Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: My accounts					
Balances	Display the account number, type and balance for all accounts connected to the 1bank subscription. You can also view information and balances for other banks' accounts	X	X		
Transaction Status	All the transactions submitted through the Internet Banking and Mobile App are displayed. In cases of Future Date Transactions, the User has the option to Decline them as long as their status is "Pending". The option to obtain advices in PDF format for these transactions is provided.	X	X		
Transactions	The transactions of the last 2 years for the selected account are displayed. Additional information for certain types of transactions is also provided (images of cheques, Payment Order advices, advices for transfers executed through 1bank Internet Banking and Mobile App).	X	X		
Details	Detailed information for the selected account is displayed (Iban certificate, credit/debit interest, account branch, account owner address, connected cards etc).	X	X		
Pending	View information for the hold amounts and the uncleared cheques of the account.	X	X		
Cheques > Order a Chequebook*	New Chequebook ordering. May be delivered by registered mail or to any Branch of the Bank of Cyprus.	X	X		
Cheques > Status and image	Information on issued cheques of the selected account is displayed: Status (Paid/Unpaid/Stopped), date of presentation, amount. An image of the cheque in PDF format is also provided.	X	X		
Cheques > Stop payment*	Option to Stop the Payment of one or more cheques. Stop Payment option is available during bank working hours only.		X		

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: My accounts					
Cheques > Pending return	Cheques pending to be returned due to insufficient funds are displayed for the selected account on a daily basis.	X	X		
Interest Certificate	The Balance and Interest certificate per account in PDF format.	X	X		
Start / Stop Paper Statement	Option to start or stop receiving the paper statement for one or more accounts as a hard copy		X		
eStatement	A true copy of the official bank statement for the selected account in PDF format. Availability is based on the statement issue frequency (monthly, quarterly, yearly etc). e-Statements are available from January 1995 onwards.	X	X		
Other banks > Connect other bank's accounts	Option to connect other bank's accounts	X	X		
Other banks > Manage other bank's accounts	Option to connect other bank's accounts	X	X		
Other banks > Manage BoC accesses on other platforms	The option to manage your access to Bank of Cyprus accounts through other online platforms	X	X		
Menu Option: Transfer & pay					
Transfer & pay > to Connected accounts	The option to transfer funds between accounts connected on the 1bank subscription is provided.		X	There are no limits for transfers between accounts of the same customer. Transfers from/to authorised accounts are executed automatically for amounts: Up to €250.000** per day with the use of SMS Digipass and Digipass App	Transfers exceeding the available balance or the transaction limits of the subscriber may be submitted for execution by the account branch with the use of the Digipass device. The execution is subject to the approval of the Account Branch.
Transfer & pay > To Bank of Cyprus Customers *	Option to transfer funds to accounts of other Bank of Cyprus customers is provided.		X	Transfers are executed automatically for amounts: Up to €50.000** per day with the use of of SMS Digipass and Digipass App Transfers exceeding the available balance or the transaction limits of the subscribers may be submitted for execution by the account branch with the use of the Digipass device. The execution is subject to the approval of the Account Branch.	**The use of a Digipass device is mandatory.**

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Transfer & pay					
Transfer & pay > to Other banks (Payment order)	The option to submit SEPA or SWIFT Payment Orders is provided. The execution of the Payment Orders is subject to the approval from the branch of the debited account.		X	There are no limits on the transferred amounts (except if such a limit has been set by the subscriber).	X
Transfer & pay > Pay bills	The option to pay: > Utility bills > Tuition fees > General Insurance of Cyprus Insurances		X	Up to €5.000** per day	
Pay bills * > Invoice eSettlement	Option to settle invoices issued by participating companies		X	Up to €50.000** per day with the use of of SMS Digipass and Digipass App	X
Pay bills > Pay with JCC SMART	The option to be transferred to JCCsmart website in order to perform bill payments	X	X		
Pay bills > Tax payments	The option to settle Governmental tax payments e.g VAT (Value-Added Tax)		X	The daily limits of option "Transfer to Local Banks" and "Payment Orders"	x
Pay bills > Donate!	The option to make donations to certain charity Organisations is provided.		X	Up to €5.000** per day	
Recurring payments > Direct debits	Details about active Direct Debits on accounts connected to the 1bank subscription are provided. (e.g . CYTA, EAC) The amendment/deletion of Direct Debit is only available for credit cards.	X	X		X To amend or delete a direct debit for credit cards, full access on account and digipass is required

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Transfer & pay					
Recurring payments > Standing orders *	Details about active Standing Orders on accounts connected to the 1bank subscription are provided. The option to amend or cancel these Standing Orders is also provided.	X	X		**X** For the deletion or amendment of an order you, Full Access and Digipass is required
Recurring payments > New Standing order	Option through which you can open a new Standing Order with a beneficiary account either in Bank of Cyprus or any other bank (SEPA).		X		**X**
Recurring payments > New Direct Debit	The option to create a new Direct Debits for Bank of Cyprus credit cards payment is provided.		X		**X**
Mass payments > Multiple Payments*	The option to upload a file containing multiple transactions is provided. The submitted file may contain any type of transaction available in the 1bank Internet and Mobile Banking. The uploaded file must follow the specifications (xml) set by the Bank of Cyprus. Every transaction included in the file will be submitted as a distinct		X **To enable this service, the submission of a relevant application is required.**	The daily limits of each specific transaction of the Internet Banking apply	The use of a Digipass device is mandatory. Transfers exceeding the available balance or the transaction limits of the subscribers may be submitted for execution by the account branch with the use of the Digipass device. The execution is subject to the approval of the Account Branch.

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	**All Services**		
Menu Option: Transfer & pay					
Mass payments > Group transfers / suppliers	Provides the option to submit Group Transfers. Group Transfers may be used to transfer funds in any account maintained with Bank of Cyprus, Local Banks or Banks abroad. Group Transfers are submitted: > through relevant lists that are built and kept in the 1bank Internet Banking, > by uploading a file for processing. The submitted file must follow the specifications (xml) set by the Bank of Cyprus. The history of submitted Group Transfers is kept in the Internet Banking. A detailed analysis of all transactions included in each Group Transfer is provided. The result (successful/unsuccessful transfer) of each transaction submitted through a Group Transfer is also provided.	**X** **To enable this service, the submission of a relevant application is required.**		Option to set limit on the amount per file, is available. The execution is subject to the approval from the branch of the debited account.	**X**
Mass payments > Payroll*	The option to submit company payroll is provided A payroll may be submitted: > through relevant lists that are build and kept in the 1bank Internet banking > by uploading a file for processing. Payroll may be paid into accounts kept in local banks and banks abroad. Payroll execution is not subject to any fees. Payroll execution is subject to the approval from the branch of the debited account. The history of submitted Payrolls is kept in the Internet Banking. The result (successful/unsuccessful transfer) of each transfer submitted through a Payroll is also provided.	**X** **To enable this service, the submission of a relevant application is required.**		Option to set limit on the amount per file, is available	**X**

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Transfer & pay					
Notices for transfers > New*	Option through which you can submit a notice for transfer to: > Connected account (EUR) >Bank of Cyprus account (EUR) The execution date of the transaction will be the respective maturity date, according to the account selected.		X		X
Notices for transfers > View / Delete*	View and delete all notices on your accounts		X		
Pending Approval	Details of transactions Pending for Authorisation are provided. These transactions might have resulted from: > A Multiple Signature instruction, > The submission of instructions through a Multiple Payment file. The additional option to cancel Pending for Authorisation transactions is provided.		X		X
Menu Option: Cards					
Cards	The option to: a) Request for card replacement for Early Renewal or Damaged Card b) Card PIN reissue c) Card Activation	X	X		X For the Card Activation Digipass is required
Antamoivi	The option to view the points earned for the Antamivi Loyalty card scheme.	X	X		
Cards spendings	Option to export file with the transactions with the use of card	X	X		

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Products & Services					
Get new account > New Deposit Account	The option for retail subscribers only to create a new account for their own cif. The following eProducts are offered: 1) Instant 2) Notice 3) Fixed Deposit		X	The minimum transfer amount to open a new e-notice is €200 ,€1 for e-instant and €1000 for connected automatically on e-instant account.	
Get new account > Apply for Loan	The option for retail subscribers only to apply for the following Loan categories: 1) Personal Loan 2) Car Hire purchase 3) Overdraft Account 4) Credit Card 5) Student Loan 6) Housing Loan		X		
Manage Notice	The option to change the eNotice period to a notice period greater than the existing.				
Trade Setvices		X	X		
Mobile top up	The option to purchase telephone top up cards from CYTA or MTN is provided.		X	Up to €50** per day	X
My insurances > My Eurolife	Option to connect to "my eurolife"	X	X		
My insurances > Get - General Uinsurance	Option to redirect ro Generak Insurance webpage for the purchase of the below insurances: 1) Home Insurance 2) Motor Insurance 3) Drivers Insurance 4) Travel Insurance 5) Hunter Insurance	X	X		

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Products & Services					
Digipass	The option through to purchase SMS Digipass or Digipass App, if you already have a Digipass assigned to your Current subscription. Your maximum daily limits for transactions will not change if you apply for a new Digipass through Internet / Mobile Banking (the ones that were signed in your latest manual application will apply).		X		X
Digipass > Activate / Switch	The option through to select which Digipass to Activate for the specific subscription, if you have applied for a New Digipass, through Internet or Mobile Banking. In case you have applied for a New Digipass through manual application you can activate your Digipass by contacting the call centre. At any time, you can switch to another digipass you own through this option. Existing access and daily transaction limits applicable to this subscription will not change.		X		X
Alerts > Manage Devices	The option to add, amend or delete telephone numbers or email addresses, which will be used to deliver the alerts is provided.

Multiple telephone numbers or email addresses may be registered. | X | X | | |
| **Alerts > Manage alerts** | The option to add, amend or delete the criteria based on which the Alerts are sent is provided.

Alerts may be sent for Account balances, Debit or Credit transactions, Debit or Credit Debits and Credits, Card Account payment due, Fixed Deposit Expiry, Loan Next Instalment Date, eStatemenet Availability, Exchange Rates, Stock Exchange Prices etc.
Each Alert may be sent to multiple telephone numbers and email addresses. | X | X | | |

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Products & Services					
Alerts > Activity Log	Information on actions taken to create / delete / change devices details or Alert criteria is provided.	X	X		
Alerts > Delivery History	Access to the delivery history of Alerts sent to telephone numbers or email addresses is provided. The content of each Alert is also provided. Information is available for the last two years (starting from 1.5.2014).	X	X		
Menu Option: Invest					
eTrading	The option to connect to the Cisco Online, Cisco Plus and Cisco Global eTrader platform, to place order for sale or purchase stocks traded at the Athens and Cyprus Stock Exchange is provided. This platform provides portfolio information, purchases and sales history, stock quotes etc.	X	X		
Wealth Management	Information about the Portfolio Valuation Report of Holdings of the Subscriber or Individuals and Legal Entities that have authorised the subscriber with full access is provided.	The submission of a relevant application is required.			
Exchange Rates	The daily Bank of Cyprus Exchange Rates used for transactions up to the amount of €20.000 are displayed. The Exchange Rates history is available for the last 2 years. An Exchange rates conversion tool is also provided.	X	X		

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Settings					
Update my subscription > Deactivate subscription	The option to temporarily deactivate the 1bank subscription is provided. The subscription may be activated through the 1bank Call Center. The passcode remains unchanged.	X	X		
Update my subscription > Change my passcode	The option to change the current 6-digit 1bank security Passcode is provided.	X	X		X
Update my subscription > Update my contact info	**Option through which you can update your contact information which is held at the Bank's systems.** **Option to change:** - Email - Work phone - Mobile phone - Home phone - Fax		X		X
Update my subscription > My marketing preferences	The option to specify the communication methods of your preference	X	X		
Update my subscription > Manage trusted devices	The option to untrust a device from which you no longer wish to log in to 1bank. If you untrust a device you will need to authenticate yourself with verification code each time you login.	X	X		

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Settings					
Personalize subscription > Manage customers and groups	Legal entities to access their account on 1bank, have the option to select which customers' accounts they wish to work with for the current 1bank session. This functionality is presented automatically after logon to subscribers who have access on the accounts of more than 1000 customers. Option through which you can manage the group (s) of the customers with which you usually work in 1bank. > You can modify the group (add / remove customers and customers and add / remove set as default) > You can delete or copy the group The option to create a group (s) of the customers with which you usually work in 1bank Internet Banking	X	X		
Personalize subscription > Account nicknames and order	The option to customize the information shown to Internet and Mobile Banking provided. - Setup Alias Names - Setup the order with which the accounts appear in the Balance Overview functionality - Option to hide an account from the Balance Overview functionality is provided.	X	X		

Menu	Description	Access Level		Transaction Limits	Digipass Use
		Information Only	All Services		
Menu Option: Settings					
Messages	Option through which you can exchange messages with the Bank, in a secure environment. Depending on its content, every message received, is handled by the appropriate department of the Bank Messages can be sent for: > More information regarding the products/services of the Bank > Clarifications about various issues with bank accounts > Comments and suggestions for service quality / processes > Communication with your responsible branch > The Messages cannot be used for giving instructions for financial transactionsτές. > Write your messages in the Greek or English languagesσα	X	X		

* 1bank provides the option to use Multiple Signatures for controlling the submission of instructions for electronic transfers and of other functionalities.

** Maximum transaction limits are mentioned.

   Each subscriber may define lower limits.