



VISTA BANK

Closer. Faster. Stronger.



Welcome Guide to Vista Bank

Information for Crédit Agricole Romania individual customers



Welcome to Vista Bank!

Following the takeover of Credit Agricole Bank Romania S.A. (“Crédit Agricole Romania”) by Vista Bank (Romania) S.A. (“Vista Bank”), we would like to inform you that, on **October 1, 2022**, the two banks will merge. Thus, you, as a Crédit Agricole Romania customer, are to become a Vista Bank customer. We are delighted to have you as our client!

In this Welcome Guide, you will find useful information about the migration schedule, the Vista Bank offer on products and services and certain actions you need to take.

Until the completion of the above-mentioned merger, the two banks will have separate activity, and your business relationship with Crédit Agricole Romania will remain unchanged. Currently, the teams of specialists from Vista Bank and Crédit Agricole Romania work together and are fully dedicated to ensuring a swift and transparent integration process.

We are confident that this merger will bring new positive prospects for you. By capitalizing on the strengths of the two banks, we will become a stronger, more efficient and more competitive credit institution, with an increased capacity to provide you with superior services and an improved banking experience over long-term.

Vista Bank has been present in the Romanian market for 24 years, being previously known as Marfin Bank (Romania) S.A. In recent years, Vista Bank has seen an accelerated growth in business and market share, and the integration of Crédit Agricole Romania will further strengthen the Vista Bank position on the banking market. After the merger, the new credit institution will have estimated total assets of over EUR 1.6 billion.

Thank you for your trust in us and we are looking forward to further develop our business relationship.

Yours sincerely,

Georgios Athanasopoulos
CEO
Vista Bank

Theodor-Cornel Stanescu
CEO
Crédit Agricole Romania





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The Migration Schedule to Vista Bank



May 26, 2022

Crédit Agricole Romania's customers were notified by mail on the merger with Vista Bank and on the processing of personal data by Vista Bank in the context of the merger.

July 29, 2022

As a Crédit Agricole Romania customer, you were notified by mail on information of interest regarding the migration of your business relationship to Vista Bank. Also, a section dedicated to the migration process will be developed on the Vista Bank website, at www.vistabank.ro/en/cabr-clients.



August 22, 2022

After this date, you can pick-up your new Vista Bank cards, so that you can use them after merger instead of those from Crédit Agricole Romania. Crédit Agricole Romania cards will be operational until October 2, 2022, when Vista Bank cards will become operational. In the personalized notification received from the bank you may find detailed information about the new cards and the branch from where you can pick them up. Regardless of when you pick them up, Vista Bank cards can only be used starting October 2, 2022. More details in the "Debit Cards" section of this Guide.



September 30, 2022

This is the last day when you can make transactions as a Crédit Agricole Romania customer. On this day, it is possible that the working hours with customers may be reduced and there may be a number of operational restrictions, so we kindly recommend you to make any urgent transaction in due time and to make sure you have enough cash for your current needs. Information about the last day operational schedule will be available on the website and in branches.



October 3, 2022

Starting this date, you are going to become a Vista Bank customer. Since your data, products and services will be migrated between the two banks during the weekend of October 1-2, 2022, please note that during this period you will not be able to carry out banking operations, except for those via cards.

We are glad to have you by our side and to welcome you at Vista Bank!



Welcome Offer

As a Vista Bank customer, you will benefit from a series of advantages when migrating from Crédit Agricole Romania. In the following, we have extracted the most relevant ones.

- **Current Accounts:**
 - You will benefit from the Vista Bank account pricing scheme, which is more advantageous for you in most common operations. You can access the "List of Tariffs, Terms and Conditions for Individuals" in branches and on the bank's website, at the following address: <https://www.vistabank.ro/en/individuals>. The monthly administration fee will remain the same as that of Crédit Agricole Romania from the date of the merger.
 - The Current Account SMS Alert service will be activated automatically and offered free of charge to all individual customers. Thus, you will be promptly informed via SMS messages on your mobile phone registered at the bank when you receive money in your current account, make intra- or interbank payments and foreign exchange operations via Internet & Mobile Banking or in Vista Bank branches, withdraw or deposit cash at Vista Bank counters. You will also be notified whenever an Internet Banking transaction whose authorization has failed is initiated. In the event that the Current Account SMS Alert service was not automatically activated on the date of the merger, please request its activation in any Vista Bank branch.
- **Debit Cards:**
 - ZERO administration fee for your new card in the first year from the issuance date (until July 2023 inclusive).
 - The Card SMS Alert service is offered free of charge. If you did not benefit from this service at Crédit Agricole Romania, you can activate it **after October 3, 2022** in any Vista Bank branch.
- **Deposits and savings accounts**
 - The interest calculation formula for deposits and saving accounts in RON, EUR and USD will be modified, by changing from 365 to 360 the number of days considered in a year. This comes to your advantage, with the new interest being slightly higher when dividing it by 360 days.
- **Vista Internet and Mobile Banking**
 - The i-conect and m-conect services will be replaced with Vista Internet and Mobile Banking services, which are provided free of charge.
 - The fees for online banking transactions are lower than those charged at the counter and more advantageous than those charged by Crédit Agricole Romania for the most common operations.
- **Vista Bank Network**
 - We are closer: we have a territorial network of 31 branches, to which after the merger date (October 1, 2022) will be added the branches to be integrated from Crédit Agricole Romania. Updated contact details are available at any time on the bank's website at <https://www.vistabank.ro/en/useful-info/branch-network>



Essential Information and Recommendations

Our priority is to ensure a simple and transparent integration process, and to continue the business relationship with you under the best conditions. Therefore, most of the products and services you benefit from Crédit Agricole Romania will be automatically transferred to Vista Bank, without the need for any action on your part. Thus, your presence in the branches will only be necessary for picking up and activating the new Vista Bank cards.

Starting with **October 1, 2022**, the “**Vista Bank General Business Conditions for Individuals**” and the “**List of Tariffs, Terms and Conditions for Individuals**” will be applied. They are always at your disposal in branches and on the bank's website at <https://www.vistabank.ro/en/individuals>.

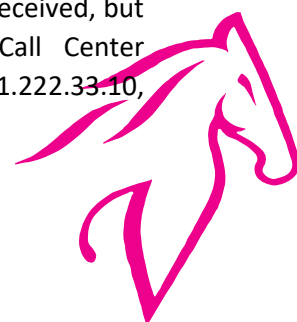
If you benefited at Crédit Agricole Romania from certain special offers and / or negotiated conditions, you were informed about them through the Personalized Notification received from the bank and / or through this Guide.

In case you do not wish to benefit at Vista Bank, after the merger, from one or more products and services you have at Crédit Agricole Romania, you have the right to cancel any of them, including terminating your business relationship with Crédit Agricole Romania, before 30.08.2022. Cancelling the products, services or business relationship is made under the same conditions as before, namely by submitting a written request in any Crédit Agricole Romania branch. In this case, please note that, in accordance with the General Terms and Conditions of Crédit Agricole Romania, the accounts are kept open until all transactions are settled and / or until the debts owed to the bank are paid and / or until any preserving measures by the competent bodies/authorities under the law are settled. If by the date mentioned above you do not express your disagreement with the changes mentioned in the Personalized Notification received from the bank and in this Guide, then the new contractual conditions with Vista Bank will be considered accepted by you, so on the date of the merger you will become a Vista Bank customer.

We are confident that this merger will bring new positive prospects for you and that, by capitalizing on the strengths of the two banks, we will become a stronger, more efficient and more competitive credit institution on the banking market. Our ultimate goal is to continue and strengthen our relationship with you, by offering high quality services and an improved, long-term banking experience.

The main changes at the transfer from Crédit Agricole Romania to Vista Bank

- Your accounts IBAN codes will change, while the SWIFT code of Vista Bank is: **EGNAROBX**. Detailed information can be found in the "Current Accounts" chapter of this Guide.
- The working hours of Vista Bank branches is from Monday to Friday, between 9:00 and 16:00, and the contact details are available on the bank's website, at the following address: <https://www.vistabank.ro/en/useful-info/branch-network>
- Your dedicated branch was indicated in the Personalized Notification you have received, but you can always request this information at Crédit Agricole Romania Call Center +4021.30.40.300, conect@credit-agricole.ro or at Vista Bank Call Center +4021.222.33.10, info@vistabank.ro





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- The i-conect and m-conect services will be replaced with Vista Internet and Mobile Banking services, so you will benefit from a new generation of online banking applications. Vista Internet & Mobile Banking are a quick and convenient way to access your accounts anytime, anywhere, to order transactions, or manage your deposits and loans, both from your computer or laptop, and your mobile phone or tablet.
- We recommend you to consult the page www.vistabank.ro/en/cabr-clients to be up to date with the latest news regarding the migration schedule.

Vista Bank contact data

- Vista Bank (Romania) S.A.:
Address: 90-92 Emanoil Porumbaru Street, 3-6 floors, district 1, 011428 Bucharest, Romania
Unique Identification Code: 10556861, Trade Register: J40/4436/1998, Bank Register: RB-PJR-40-044/18.02.1999, SWIFT Code: EGNAROBX
- The Vista Bank Call Center service is at your disposal for any details at the telephone number +4021.222.33.10 or the address info@vistabank.ro. Until the merger date, you can obtain all the information about your products and services through the Crédit Agricole Romania Call Center +4021.30.40.300, conect@credit-agricole.ro

Card usage schedule during migration

- The cards issued by Crédit Agricole Romania will operate until **October 2, 2022**, when the corresponding cards issued by Vista Bank will become operational.

Internet and Mobile Banking

- The i-conect and m-conect services you use at Crédit Agricole Romania will be operational until **September 30, 2022** and will be replaced with **Vista Internet and Mobile Banking** services starting **October 3, 2022**.
- We kindly recommend you to carry out any urgent transaction in due time to avoid any inconveniences during the migration period, when neither of the two banks' online banking services will be operational.
- **The enrollment in the new platforms will be done remotely, without the need for your presence at the bank.**
- **If you are already a user of Vista Internet and Mobile Banking applications, you will continue to authenticate with the same login information you already use.**
- **More information is available in the “Internet and Mobile Banking” chapter of this Guide.**

Processing of personal data

- In the context of the merger of Crédit Agricole Romania with Vista Bank, the two banks process personal data as joint controllers. You have been notified in advance by mail about this personal data processing and you can find more details in the “Processing of personal data” chapter of this Guide.



Current Accounts

Your current accounts opened with Crédit Agricole Romania will be automatically transferred to Vista Bank, taking over the existing balances at the time of the transfer (September 30, 2022). Thus, starting with **October 3, 2022**, all the operations related to your accounts will be carried out through the new accounts from Vista Bank.

Vista Bank will also take over the uncovered debts related to your account, which will be automatically retained from your account available amounts.

At the same time, Vista Bank will take over the rights of the authorized persons on your accounts at the date of the transfer.

If you are already a Vista Bank customer, your Crédit Agricole Romania accounts will be transferred to separate accounts from those you already have at Vista Bank, corresponding to the currency in which the account was opened. After the merger, if you want to renounce to any of them, you can request this at any Vista Bank branch.

Tariffs

The monthly administration fee will be the same as the one you will have at Crédit Agricole Romania at the time of the merger. As for the rest of the fees, you will benefit from the Vista Bank account pricing scheme, which is more advantageous for you in most common transactions. You can access at any time the "List of Tariffs, Terms and Conditions for Individuals" in branches and on the bank's website, at <https://www.vistabank.ro/en/individuals>.

Also, if you benefit from interest for the amounts in your current account from Crédit Agricole Romania, the same interest rate will be maintained for the corresponding current account from Vista Bank. The interest payment will be made on the last working day of the month.

If you have a **Current Account Package** at Crédit Agricole Romania, please see the dedicated chapter of this Guide.

The new IBAN codes

The IBAN codes of your new Vista Bank accounts have been communicated to you in the Personalized Notification received from the bank.

You can also find out your new IBAN codes at any time by:

- Vista Bank branches: <https://www.vistabank.ro/en/useful-info/branch-network>
- Crédit Agricole Romania Call Center: +4021.30.40.300, conect@credit-agricole.ro
- Vista Bank Call Center: +4021.222.33.10, info@vistabank.ro
- Vista Internet and Mobile Banking, after October 3, 2022





We recommend you to inform your authorized persons, collaborators, employer or other third parties in advance that starting October 3, 2022 they have to use the new Vista Bank IBAN codes when making payments to you.

Vista Bank SWIFT code

The SWIFT code uniquely identifies each bank or financial institution in the world and is used to facilitate transfers between banks.

Thus, if you are going to receive amounts through the SWIFT system (for example, incoming payments in foreign currency and / or high value payments in lei) you will have to send to the payer our SWIFT / BIC code as well.

The SWIFT code of Vista Bank is: **EGNAROBX**

Current account statements

Starting October 3, 2022, you can obtain the monthly account statements for your new accounts through Vista Internet and Mobile Banking (free of charge) or at Vista Bank branches (one monthly statement free of charge), depending on your choice.

After the merger date, you will continue to have access to the account statements with the transaction history from Crédit Agricole Romania:

- by accessing m-conect and i-conect applications that will be available only for issuing account statements and accessing existing messages in the Virtual Inbox. **NOTE:** the i-conect application will be accessible only via the Vista Bank website, through the dedicated migration section: www.vistabank.ro/en/cabr-clients);
- in Vista Bank branches.

Current Account Packages

If at the date of the merger you have a **Current Account Package** at Crédit Agricole Romania, at Vista Bank you will continue to benefit from the component products that you have activated within the package. These can be:

- Current account in lei and / or foreign currency
- Vista Internet and Mobile Banking (Vista Bank online banking applications)
- Card SMS Alert service
- Visa debit card (Vista Platinum Debit Card - if you have a Platinum card from Crédit Agricole Romania OR Vista Debit Card - if you have another type of card from Crédit Agricole Romania)

The Card SMS Alert service is provided free of charge and will be activated automatically. If you did not benefit from this service at Crédit Agricole Romania, you can activate it at any time after the merger date, from any Vista Bank branch. Additionally, at Vista Bank you will benefit, also free of



charge, from the Current Account SMS Alert service. You can find out more about the two services in the dedicated chapter of this Guide – “SMS Alert services for card and current account”.

The privileges attached to the Platinum card issued by Crédit Agricole Romania will be replaced with the similar ones attached to the Platinum cards issued by Vista Bank, namely:

- **Access to the VISA Premium Program:** a selection of international and local offers that are constantly being reinvented and enriched.
- **Free access to the business lounges from international airports in Bucharest, Timisoara and Cluj-Napoca,** as part of the benefits of the Visa Premium Program.
- **The travel insurance** is issued by Groupama Asigurari S.A., the same insurer as in your current Platinum card, and protects you against a wider range of risks: emergency medical expenses, personal accidents, checked-in baggage delay or travel delay.

The **Direct Bank** service offered by Crédit Agricole Romania is not operational in Vista Bank, therefore it will not be available after the merger date. Alternatively, you have at your disposal the online banking and Call Center services.

Tariffs

The monthly administration fee will remain the same as the one you have at Crédit Agricole Romania and is unique (a single administration fee retained from the current account for all the products in the package). In the case of Expat Privilege and Platinum packages, the preferential commission of 10 euros for interbank payments in USD, GBP and CHF made through Internet and Mobile Banking will be maintained. Regarding the rest of the fees, you will benefit from the Vista Bank pricing scheme. You can access at any time the "List of Tariffs, Terms and Conditions for Individuals" in branches and on the bank's website, at <https://www.vistabank.ro/en/individuals>.

Also, the interest rate for the amounts in the current account from which you benefited from Crédit Agricole Romania will be maintained in the corresponding current account from Vista Bank. The interest payment will be made on the last working day of the month.

New options for your daily banking activities

Alternatively, we invite you to discover the 4 current account packages offered by Vista Bank to individuals: Vista Standard, Vista Plus, Vista Premium and Vista Income – they may better meet your financial needs. You can find more details on the bank's website at the following address <https://www.vistabank.ro/en/individuals/current-accounts> or in branches.

Debit Cards

Your Crédit Agricole Romania cards will be replaced with corresponding cards from Vista Bank, with ZERO administration fee in the first year from the issuance date (until July 2023) or throughout the product life if they are part of the current account packages. Vista Bank issues cards under the VISA brand, and our debit products are: Vista Debit Card and Vista Platinum Debit Card.



The SMS Alert service for card transactions is provided free of charge. If you did not benefit from this service at Crédit Agricole Romania, you can activate it after October 3, 2022 in any Vista Bank branch.

We invite you to pick up your new Vista Bank cards starting **August 22, 2022** from the assigned branch indicated to you in the Personalized Notification you received from the bank. Alternatively, you can find the assigned branch for card pick up at Crédit Agricole Romania Call Center +4021.30.40.300, conect@credit-agricole.ro or at Vista Bank Call Center +4021.222.33.10, info@vistabank.ro.

Secondary / additional cards

If you have authorized users with secondary/additional cards on your account, please let them know that they can pick up their new card from your assigned branch, starting August 22, 2022.

Euronet Partnership

We are pleased to announce that Vista Bank has a partnership with Euronet as well, so you will continue to have access to the over 500 Euronet ATMs in Romania.

Important:

- Crédit Agricole Romania cards will be functional until **October 2, 2022**, when those from Vista Bank will become operational.
- Vista Bank corresponding cards will not include the **multicurrency feature**. These cards will be replaced by two cards, one in LEI, attached to the current account in LEI, and the other in EURO, attached to the current account in EURO. USD cards are not part of Vista Bank's offer, so they will not be replaced.
- If you are also a Vista Bank customer and already have a debit card in LEI or EURO at Vista Bank, for your convenience the bank won't issue another corresponding card. You have the option to transfer the amounts held on the card account from Crédit Agricole Romania to the Vista Bank card account, so that you can access them with the existing card at Vista Bank.
- For online card payments, Vista Bank provides you, free of charge, with the **Vista 3D Secure service**, which ensures that e-commerce transactions are carried out under strict security. Please read carefully the detailed information, the User Manual and the Rules for using the Vista 3D Secure Service available in the **Cards section** of the bank's website (<https://www.vistabank.ro/en/individuals/cards>).
- You can **check your card account balance and change your PIN** at any time, from any Euronet ATM, free of charge.

Platinum Cards

The privileges attached to the Platinum card issued by Crédit Agricole Romania will be replaced with the similar ones attached to the Platinum cards issued by Vista Bank, namely:

- **Access to the VISA Premium Program:** a selection of international and local offers that are constantly being reinvented and enriched.
- **Free access to the business lounges from international airports in Bucharest, Timisoara and Cluj-Napoca**, as part of the benefits of the Visa Premium Program.





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- **The travel insurance** is issued by Groupama Asigurari S.A., the same insurer as in your current Platinum card, and protects you against a wider range of risks: emergency medical expenses, personal accidents, checked-in baggage delay or travel delay.

If you are interested in extending the privileges of your Platinum card, you can request the issuance of a Platinum card that includes additionally **complimentary premium concierge services** (free consulting for an impressive range of services, from lifestyle, cultural and sporting events anywhere in the world to recommendations for medical services, holiday organization, personalized shopping and much more), as well as the **Priority Pass Program** (unlimited access to over 1,300 lounges and discounts at hundreds of merchants and restaurants at airports around the world).

To discover all the benefits of your new card, as well as the related costs and standard conditions, please access the **Cards section** on the bank's website <https://www.vistabank.ro/en/individuals/cards> and the documents "**Vista Bank General Business Conditions for Individuals**" and "**List of Tariffs, Terms and Conditions for Individuals**", available in branches and on the bank's website at <https://www.vistabank.ro/en/individuals>.

If you benefited at Crédit Agricole Romania from certain special offers and/or negotiated conditions, you have been informed about them in the Personalized Notification received from the bank.

Security rules when using cards

- Do not provide the card number, CVV/CVV2 codes, expiry date to anyone, even if the request seems to be from legit sources such as bank or police. Neither the bank nor other institution will ever request you these information.
- Do not let other people to use your card and PIN.
- Never keep the card together with the PIN code. Do not write the PIN code on the card or on any paper kept together with the card.
- Protect the visibility of the PIN code during the typing, by blocking the view of others, standing close to the ATM/POS and protecting the keyboard with the other hand.
- Never enter the card PIN code on Internet sites (the PIN is required only at the ATM or POS).
- Do not use a computer that does not belong to you (eg. at the Internet Café, at the hotel, at "friends", etc.) when initiating online card transactions, because that computer may already have malware installed that can steal your card data.

Contact the Vista Bank Call Center immediately at +4021.222.33.10, info@vistabank.ro and block the card if you have lost it, you can no longer find it or if you suspect that its data has been compromised.

More security recommendations can be found on our website, at the following address: <https://www.vistabank.ro/en/useful-info/security-recommendations>





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Credit Cards

We are pleased to announce that Vista Bank also offers credit cards. Thus, you will be able to apply for one of our two products: **Vista Classic Credit Card** or **Vista Platinum Credit Card**, both issued under the VISA brand. Find out more details in the branches or on the bank's website, here: <https://www.vistabank.ro/en/individuals/cards>

Benefits

- you have at your disposal an extra reserve of money, anywhere and anytime, for online and offline purchases, in Romania and abroad, using the credit limit granted by the Bank;
- 0% commission for any card payment to merchants, anywhere in the world;
- grace period of up to 50 days with 0% interest for transactions at merchants and ATMs;
- minimum monthly repayment of only 5% of the amount due;
- secondary cards, if you want to give family members access to your credit line;
- the unique privileges attached, in case of Platinum credit card.

Consumer and Real Estate Investment Loans

The loans you have accessed from Crédit Agricole Romania will be migrated at the time of the merger to Vista Bank, including the guarantees, guarantors and the related insurance policies. We assure you that all contracts and financial conditions of our collaboration remain valid and unchanged.

After the merger, the new creditor in the credit agreements will be Vista Bank (Romania) S.A., which will take over all the rights and obligations of Crédit Agricole Bank Romania S.A. Thus, the amounts owed by you under the credit agreements will be paid to Vista Bank, while the related guarantees will be transferred in favor of Vista Bank. The formalities for publicity and ensuring the enforceability for the guarantees transferred to Vista Bank will be performed by Vista Bank after the date of the merger, at no cost to you.

Also, if you record outstanding debts at Crédit Agricole Romania, they will be taken over at Vista Bank as payable debts. Your payment obligations are kept, and after the merger the installment and other amounts due will be paid into your new Vista Bank account through Vista Bank units or bank transfer.

Regarding the **insurance policies attached to your loans**, please note the following:

A. The policy Beneficiary / Assignee must be replaced with Vista Bank (Romania) S.A.:

- for the policies concluded through the Crédit Agricole Romania branches, no action on your part is needed, because we will take care of the beneficiary change;
- for policies concluded by you directly with an insurer (PAD, life, real estate / property), at the expiration of the policy or at the first annual anniversary (in the case of multiannual policies) please request the insurer to modify the Beneficiary / Assignee of the policy from Credit Agricole Bank Romania S.A. to Vista Bank (Romania) S.A. and then send the new policy or additional act, as the case may be, to the branch that manages your loan.



B. The payment method for the insurance premiums remains the same:

- For life policies, the premiums will continue to be paid by funding your current account with the necessary amount, except that after merger you will use the new current account from Vista Bank;
- For non-life policies (PAD, real estate, etc.), you will pay the premiums directly to the insurer's account.

Term Deposits and Savings Accounts

All your savings accounts and deposits opened with Crédit Agricole Romania will be taken over at the time of the merger by Vista Bank, with the maintenance of the interest rate you benefit from at Crédit Agricole Romania on the date of the merger and of the deposits maturity date. If you have opted for a deposit with automatic renewal at maturity, at the first maturity the interest rate will be updated according to the Vista Bank offer valid at that time.

For the deposits and savings accounts in RON, EUR and USD, the interest calculation formula will be modified, by changing from 365 to 360 the number of days considered in a year. This comes to your advantage, with the new interest being slightly higher when dividing it by 360 days. Also, for the term deposits of one month or longer, you benefit from free of charge cash withdrawal on the maturity date for the amounts coming from the deposit.

Your deposits are safe at Vista Bank

Vista Bank (Romania) S.A. participates in the Romanian Bank Deposit Guarantee Fund (FGDB), in accordance with the legal provisions in force. Thus, as a Vista Bank depositor, your accounts and deposits opened with the Bank are guaranteed, through the payment of compensations, within the limit of EUR 100,000, equivalent in LEI.

If you are already a Vista Bank customer, the guaranteed limit will apply to the cumulative balance of accounts and deposits held with Vista Bank after the merger.

You can obtain additional details regarding the Deposit Guarantee Scheme from any Vista Bank branch, on the www.fgdb.ro website or by accessing the dedicated section from the bank's website, here: <https://www.vistabank.ro/en/useful-info/deposit-guarantee>.

New saving options - more flexibility and extra bonus interest at maturity

If you are looking for an advantageous interest rate under flexible conditions, we recommend you the **Vista 12 + 1 Deposit**. You are rewarded with extra bonus interest for one month at the final maturity, and if unforeseen events occur along the way, on each monthly anniversary you have easy access to the accrued interest and the entire amount deposited, without withdrawal fee. The deposit can be made in LEI, EUR and USD, for a period of 12 months.





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Internet and Mobile Banking

The i-conect and m-conect services you use at Crédit Agricole Romania will be operational until **September 30, 2022**. After this date, you will still be able to access them for a period of 3 months, exclusively for viewing the account statements from the months before the merger and for accessing the Virtual Inbox. Please note that the site www.credit-agricole.ro will no longer be available from **October 1, 2022**, so you may access i-conect through the dedicated migration section www.vistabank.ro/en/cabr-clients. Also, the Help Desk Service dedicated to i-conect and m-conect services will be taken over after the merger by the Vista Bank Call Center service, available at +4021.222.33.10 and info@vistabank.ro.

Starting **October 3, 2022**, the i-conect and m-conect services will be replaced with **Vista Internet and Mobile Banking** services, by taking over all active users, as they were defined, their rights, and the payment authorization rules.

We kindly recommend you to carry out any urgent transaction in due time to avoid any inconveniences during the migration period, when neither of the two banks' online banking services will be operational.

We are pleased to inform you that Vista Bank offers you both services free of charge. Vista Bank considers digitization a strategic priority, therefore it has invested in recent years in developing a new generation of online banking applications that provides you with multiple functionalities, a high level of security and an improved experience.

Accessing the new Vista Internet and Mobile Banking applications

The enrollment in the new platforms will be done remotely, therefore your presence at the bank won't be necessary.

The **username** you use to login to i-conect and m-conect will remain the same at Vista Internet and Mobile Banking.

On **October 2, 2022**, you will receive a message in the Virtual Inbox of i-conect and m-conect applications (the "envelope" icon above the menu) containing **the new authentication data** for logging in Vista Internet and Mobile Banking applications, as well as in Vista e-Token. **In case you did not receive this message in m-conect please update the mobile application to the latest version available.**

You also need to install and access the **Vista eToken** app, which turns your smartphone (Android or iOS) into a virtual authentication and authorization device. After setting the access password in Vista eToken you can choose to use the biometric authentication methods available through the technical settings of your electronic device (phone / tablet), namely fingerprint or facial recognition.

The steps required for enrollment will be described in the section dedicated to the migration process: www.vistabank.ro/en/cabr-clients.

If you are already a user of Vista Internet and Mobile Banking applications, you will continue to authenticate with the same login credentials you already use.





For any additional information, please contact us at Cr dit Agricole Romania Call Center +4021.30.40.300, conect@credit-agricole.ro or at Vista Bank Call Center +4021.222.33.10, info@vistabank.ro.

Important:

- Always access our **Internet Banking** service from Vista Bank official website: <https://www.vistabank.ro>, via the dedicated button, or directly, by accessing the following link: <https://ibkvbr.vistabank.ro/eb/login>. Check if the site address is the correct one, if it is preceded by https: //, and if the symbol of a closed padlock is displayed next to the site's web address.
- Make sure you install the Vista Bank official **Mobile Banking** application only from the following trusted locations / official application stores:
 - (Android/Google Play): <https://play.google.com/store/apps/details?id=ro.vista.mobile&gl=RO>
 - (iOS/Apple Store): <https://apps.apple.com/bm/app/vista-mobile-banking/id1477309312>
- Make sure you install the Vista Bank official **eToken** application only from the following trusted locations / official application stores:
 - (Android/Google Play): <https://play.google.com/store/apps/details?id=com.vistaetoken&gl=RO>
 - (iOS/Apple Store): <https://apps.apple.com/bm/app/vista-etoken/id1477189905>
- Always keep the device on which the eToken app is installed with you and do not allow it to be accessible to others. Do not disclose to anyone the "Unique Password" (One-Time Passcode) generated by the eToken. In case the device on which the eToken application was installed was lost or stolen, notify the Bank immediately to deactivate that token.

To get familiar with the new services, we invite you to consult the user manuals available on the bank's website at <https://www.vistabank.ro/en/vista-internet-si-mobile-banking> or to use the DEMO versions of Vista Internet and Mobile Banking applications.

What are the main operations available in Vista Internet and Mobile Banking?

Vista Internet and Mobile Banking applications, available in Romanian and English versions, offer you the opportunity to:

- Quickly view the balance and transactions made through your accounts
- Make transfers between your own accounts and order intra- and interbank payments in lei and foreign currency
- View the detailed loan installment plan
- Make partial early loan repayments without reducing the loan period
- Make and close a term deposit
- Carry out foreign exchange (including at negotiated rates)
- Open new accounts
- View the balance, trading limits and credit card transactions
- Set up standing orders
- Update personal data





Moreover, you benefit from the **Instant Payment Service in lei**, which ensures the money transfer in less than 10 seconds between the banks enrolled in this system, even outside business hours. Such a payment can be made at any time (24/7/365), and its individual value falls below 50,000 lei.

Trading limits for online banking

The trading limits you benefited from at Crédit Agricole Romania for online banking transactions will remain unchanged at Vista Bank.

A few words about security

Vista Internet Banking and Vista Mobile Banking applications incorporate the most advanced security technologies, allowing for secure operations, protected by **two levels of authentication**: (i) username and password; (ii) unique codes or biometric methods (fingerprint or face recognition), through the Vista eToken application.

Moreover, the Vista Mobile Banking and Vista eToken applications integrate the **Appshielding security feature**, which ensures a high protection against a wide range of sophisticated cyber-attacks. Vista Mobile Banking for Android also integrates the **Malwarelytics Antivirus** – a security feature that protects both Vista Bank mobile applications and your entire mobile device against potential malicious applications, enabling you to uninstall them immediately.

To benefit from all the improvements brought periodically to our mobile applications, we recommend you to ensure that they are updated to the most recent versions.

SMS Alert Services for Card and Current Account

In order to always have control over your transactions and accounts, at Vista Bank you will benefit, free of charge, from the SMS Alert services, both for card and current account transactions. If your SMS Alert services were not automatically activated on the merger date, you can request their activation at any Vista Bank branch.

The Card SMS Alert service

Through the Card SMS Alert service we inform you about each card payment made online or at POS, in the country or abroad, right at the time of the transaction.

The Current Account SMS Alert service

Through the Current Account SMS Alert service you are promptly informed about the operations and balance of all your current accounts opened with Vista Bank. Thus, you will receive real-time SMS messages on your mobile phone registered at the bank when you:

- Receive money in the current account
- Make intra- or interbank payments via Internet & Mobile Banking or in Vista Bank branches
- Withdraw or deposit cash at Vista Bank counters





- Carry out foreign exchange operations via Internet & Mobile Banking or in Vista Bank branches

Moreover, you will be informed if an operation was initiated via Internet Banking and its authorization has failed. In this case, if it wasn't you who initiated the respective transaction, please contact the Bank immediately via Vista Bank Call Center at 021.222.33.10.

Safe Deposit Boxes

If you have rented a safe deposit box at Crédit Agricole Romania, it will be taken over at Vista Bank, under the same conditions that you benefit from at the date of the merger.

For your convenience, the safe deposit box will continue to be located in the **Lizeanu Branch of Crédit Agricole Romania**, which will be integrated into the Vista Bank branch network.

Processing of Personal Data

In order to be able to migrate your business relationship from Crédit Agricole Romania to Vista Bank, it is necessary to process personal data. In this regard, you received by mail the "Notification regarding the processing of personal data in the context of the merger of Credit Agricole Bank Romania S.A. with Vista Bank (Romania) S.A.", a document that you can access at any time on the bank's website, in the migration dedicated section: www.vistabank.ro/en/cabr-clients.

For any questions or to exercise your rights in connection with the protection of personal data, you can contact the Data Protection Officers of the two Banks, as follows:

- **The Data Protection Officer of Crédit Agricole Bank** can be contacted in writing at the mailing address 19 Berzei street, district 1, 010251 Bucharest, Romania, at the e-mail address dpo@credit-agricole.ro or by phone at 021 30 40 300.
- **The Data Protection Officer of Vista Bank** can be contacted in writing at the mailing address 90-92 Emanoil Porumbaru street, floors 3-6, district 1, 011428 Bucharest, Romania, at the e-mail address protectiadatelor@vistabank.ro or by phone at 021 20 64 257.

Note: After **October 1, 2022**, only the contact details of the Vista Bank Data Protection Officer mentioned above may be used.

General Security Recommendations

The security of your data and money is a priority for us, so we have implemented advanced security systems and specialized teams that ensure their protection. In the following we want to make you some recommendations for actions through which you can further protect yourself against possible fraud attempts.





VISTA BANK

If you receive an email / SMS that appears to be sent by Vista Bank, please consider the following:

- The Bank will NEVER request by email, SMS or by accessing a link any sensitive data such as: access passwords, PIN codes, bank accounts, card data, CVV/CVV2 codes, eToken codes. NEVER provide information about your bank details when requested by e-mail, telephone, SMS or other electronic means of communication;
- The message from the Bank will NOT contain attachments that you did not request and will NOT ask you to click on any link that redirects you to a server / Internet website other than the official ones of the Bank;
- The bank will NOT ask you to download the official Mobile Banking or eToken applications through a link sent by e-mail or SMS. The only official sources for our mobile apps are the App Store and Google Play;
- The bank will NOT ask you to initiate “test” transactions or uninstall the protection methods of your devices.

Notify Vista Bank immediately: If you receive a suspicious e-mail / SMS that appears to be from Vista Bank (Phishing / SMSishing), please contact immediately the Bank's nearest office or the Vista Bank Call Center (phone: +4021.222.33.10) to verify the authenticity of the respective e-mail / SMS. Also, please send / forward (as an attachment) the suspicious email to the following address: abuse@vistabank.ro. Under no circumstances call other telephone numbers mentioned in the suspicious messages.

To better protect your computer, mobile phone or tablet, card data and, in general, the bank data, please consult the security recommendations on our website: <https://www.vistabank.ro/en/useful-info/security-recommendations>.

Vista Bank team wishes you a warm welcome!

