

## USER MANUAL FOR CALL CENTER SERVICE - ENTREPRENEURS, SMEs and CORPORATE -

Dear Clients,

We are thanking you for choosing to use the Call Center services available for Millennium Bank customers.

To support you, we put at your service this User Guide, which will provide you all the information necessary for using this service: the access modes and details regarding the transactions that are available through Call Center.

The Call Center access elements provided by the bank are:

- **Company Client Code** - Identification and security element, which will be used in order for the User to access Call Center Service
- **Password** - Password used for accessing the automatic system held in the secured envelope. At the first authentication, the application will necessarily ask to change your access password. The new password must be created from 7 to 24 digits

**For security reasons please do not share your Company Client Code nor the Password.**

When accessing Call Center, you will be guided by our automatic call answering service. You will be requested to provide the following identification codes: company client code, user code and password.

**Attention: all these codes above mentioned are numeric!**

In case of a successful identification based on these security codes, you will be able to instruct those transaction types allowed by your Authorised User profile, as this was defined by your company.

In case that the identification can not be performed or you wish to contact us without having such security codes, you will be able to contact one of our operators for general information related to your products and services.

Please be advised that the identification codes are the same as the identification data for Internet Banking service. After the authentication stage, your call will be routed to one of our customer service representatives.

1. You can access our Call Center service by phone at:

0801 000 333 Romtelecom  
\*2 333 Orange, Vodafone  
+ 4021 30 81 333 Local or international networks

2. Servicing hours:

Call Center service is available during: **Monday-Friday 08:30 - 18:30 (Romanian time)**

3. Transactions that can be performed through Call Center service by the Authorised Users:

The transactions allowed through Call Center service are grouped in 5 main categories, and each Authorised User's access can be enabled or disabled on one of more categories:

The available categories which can be assigned to each Authorised User are the following:

- information and services
- local currency payments
- foreign currency payments
- time deposit
- foreign exchange

In detail, each of the above mentioned categories allows access, when enabled, to the following sets of operations:

Category **Information and services** (available for any user)

- account balance information for company's accounts,
- details regarding Millennium Bank's products,
- transaction history information,
- blocking company's cards.

Category **Local currency payments** (available only for users having signature right)

- intra-bank local currency (LCY) transfers.

*Note: all transactions are available according to the limits predefined by the Bank (chapter 6).*

Category **Foreign currency payments** (available only for users having signature right)

- intra-bank foreign currency (FCY) transfers.

*Note: all transactions are available according to the limits predefined by the Bank (chapter 6).*

Category **Time deposits** (available only for users having signature right)

- instructing time deposits,
- early redemption of time deposits.

*Note: all transactions are available according to the limits predefined by the Bank (chapter 6).*

Category **Foreign exchange** (available only for users having signature right)

- exchange between RON and another currency,
- exchange between two foreign currencies (EUR, USD, CHF, GBP).

*Note: all transactions are available according to the limits predefined by the Bank (chapter 6).*

4. Transactions that can be performed through Interactive Voice Response (IVR):

No service is available at this moment

## 5. Transaction types and limits

The types of transactions which can be performed using Call Center service are presented in the below table. Any other types of transactions are not possible using Call Center service.

| Category         | Transaction type                          | Limit predefined by the Bank           |
|------------------|---|--|
| LCY transfers    | Intra-bank LCY transfer                   | RON 3.000 / transaction                |
| FCY transfers    | Intra-bank FCY transfer                   | EUR 1.000 / transaction(or equivalent) |
| Time deposits    | Instructing time deposits                 | EUR 10.000 (or equivalent)             |
| Time deposits    | Early redemption of time deposits         | No limit                               |
| Foreign exchange | Exchange between RON and another currency | EUR 10.000 (or equivalent)             |
| Foreign exchange | Exchange between two foreign currencies   | EUR 10.000 (or equivalent)             |

## 6. Cut-off time for processing the transactions instructed via Call Center

In accordance with the “Cut-Off Time Limits for Processing” published by the Bank.

## 7. Security measures

- For security reasons please do not share your Client Code nor the Password;
- Do not save the password or any other information linked to the security of Call Center services into the mobile phone memory;
- Do not share with anyone the password and any other information linked to the security of your bank accounts. The Bank will never contact our customers through e-mail or any other channels to ask for this information or any other identification elements as: account number, CIF, Client Code, Passwords; If you are contacted through e-mail or by telephone and asked for this information this is for certain a fraud!
- Change immediately your password if you suspect someone that is aware of it;
- Check your bank account regularly.