

Internet Bank User Guide

The VTB Bank new Internet Bank enables you remotely, 24/7, to manage own accounts, to obtain information on account balance and performed transactions, to effectuate transfers, to repay communal and other service fees and to obtain information on loans and deposits.

News for those who wishes to become a customer of VTB Bank and to register at the same time for the remote channels: **Internet Bank, Mobile Bank and Video Bank**:

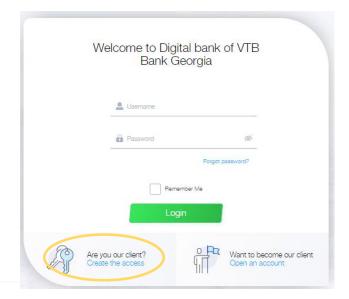
It has now become possible to open account at the Internetbank webpage https://beta.vtb.ge without visiting bank. Upon registering on the Internet Bank, with the user name and password assigned, you get automatically activated access to the VTB Bank's remote service channels.

By means of new Internet Bank it is possible to do the following:

- To receive information about your bank accounts, summarized assets and obligations;
- To check available balance summarily and according to separate products profile;
- To fill in the deposit and see detailed information on loans;
- To transfer funds in national and foreign currency;
- To create transfer templates;
- To pay utility or other bills and group them up thematically;
- To top-up the balance of mobile phone by indicating only phone number and without choosing the provider;
- To convert amount at discounted exchange rates;
- To trace down details of transaction;
- To receive information on awarded and available bonus amounts;
- To receive filtered statement and download it in PDF, XLSX, XML formats;
- To change currency preference and block/unblock card;
- To print the information about account requisites;
- To change account(s) name with the one desired;
- To change username and password

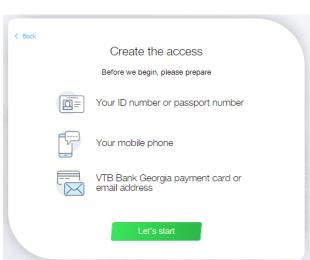
Using Internet Bank has become simpler:

You have to get "registered" first:



To register you will need:

- Personal or ID number number
- Mobile phone number
- VTB Bank active plastic card or e-mail



VTB

If you are not VTB client yet, register online.

On the Internetbank web page click button > Want to become our clien Open an account

Visit the nearest branch of VTB Bank (Georgia)

Restore Password

In case you forget password, the parameters might be restored, just like registration, remotely, from the Internetbank authorization page: https://beta.vtb.ge Press the button: "Forgot password" and follow the instructions.

Parameters might be restored also:

- By calling call centre of the bank: +995 32 2242424;
- By visiting any branch of the bank;

Home page

Upon successful authorization, you will be redirected to the Internetbank home page, where you may find the following useful information:

- A sum of available balances;
- Balances broken down by individual products;
- Regular payments templates;
- Recent transactions;
- Main currency exchange rates;

In the lower panel of the same page the categories: "My money", "Payment Centre", "Transactions" and their subcategories are given.

My money

Under each subcategory you may:

Accounts

- See the number of cards attached to an account;
- Check available balances and their equivalent in foreign currency;
- Hide or display your accounts in the settings panel;
- Change a card currency preferences;

Cards

- Change the order of cards as desired;
- Rename a card;
- Monitor a card expire date;
- See the daily limit of purchases and cash withdrawal;
- Check and change the active/inactive status of a card;
- See blocked amounts;

Loans

- See opening and current balances of a loan;
- Check the date and amount of next payment;
- See the loan interest, schedule and payment history;
- See the opening and closing dates;
- Monitor the remaining time;

Savings

- See opening and current balances of a deposit;
- Check accrued and planned interest;
- See the opening and closing dates;
- Check interest payment period;

Payment Centre

- Transfer money to your own, other individual's or organization's account and budget;
- Convert amount at preferential exchange rate;
- Top-up the balance of mobile phone;
- Create groups of utility payments and pay the bills easily;
- Purchase vehicle passes for parking spaces and pay fines

Transactions

- Receive statement;
- See current payments;
- Check card blocks

Security

With the purpose to secure your accounts, before logging into the internet bank, make sure you are at the following internet page: https://beta.vtb.ge. That might be controlled by clicking the lock allocated at the browser or at the upper left corner of the page, where you will get the information about security certificates;

Do not leave computer/device uncontrolled, if authorized with the internet bank;

Do not disclose your username and password to other persons; Do not keep confidential information (username, password and authorization code in computer, internet or mobile phone in the files not protected with the password;

Do not send confidential information via email. The bank will never demand such information via email; if you receive email with any such demand, immediately call the number +995 32 224 24 24, notify us regarding the indicated and delete the mail;

Upon completion of the work with the internet bank, with the purpose of security sign out by all means;

At the same time, be advised that in case of inactivity at the internet bank for 10 minutes, the session expires.

