



VISTA BANK

Closer. Faster. Stronger.



Welcome Guide to Vista Bank

Information for Crédit Agricole Romania legal entity customers



Welcome to Vista Bank!

First of all, we would like to thank you for our collaboration so far!

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 and 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 your Company. 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 Company new Vista Bank business cards, so that after merger you can use them instead of those from Crédit Agricole Romania. The Crédit Agricole Romania cards will be operational until October 2, 2022, when the 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 “Business Debit Cards” chapter 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, the Company you represent is going to become a Vista Bank customer. Since your Company 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:**
 - The current account transactional commissions (payments and incomings) and administration fee, as well as the preferential conditions negotiated by your company and valid at Crédit Agricole Romania on 30.09.2022 will remain unchanged at Vista Bank.
- **Business Debit Cards:**
 - ZERO administration fee for your new business cards in the first year from the issuance date (until July 2023 inclusive).
 - The Card SMS Alert service is offered to you free of charge. In case you did not benefited from this service at Crédit Agricole Romania, you can activate it **after October 3, 2022** in any Vista Bank branch.
- **Deposits**
 - The interest calculation formula for deposits 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 the Vista Internet and Mobile Banking services, with the maintenance of the monthly fee you had at Crédit Agricole Romania.
 - The commissions for transactions performed via online banking (payments and incomings) are lower than those charged at the counter and are kept at the same level of those charged at Crédit Agricole Romania.
- **Vista Bank Network**
 - We are closer: we have a branch network of 31 units, 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>
 - You will continue to benefit from your Company's dedicated Relationship Manager.



Essential Information and Recommendations

Our priority is to ensure a simple and transparent integration process, and to continue the business relationship with your Company 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 your new Vista Bank business cards.

Starting with October 1, 2022, the “**General Business Conditions of Vista Bank for legal entities**” will be applied, available in branches and on the bank's website at <https://www.vistabank.ro/en/legal-entities>. As an exception from the General Business Conditions mentioned above, all standard fees and commissions, as well as the preferential ones negotiated by your company and valid at Crédit Agricole Romania on September 30, 2022, will remain unchanged at Vista Bank, for the period of their validity, except for those related to business debit cards that were detailed in the Personalized Notification you received from the bank by mail.

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 your Company will become a Vista Bank customer.

We are confident that this merger will bring new positive prospects for your Company 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

- The IBAN codes of your Company accounts will change, while the SWIFT code of Vista Bank is: **EGNAROBX**. Detailed information can be found in the "Your Company Accounts" chapter of this Guide.
- 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.





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- 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 by mail together with this Guide, 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
- 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
- Our dedicated team in relation to your Company activity will continue to be at your disposal for any requests.

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.

Your Company Accounts

Your Company accounts opened with Crédit Agricole Romania will be automatically transferred to Vista Bank, by 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 Company 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 Company accounts opened with Crédit Agricole Romania 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

Starting with October 1, 2022, the “**General Business Conditions of Vista Bank for legal entities**” will be applied, available in branches and on the bank's website at <https://www.vistabank.ro/en/legal-entities>. As an exception from the General Business Conditions mentioned above, all standard fees and commissions, as well as the preferential ones negotiated by your Company and valid at Crédit Agricole Romania on September 30, 2022, will remain unchanged at Vista Bank, for the period of their validity, except for those related to business debit cards that were detailed in the Personalized Notification received from the bank by mail.

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

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 together with this Guide.





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You can also find out your Company 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 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 your Company.

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 daily and monthly account statements for your new accounts through Vista Internet and Mobile Banking (free of charge) or at Vista Bank branches, 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.

Checks and promissory notes

Checks and promissory notes issued by Crédit Agricole Romania that have been presented for payment by you and are on the settlement circuit before the merger date will be settled under normal conditions.

In the case of checks and promissory notes pre-printed with the Crédit Agricole Romania IBAN, with maturity subsequent to the merger date, they will be handed over for settlement through the interbank agreement (settlement circuit of maximum 11 working days).

After the merger date, please request the new checkbooks issued by Vista Bank in your dedicated branch, which will be presented on the circuit in order to be settled in the same conditions as before.





The commissions related to payments and incomings through checks and promissory notes will remain the ones you benefit from Crédit Agricole Romania on 30.09.2022.

Current account package for small companies or agribusiness

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, EUR or USD
- Vista Internet and Mobile Banking (Vista Bank online banking applications)
- Card SMS Alert service
- Vista Business Debit Card

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.

Business Debit Cards

Your business cards from Crédit Agricole Romania will be replaced with corresponding cards from Vista Bank, with ZERO administration fee in the first year from the issuance date (until July 2023). After the gratuity period, the annual administration fee will be the one mentioned in the Personalized Notification received from the bank. Vista Bank issues cards under the VISA logo, and our debit products are called Vista Business Debit Card.

The SMS Alert service for card transactions is provided free of charge. If you have not benefited 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, together with this Guide. 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.

Cards for authorized users

In case you have authorized card users on your Company 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, with zero commission at cash withdrawal.

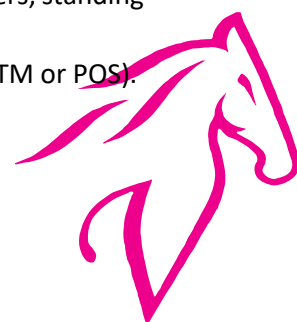
Important:

- 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.
- In case your Company is 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 in strict security. Please read carefully the detailed information, the User Manual and the Rules for using the Vista 3D Secure Service available in the **Business cards section** of the bank's website (<https://www.vistabank.ro/en/legal-entities/business-cards>).
- You can **check your card account balance and change your PIN** at any time, from any Euronet ATM, free of charge.

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

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).





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- 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 the 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>.

Business Credit Cards

We are pleased to announce that Vista Bank also offers credit cards. Thus, you will be able to apply for the product **Vista Classic Credit Card**, issued under the VISA brand. Find out more details in the branches or on the bank's website, here: <https://www.vistabank.ro/en/legal-entities/business-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;
- access to Card SMS Alert service, free of charges
- secondary cards, if you want to give your Company representatives access to the credit line.

Payroll Agreement

If you are currently transferring your employees salaries based on an Agreement on the payment of salary rights signed with Crédit Agricole Romania, starting with October 3, 2022, the agreement will be carried out through your Company's accounts opened with Vista Bank.

The transfers from your Company's account opened at Vista Bank to the employees current accounts can be done by choosing one of the following 2 available options:

- a) upload and authorize the salary file in "TXT" format by the user / users empowered with payment authorization rights within Vista Internet Banking, in compliance with the formats indicated by the Bank;
- b) send the Bank the salary file in "CSV" format on electronic support, following the format instructions indicated by the Bank (specifying the Debit Account, Debit Currency, Debit Amount, Credit Account, Credit Currency, related explanations and Branch Code) . The file will be accompanied by a bordereau listed in 2 (two) copies, containing the transactions included, which will be signed by the persons authorized to represent the Company, of which one copy will be sent to the Bank, and one will be kept by the Client.





The encrypted file (or archived and passworded) will be physically deposited at the Vista Bank branch, and will be verified with the above mentioned bordereau.

Your dedicated branch will provide you with full information on the format of the salary transfer file and, if your employees had accounts opened with Crédit Agricole Romania, will send you the new IBAN codes of their corresponding accounts opened with Vista Bank, valid starting October 3, 2022.

Your employees will be able to pick-up their new Vista Bank corresponding salary cards starting with August 22, 2022. We will inform every Crédit Agricole Romania customer, including beneficiaries of the amounts paid by you based on the Payroll agreement, about their products and services transfer from Crédit Agricole Romania to Vista Bank, including the salary accounts and the cards attached to them.

Lending Products and Other Commitments (Letters of Bank Guarantee, Letters of Credit, etc.)

The lending products 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 your Company under the credit agreements/other assumed commitments will be paid to Vista Bank, while the related guarantees will be transferred in favor of Vista Bank, keeping the rank of preference. 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 your Company.

Also, if your Company 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 lending products, we kindly ask you to take the necessary measures so at the policy expiration or at its first annual anniversary (in the case of multiannual policies) to 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 credit product.



Term Deposits

At the time of the merger, all your deposits opened with Crédit Agricole Romania will be taken over by Vista Bank, maintaining the interest rate and the maturity term you benefit from at Crédit Agricole Romania. 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 deposits 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 deposits with a term greater than or equal to one month, 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. The deposit can be made in LEI, EUR and USD, for a period of 12 months.

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.

For both services, the monthly commission you had at Crédit Agricole Romania at the date of the merger will be maintained. 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), respectively 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 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.

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.





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- 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 and close a term deposit
- Carry out foreign exchange (including at negotiated rates)
- View the balance, trading limits and credit card transactions
- Set up standing orders
- Upload payment files
- Use complex authorization schemes
- Update the Company 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 will remain unchanged at Vista Bank.



A few words about security

Vista Internet and 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 app.

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 Cards and Current Accounts

In order to always have control over your Company transactions and accounts, at Vista Bank you can benefit from the SMS Alert services, both for card and current account transactions.

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 service is offered free of charge. If the Card SMS Alert service was not automatically activated on the merger date, you can request its activation at any Vista Bank branch.

The Current Account SMS Alert service

Through the Current Account SMS Alert service you are promptly informed about the operations and balance of your Company 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.

The service can be activated at your request and has an administration fee of 5 LEI/month or foreign currency equivalent for a maximum of 25 SMSs sent in a calendar month, regardless of the number of accounts for which you have activated the service. If the limit of 25 SMSs in a month is exceeded, the cost per each additional SMS is 0.5 LEI or equivalent in foreign currency.



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 Romania** 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.

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





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!

