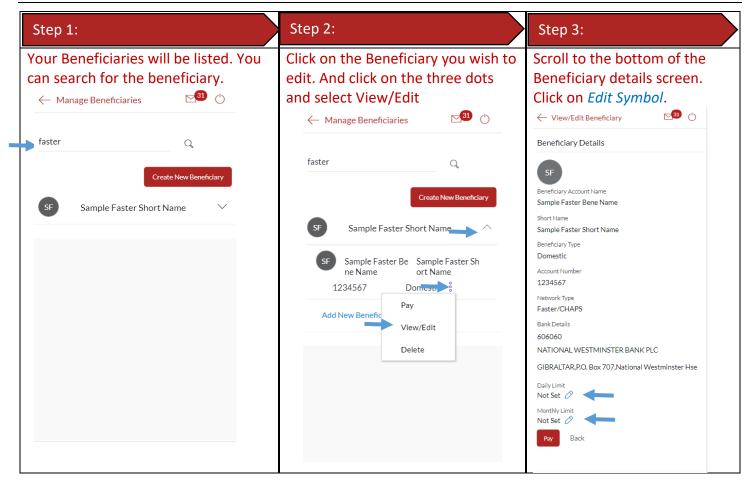## 23.1 Edit an existing beneficiary through *Dashboard*

Step 1:	Step 2:
Scroll to the *Payments* section of the Dashboard.	Click on *Manage Beneficiaries* to edit a beneficiary.

23.2 Edit an existing Beneficiary through *Main Menu*

Step 1:	Step 2:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Manage Beneficiaries.*

23.3 Edit Beneficiary (update daily transaction limit)

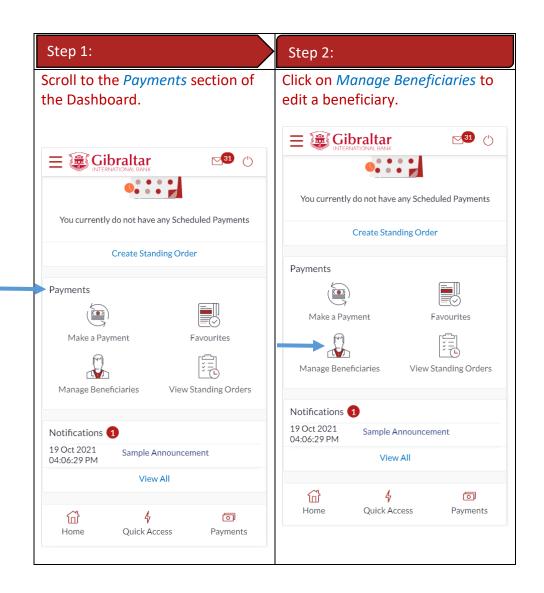| Step 1:	Step 2:	Step 3:
Your Beneficiaries will be listed. You can search for the beneficiary.	Click on the Beneficiary you wish to edit. And click on the three dots and select View/Edit	Scroll to the bottom of the Beneficiary details screen. Click on *Edit Symbol*.

Step 4:	Step 5:
Enter the *Daily Limit* for the Beneficiary. Click on *Save*.	The limits will be updated.

Step 4:

← View/Edit Beneficiary

Beneficiary Type
Domestic

Account Number
1234567

Network Type
Faster/CHAPS

Bank Details
606060
NATIONAL WESTMINSTER BANK PLC

GIBRALTAR,P.O. Box 707,National Westminster Hse

Daily Limit
GBP10,000.00

Monthly Limit
Not Set

Pay   Remove Limits   Back

Step 5:

← View/Edit Beneficiary

Beneficiary Type
Domestic

Account Number
1234567

Network Type
Faster/CHAPS

Bank Details
606060
NATIONAL WESTMINSTER BANK PLC

GIBRALTAR,P.O. Box 707,National Westminster Hse

Daily Limit
GBP10,000.00

Monthly Limit
Not Set

Pay   Remove Limits   Back

.

24 How do I delete an existing Beneficiary?
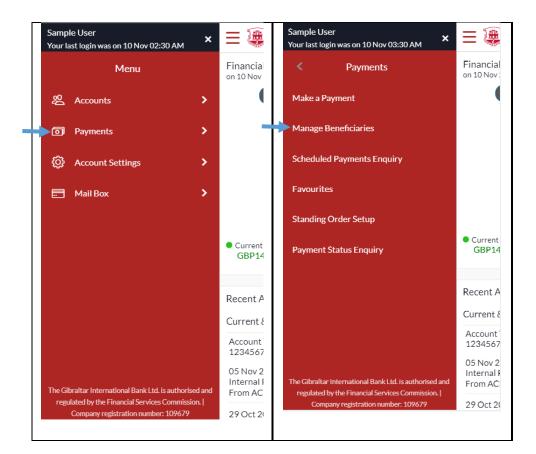
You can delete an existing beneficiary through the *Dashboard* and *Payments Menu*.
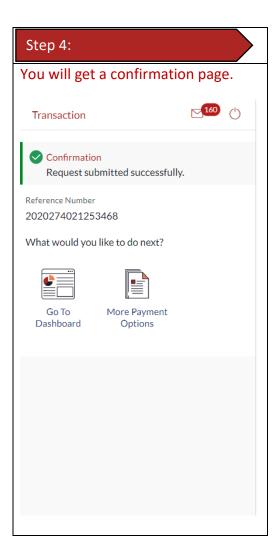
24.1 Delete an existing beneficiary through *Dashboard*

Step 1:	Step 2:
Scroll to the *Payments* section of the Dashboard.	Click on *Manage Beneficiaries* to edit a beneficiary.

24.2 Delete an existing Beneficiary through *Main Menu*

Step 1:	Step 2:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Manage Beneficiaries.*

24.3 Delete Beneficiary

Step 1:	Step 2:	Step 3:
Your Beneficiaries will be listed. You can search for the beneficiary.	Click on the Beneficiary you wish to edit. And click on the three dots and select Delete.	You will get a message, click on *Proceed*.

| Step 4: |

You will get a confirmation page.

Transaction ✉ 160 ⏻

✓ Confirmation
Request submitted successfully.

Reference Number
2020274021253468

What would you like to do next?

Go To
Dashboard

More Payment
Options

25 How do I make a Payment?
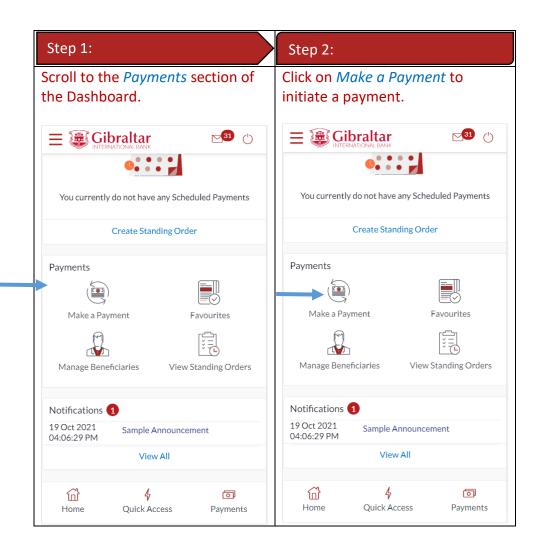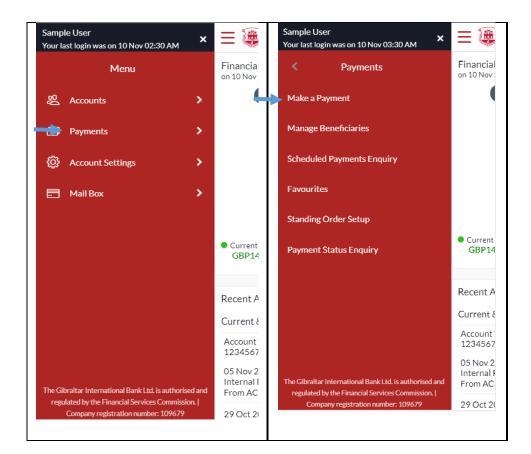
You can make a payment through the *Dashboard* and *Payments Menu*.

25.1 Make a Payment through *Dashboard*

Step 1:	Step 2:
Scroll to the *Payments* section of the Dashboard.	Click on *Make a Payment* to initiate a payment.
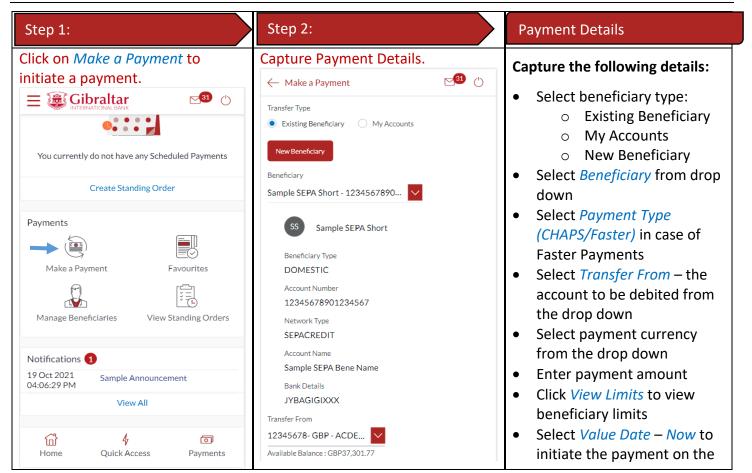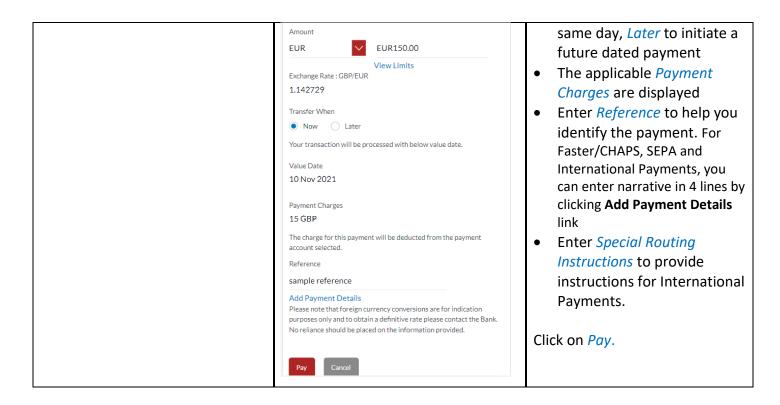
25.2 Make a Payment through *Main Menu*

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

25.3 Make a Payment

Step 1:	Step 2:	Payment Details

Click on *Make a Payment* to initiate a payment.	Capture Payment Details.	**Capture the following details:**
		
		• Select beneficiary type:
		  o Existing Beneficiary
		  o My Accounts
		  o New Beneficiary
		• Select *Beneficiary* from drop down
		• Select *Payment Type (CHAPS/Faster)* in case of Faster Payments
		• Select *Transfer From* – the account to be debited from the drop down
		• Select payment currency from the drop down
		• Enter payment amount
		• Click *View Limits* to view beneficiary limits
		• Select *Value Date* – *Now* to initiate the payment on the

Amount

EUR ⌄ EUR150.00

View Limits

Exchange Rate : GBP/EUR

1.142729

Transfer When

◉ Now ○ Later

Your transaction will be processed with below value date.

Value Date

10 Nov 2021

Payment Charges

15 GBP

The charge for this payment will be deducted from the payment account selected.

Reference

sample reference

Add Payment Details
Please note that foreign currency conversions are for indication purposes only and to obtain a definitive rate please contact the Bank. No reliance should be placed on the information provided.

Pay   Cancel

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*.

Step 3:	Step 4:	Confirmation
Review the information entered and click *Confirm* to accept, *Cancel* to cancel the operation.	A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*	A success message is displayed with a payment reference number if the payment is initiated successfully.

Step 3 column:

← Make a Payment ✉31 ⏻

You initiated a request for Make a Payment. Please review details before you confirm!

Short Name

SS Sample SEPA Short Name

Account Number (IBAN)

123456789012345

Beneficiary Type

DOMESTIC

Beneficiary Account Name

Sample SEPA Bene Name

Bank Details

JYBAGIGIXXX

TRUSTED NOVUS BANK LIMITED

76 MAIN STREET,GI

Transfer From

12345678

Payment Type

SEPACREDIT

Amount

EUR150.00

Transfer When

10 Nov 2021

Reference

sample reference

Confirm   Cancel

Step 4 column:

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

_____ ⌀

Resend Code

Attempts Left

4

Reference Number

30318

Submit   Cancel

Confirmation column:

Make a Payment ✉31 ⏻

✓ Confirmation
Request submitted successfully.

Reference Number

2021314002033605

Host Reference Number

2131401057070000

Transfer From   Account Number
12345678   123456789012345

Amount   Short Name
EUR150.00   Sample SEPA Short Name

Payment Type   Reference
SEPACREDIT   sample reference

Bank Details   Transfer When
JYBAGIGIXXX   11 Nov 2021

TRUSTED NOVUS BANK LIMITED

76 MAIN STREET,GI

What would you like to do next?

Go To Dashboard   More Payment Options   Add Favourite   Check Transaction Status

---

To save this payment as template and refer in the future, click on *Add Favourite*.

•

26 How do I setup a Standing Order?

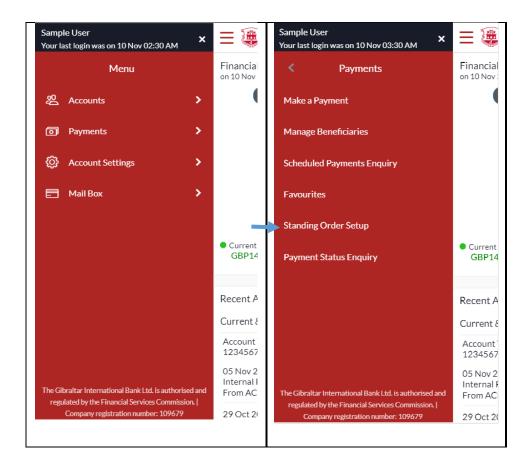You can setup a repetitive payment instruction (a Standing Order) through the *Dashboard* and *Payments Menu*.

26.1 Setup a Standing Order through *Dashboard*

Step 1:	Step 2:
Scroll to the *Scheduled Payments* section of the Dashboard and click on *Create Standing Order*.	Scroll to the *Scheduled Payments* section of the Dashboard and click on *View Standing Order*.

26.2 Setup a Standing Order through *Main Menu*

Step 1:	Step 2:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Standing Order Setup.*

26.3 Setup a Standing Order

Step 1:	Step 2:	Step 3:
Click on *View Standing Orders*.	Click on *Create Standing Order*.	Capture Standing Order details

.

Standing Order Details	Step 4:	Step 5:

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

- Select *Transfer From* – the account to be debited from the drop down
- Select payment currency from the drop down
- Enter payment *Amount*
- Click *View Limits* to view beneficiary limits
- Select *Payment Frequency* (e.g. Daily, Weekly, Monthly, etc.) from the drop down
- Enter the Standing Order *Start Date*
- Enter the *End Date* for the Standing Order, select *Not Specified,* if there is no end date
- The applicable *Payment Charges* are displayed
- Enter *Reference* to help you identify the payment
- Enter *Special Routing Instructions* in case of International Payments to provide instructions for routing.

Click on *Submit.*

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

← Create Standing Order ✉ 160 ⏻

Standing Order. Please review details before you confirm!

Short Name
Sample SEPA Short Name

Payment Type
Domestic

Account Number
123456789012345

Account Name
Sample SEPA Bene Name

Transfer From
12345678

Amount
EUR2.00

Network Type
SEPACREDIT

Frequency
Every month

Start Date
10 Nov 2021

End Date
25 Dec 2099

Reference
sample reference

Confirm   Cancel

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

_____ 👁

Resend Code

Attempts Left
4

Reference Number

30318

Submit   Cancel

Create Standing Order ✉ 160 ⏻

✓ Confirmation
Request submitted successfully.

Reference Number
2020274021253516

Host Reference Number
2131401159930004

Short Name	Amount
Sample SEPA Short Name	EUR2.00

Account Number	Payment Type
123456789012345	Domestic

From Account	Transfer Frequency
12345678	Every month

Start Date	End Date
10 Nov 2021	25 Dec 2099

Reference	Network Type
sample reference	SEPACREDIT

What would you like to do next?

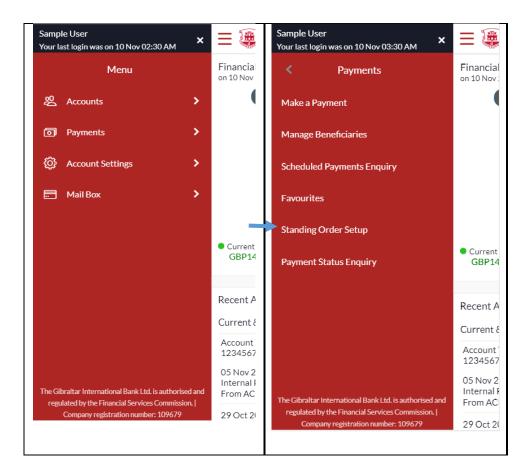Go To Dashboard   More Payment Options

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*

Step 1:
Click on *View All or View Standing Order*.

27.2 Modify a Standing Order through *Main Menu*

Step 1:	Step 2:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Standing Order Setup.*
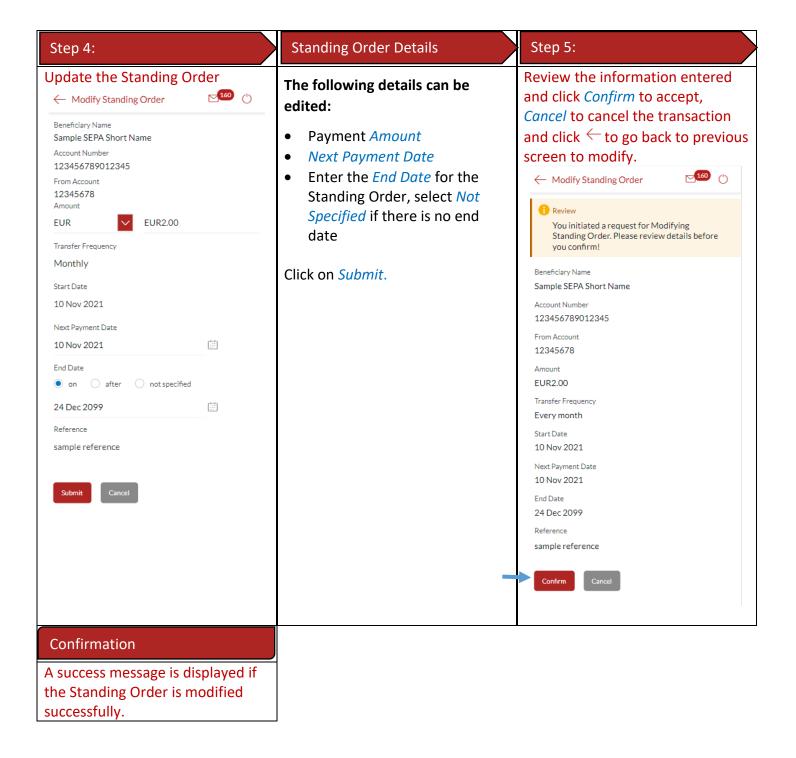
27.3 Modify a Standing Order

Step 1:	Step 2:	Step 3:
Scroll to *Payments* section and click on *View Standing Order*.	Search for the Standing order. Then click on the three dots and select View.	Scroll down and click on *Modify*.

Step 4:	Standing Order Details	Step 5:
Update the Standing Order	**The following details can be edited:**	Review the information entered and click *Confirm* to accept, *Cancel* to cancel the transaction and click ← to go back to previous screen to modify.

Step 4: Update the Standing Order

← Modify Standing Order ✉ 160 ⏻

Beneficiary Name
Sample SEPA Short Name

Account Number
123456789012345

From Account
12345678

Amount
EUR ⌄ EUR2.00

Transfer Frequency
Monthly

Start Date
10 Nov 2021

Next Payment Date
10 Nov 2021 📅

End Date
● on ○ after ○ not specified

24 Dec 2099 📅

Reference
sample reference

[Submit] [Cancel]

Standing Order Details

The following details can be edited:

- Payment *Amount*
- *Next Payment Date*
- Enter the *End Date* for the Standing Order, select *Not Specified* if there is no end date

Click on *Submit*.

Step 5:

← Modify Standing Order ✉ 160 ⏻

ⓘ Review
You initiated a request for Modifying Standing Order. Please review details before you confirm!

Beneficiary Name
Sample SEPA Short Name

Account Number
123456789012345

From Account
12345678

Amount
EUR2.00

Transfer Frequency
Every month

Start Date
10 Nov 2021

Next Payment Date
10 Nov 2021

End Date
24 Dec 2099

Reference
sample reference

→ [Confirm] [Cancel]

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*.
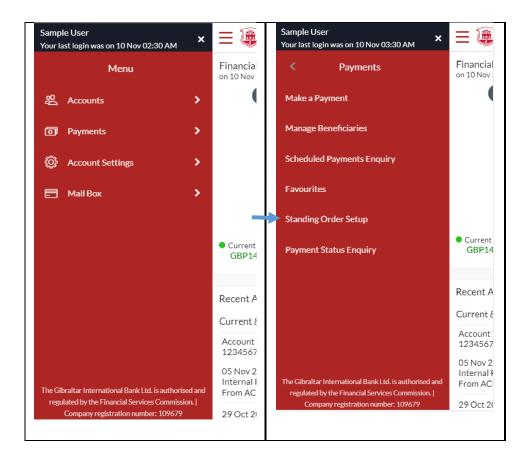
28.1 Delete a Standing Order through *Dashboard*

Step 1:
Scroll to the *Payments* section of the Dashboard and Click *View Standing Orders*.
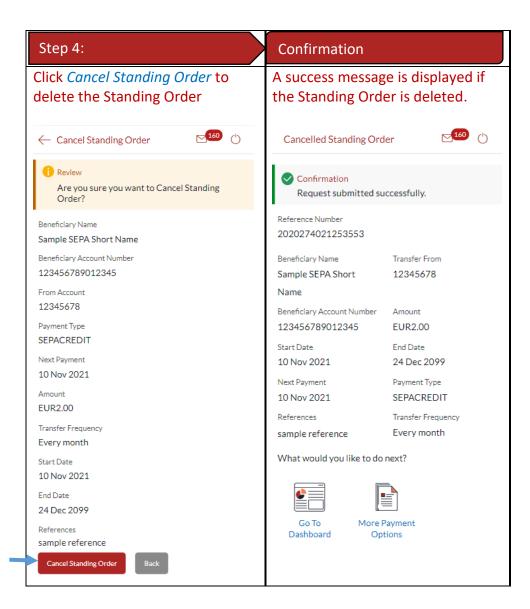
28.2 Delete a Standing Order through *Main Menu*

Step 1:	Step 2:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Standing Order Setup.*

28.3 Delete a Standing Order

Step 1:	Step 2:	Step 3:
Scroll to the *Payments* section of the Dashboard and Click *View Standing Orders*.	Search for the Standing order and click on the three dots and either select *Cancel* to cancel directly or *View* to view the Standing Order.	Click on *Cancel Standing Order*.

Step 4:	Confirmation
Click *Cancel Standing Order* to delete the Standing Order	A success message is displayed if the Standing Order is deleted.

Step 4 panel:

← Cancel Standing Order   ✉ 160   ⏻

> ℹ **Review**
> Are you sure you want to Cancel Standing Order?

Beneficiary Name
Sample SEPA Short Name

Beneficiary Account Number
123456789012345

From Account
12345678

Payment Type
SEPACREDIT

Next Payment
10 Nov 2021

Amount
EUR2.00

Transfer Frequency
Every month

Start Date
10 Nov 2021

End Date
24 Dec 2099

References
sample reference

Cancel Standing Order   Back

Confirmation panel:

Cancelled Standing Order   ✉ 160   ⏻

> ✅ **Confirmation**
> Request submitted successfully.

Reference Number
2020274021253553

Beneficiary Name	Transfer From
Sample SEPA Short Name	12345678

Beneficiary Account Number	Amount
123456789012345	EUR2.00

Start Date	End Date
10 Nov 2021	24 Dec 2099

Next Payment	Payment Type
10 Nov 2021	SEPACREDIT

References	Transfer Frequency
sample reference	Every month

What would you like to do next?

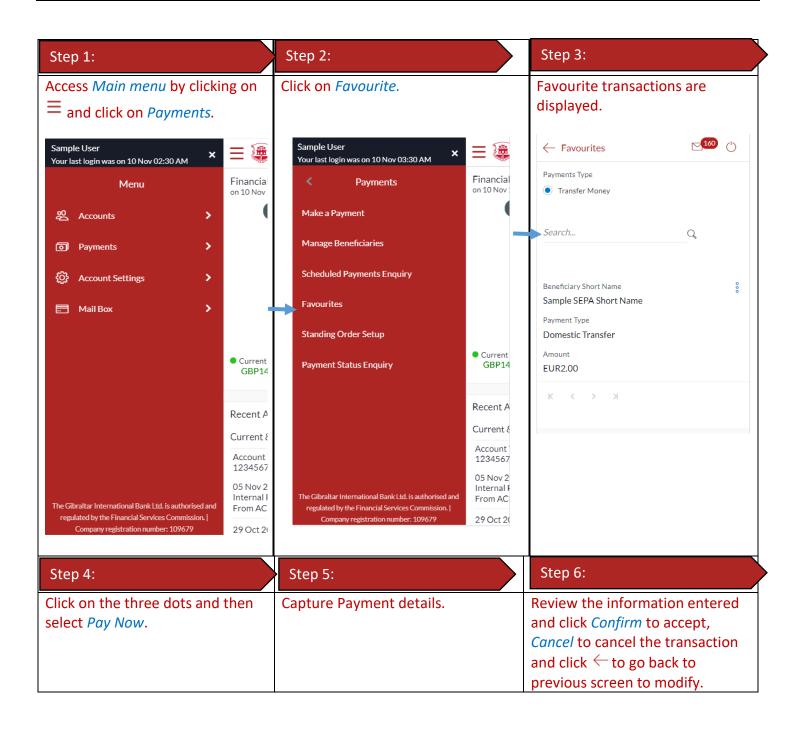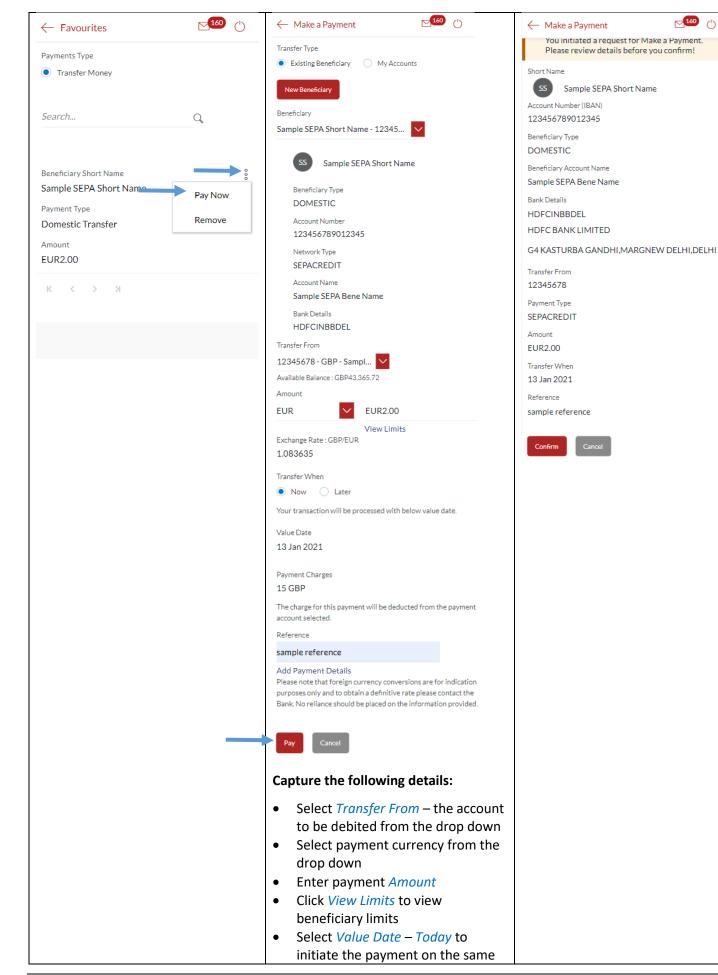Go To Dashboard   More Payment Options

29 Favourite Transactions

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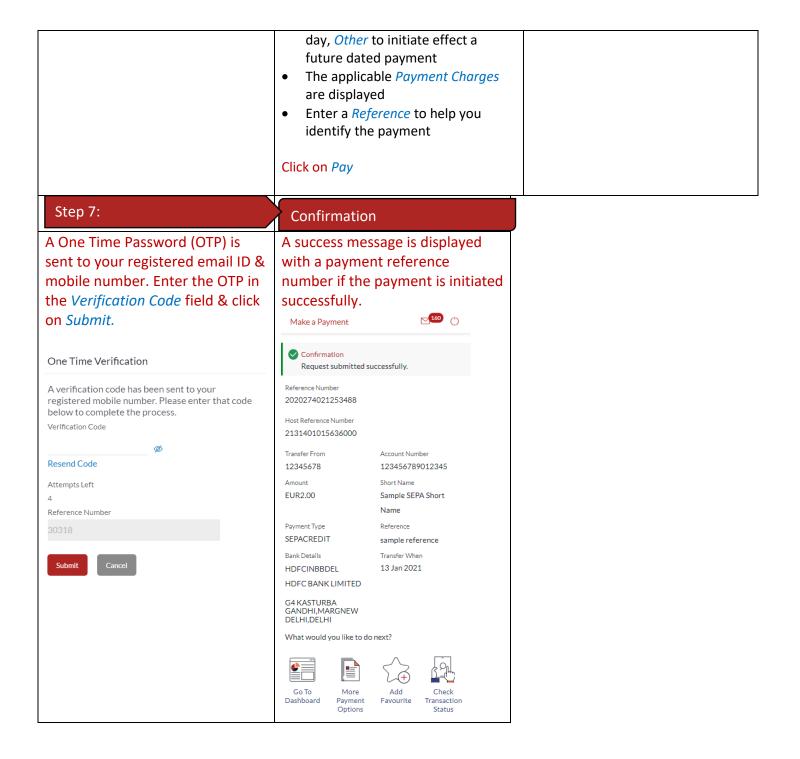
29.1 Mark a transaction as Favourite

Step 1:	Step 2:	Step 3:
On the payment confirmation screen click on *Add Favourite*.	Click on *OK* to add the transaction as a Favourite.	Click on *Done*.

29.2 View Favourites and initiate a Favourite Transaction

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Favourite.*	Favourite transactions are displayed.

Step 4:	Step 5:	Step 6:
Click on the three dots and then select *Pay Now*.	Capture Payment details.	Review the information entered and click *Confirm* to accept, *Cancel* to cancel the transaction and click ← to go back to previous screen to modify.

Favourites

Payments Type

◉ Transfer Money

Search... 🔍

Beneficiary Short Name

Sample SEPA Short Name ⋮

Pay Now

Remove

Payment Type

Domestic Transfer

Amount

EUR2.00

⏮ ◀ ▶ ⏭

Make a Payment

Transfer Type

◉ Existing Beneficiary   ○ My Accounts

New Beneficiary

Beneficiary

Sample SEPA Short Name - 12345... ▼

SS   Sample SEPA Short Name

Beneficiary Type

DOMESTIC

Account Number

123456789012345

Network Type

SEPACREDIT

Account Name

Sample SEPA Bene Name

Bank Details

HDFCINBBDEL

Transfer From

12345678 - GBP - Sampl... ▼

Available Balance : GBP43,365.72

Amount

EUR ▼   EUR2.00

View Limits

Exchange Rate : GBP/EUR

1.083635

Transfer When

◉ Now   ○ Later

Your transaction will be processed with below value date.

Value Date

13 Jan 2021

Payment Charges

15 GBP

The charge for this payment will be deducted from the payment account selected.

Reference

sample reference

Add Payment Details

Please note that foreign currency conversions are for indication purposes only and to obtain a definitive rate please contact the Bank. No reliance should be placed on the information provided.

Pay   Cancel

Capture the following details:

- Select *Transfer From* – the account to be debited from the drop down
- Select payment currency from the drop down
- Enter payment *Amount*
- Click *View Limits* to view beneficiary limits
- Select *Value Date* – *Today* to initiate the payment on the same

Make a Payment

You initiated a request for Make a Payment. Please review details before you confirm!

Short Name

SS   Sample SEPA Short Name

Account Number (IBAN)

123456789012345

Beneficiary Type

DOMESTIC

Beneficiary Account Name

Sample SEPA Bene Name

Bank Details

HDFCINBBDEL

HDFC BANK LIMITED

G4 KASTURBA GANDHI,MARGNEW DELHI,DELHI

Transfer From

12345678

Payment Type

SEPACREDIT

Amount

EUR2.00

Transfer When

13 Jan 2021

Reference

sample reference

Confirm   Cancel

	day, *Other* to initiate effect a future dated payment • The applicable *Payment Charges* are displayed • Enter a *Reference* to help you identify the payment Click on *Pay*	

Step 7:	**Confirmation**

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*
 	
One Time Verification
 	
A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.
Verification Code
 	
Resend Code
 	
Attempts Left
4
Reference Number
30318
 	
Submit   Cancel
	A success message is displayed with a payment reference number if the payment is initiated successfully.
	
	Make a Payment 160
	
	Confirmation
	Request submitted successfully.
	
	Reference Number
	2020274021253488
	
	Host Reference Number
	2131401015636000
	
	Transfer From Account Number
	12345678 123456789012345
	
	Amount Short Name
	EUR2.00 Sample SEPA Short
	                           Name
	
	Payment Type Reference
	SEPACREDIT sample reference
	
	Bank Details Transfer When
	HDFCINBBDEL 13 Jan 2021
	HDFC BANK LIMITED
	
	G4 KASTURBA
	GANDHI,MARGNEW
	DELHI,DELHI
	
	What would you like to do next?
	
	Go To More Add Check
	Dashboard Payment Favourite Transaction
	             Options Status

29.3 Remove a Transaction from the Favourites List

Step 1:	**Step 2:**	**Step 3:**
Access *Main menu* by clicking on ☰ and click on *Payments.*	Click on *Favourite.*	Favourite transactions are displayed.

Step 1:

Click on the three dots and then select *Remove*.

Step 2:

Click on *Proceed*. The transaction will be removed from the list.

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 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Scheduled Payments Enquiry.*	Scheduled payments are displayed. The following details are displayed - • Date - Date of execution of transaction • Reference Number - reference number for the transaction • Beneficiary Name - Beneficiary Name is displayed • Transaction Type – Type of the transaction • Account Details – The account to where funds will be credited • Payment Type – Payment type of the transaction • Amount – Amount to be debited to beneficiary Click *View/Cancel* to View/Cancel *Scheduled Payment.*

Scheduled Payments Enquiry ✉ 160 ⏻

Account Number
12345678 - GBP - Sampl... ⌄

Host Reference Number

Transfer Type
Faster/CHAPS ⌄

Search   Reset   Cancel

Date   View/Cancel
17 Nov 2021

Reference Number
2131401017370000

SF   Beneficiary Name
       SAMPLE FASTER BENE
       NAME

Transaction Type
Domestic Transfer

Account Details
123456

Payment Type
Scheduled Single Payment

Amount
GBP2.00

|◁   ◁   ▷   ▷|

Step 4:

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

← Cancel Scheduled Payment ✉ 160 ⏻

ⓘ Review
You initiated a request to Delete Scheduled Payment. Please review details before you confirm!

Beneficiary Name
SF SAMPLE FASTER BENE NAME

Payment Type
Domestic

Host Reference Number
2131401017370000

Account Number
123456

From Account
12345678

Amount
GBP2.00

Payment Details
SAMPLE REFERENCE

Transfer When
17 Nov 2021

Confirm   Back

Step 5:

Confirmation screen is displayed on successful cancellation.

Cancel Scheduled Payment   ⏻

✓ Confirmation
Request submitted successfully.

Reference Number
2021216003351474

Host Reference Number
2121601045971000

What would you like to do next?

Go To
Dashboard

More Payment
Options

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 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Payments*.	Click on *Payment Status Enquiry.*	Payment Status Enquiry screen is displayed. Select an account from the dropdown and all transactions related to the account selected will be displayed. The following details are displayed – • Date – Transaction date • Beneficiary Name – Name of the account credited • Reference Number – Transaction reference number • Payment Type – Type of payment that is Internal, Faster/CHAPS/SEPA or International • Amount – Amount credited to the beneficiary • Status – Status of the transaction You can also search a transaction by entering the reference number in the search box and clicking on search. Filters can be applied using the filter tab. The filters available are – • Reference Number • Network Type • Initiation Date From • Initiation Date To • From Amount • To Amount Click on the reference number to view transaction details.

Step 4:

Transaction Details are displayed. You can download the E-Receipt by clicking on *Download E-Receipt*
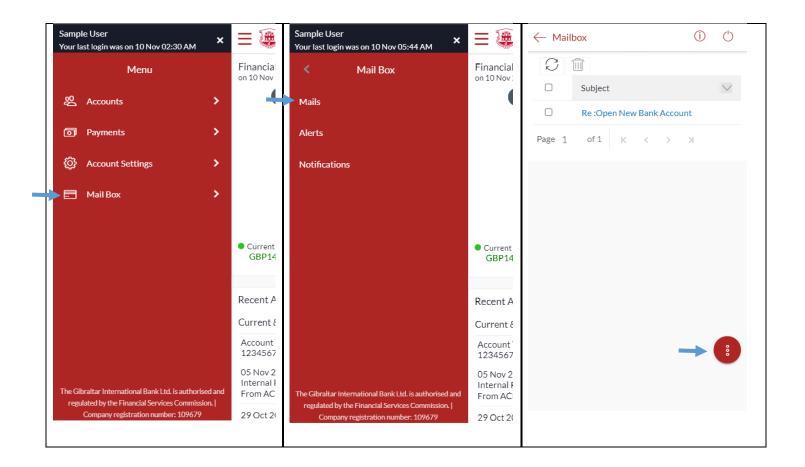
Transfer Network
SEPACREDIT

Transfer Amount
EUR2.00

Initiated On
13 Jan 2021

Transaction Date
13 Jan 2021

Payment Details
sample reference

Remitter Details

Source Account Number
12345678

Source Account Branch
001

Download E-Receipt

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 *Main menu* by clicking on ☰ and click on *Mailbox.*	Click on *Mails.*	Inbox is displayed.
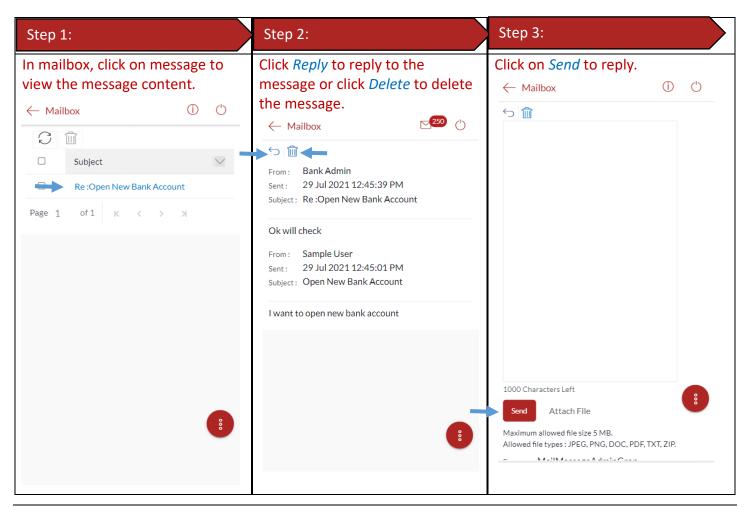
32.2 Compose Mail

Step 1:	Step 2:	Step 3:
Click on the three dots at the bottom of the screen and select *Compose Mail*.	Select a subject from the drop down. Type the content of the message, attach files if required and click on *Send*.	Confirmation is displayed. Click on *Ok*.
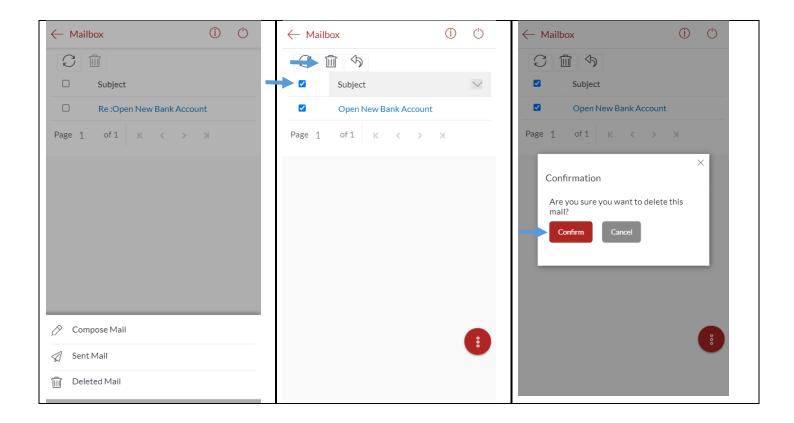
32.3 View Inbox

Step 1:	Step 2:	Step 3:
In mailbox, click on message to view the message content.	Click *Reply* to reply to the message or click *Delete* to delete the message.	Click on *Send* to reply.

32.4 View Sent Mail

Step 1:	Step 2:	Step 3:
Click on the three dots at the bottom of the screen and select *Sent Mail*.	Click on the message to view the message content.	Click on *back* to go back.

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 *Procced* to delete the message.
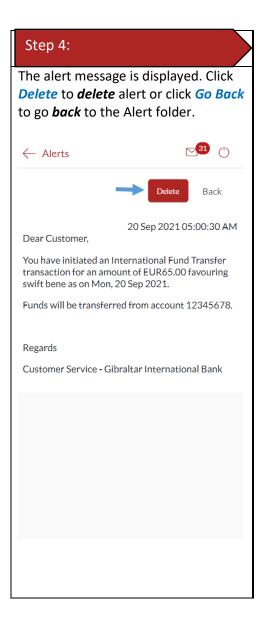
32.6 View Alerts

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Mailbox.*	Click on *Alerts.*	Alerts are displayed. Click on an alert to view alert message.

Step 4:

The alert message is displayed. Click *Delete* to **delete** alert or click *Go Back* to go **back** to the Alert folder.

← Alerts   ✉ 31 ⏻

→ Delete   Back

                    20 Sep 2021 05:00:30 AM

Dear Customer,

You have initiated an International Fund Transfer transaction for an amount of EUR65.00 favouring swift bene as on Mon, 20 Sep 2021.

Funds will be transferred from account 12345678.

Regards

Customer Service - Gibraltar International Bank

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.

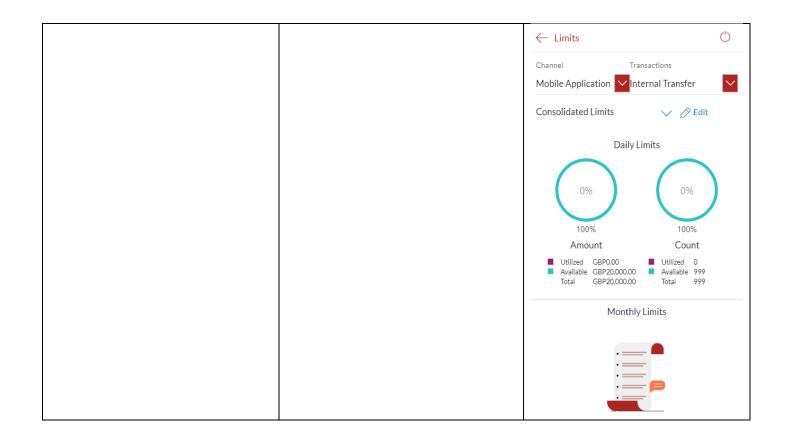| Sample User		Financia
Your last login was on 10 Nov 02:30 AM	✕ ☰	on 10 Nov

Menu

👥 Accounts   ›

💳 Payments   ›

⚙️ Account Settings   ›

💳 Mail Box   ›

● Current
GBP14

Recent A

Current &

Account
1234567

05 Nov 2
Internal
From AC

29 Oct 2

The Gibraltar International Bank Ltd. is authorised and
regulated by the Financial Services Commission. |
Company registration number: 109679

Sample User		Financial
Your last login was on 10 Nov 05:44 AM	✕ ☰	on 10 Nov

‹   **Mail Box**

Mails

Alerts

Notifications

● Current
GBP14

Recent A

Current &

Account
1234567

05 Nov 2
Internal F
From AC

29 Oct 2

The Gibraltar International Bank Ltd. is authorised and
regulated by the Financial Services Commission. |
Company registration number: 109679

← Notifications   ⏻

🔄   🗑️

	Subject	Received
☐	New Term Deposit	30 Jul 2021 12:00:00 AM

Page 1   of 1   (1 of 1 items)   K   ‹   ›   X

Step 4:

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

← Notifications   ⏻

Delete

30 Jul 2021 12:00:00 AM

We have a new Term Deposit Account type. Check it out!

33 How do I view my Limits?

You can view your daily and cumulative limits.

| STEP 1:	STEP 2:	STEP 3:

Click on the ☰ icon.
Click on **Account Settings.**
 	
Sample User
Your last login was on 10 Nov 02:30 AM
 	
Menu
 	
Accounts ›
Payments ›
Account Settings ›
Mail Box ›
 	
The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679
	Click on **My Limits.**
	
	Sample User
	Your last login was on 10 Nov 02:30 AM
	
	‹ Account Settings
	
	⚙ My Preference
	🔒 Change Password
	▭ My Limits
	🕐 Session Summary
	
	The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679
		Select the channel and transactions from the dropdown and then select consolidated limits.
		The following details are displayed:
		• **Amount**
		  o Utilized – Daily/Monthly utilized limits for the selected transaction
		  o Available – Daily/Monthly available limits for the selected transaction
		  o Total – Daily/Monthly total limits for the selected transaction
		• **Count**
		  o Utilized - Daily/Monthly utilized limits for the selected transaction
		  o Available - Daily/Monthly utilized limits for the selected transaction
		  o Total - Daily/Monthly utilized limits for the selected transaction
		• Minimum Amount – The per transaction limit - minimum amount
		• Maximum Amount - The per transaction limit - maximum amount
		Click **Edit** to *edit* daily limit.
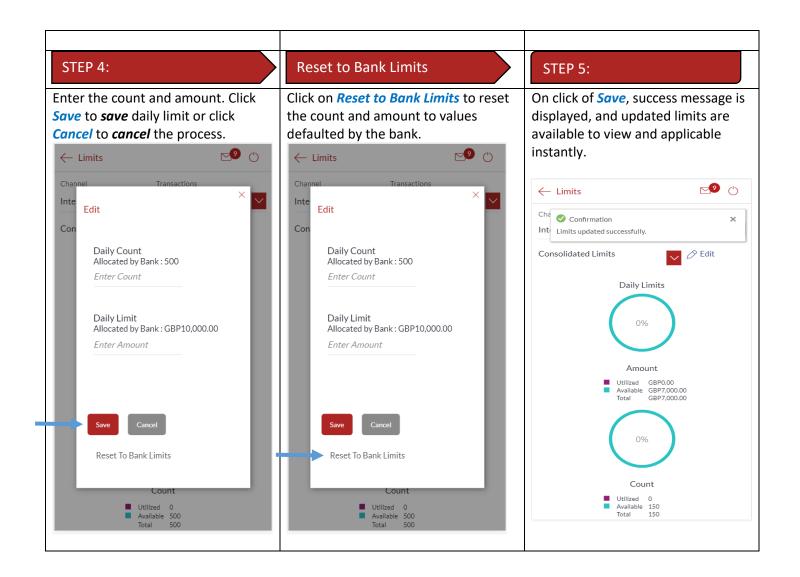
34 How do I edit my Limits?

You can view your daily and cumulative limits.

STEP 1:	STEP 2:	STEP 3:
Click on the ≡ icon. Click on **Account Settings.** 	Click on **My Limits.** 	Click **Edit** to **edit** daily limit.

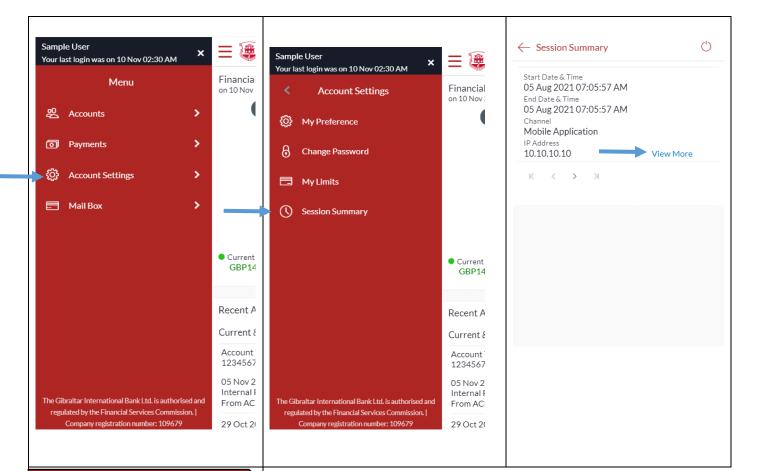| STEP 4:	Reset to Bank Limits	STEP 5:
Enter the count and amount. Click *Save* to *save* daily limit or click *Cancel* to *cancel* the process.	Click on *Reset to Bank Limits* to reset the count and amount to values defaulted by the bank.	On click of *Save*, success message is displayed, and updated limits are available to view and applicable instantly.

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.

05 Aug 2021 07:05:57 AM
Channel
Mobile Application
IP Address
10.10.10.10   → View Less

Transaction Name
Account Activity
Status
SUCCESS
Transaction Date & Time
05 Aug 2021 07:06:00 AM

Transaction Name
Account Activity
Status
SUCCESS
Transaction Date & Time
05 Aug 2021 07:11:26 AM

Transaction Name
Account Activity
Status
SUCCESS
Transaction Date & Time
05 Aug 2021 07:20:53 AM

Transaction Name
Account Activity
Status
SUCCESS
Transaction Date & Time
05 Aug 2021 07:26:38 AM

Transaction Name
Account Activity