

Credit Europe Bank N.V.

Karspeldreef 6A, 1101 CJ Amsterdam
P.O. Box 12036, 1100 AA Amsterdam
Tel: +31 (0)20 35 76 300
Fax: +31 (0)20 35 76 301
Trade Register Amsterdam 33256675
www.crediteurope.nl

Credit Europe Bank Direct Banking Application Form Details

Before Filling the Application Form

The Direct Banking Application Form is used to apply Credit Europe Bank Direct Banking and applications. The terms used within the application form are further explained in the list of terms table. The following operations can be performed via Credit Europe Bank Direct Banking:

- ❖ Current Account Operations
 - Current Account Opening
 - Account Balance/ Forward Balance/ Account Details Observation
- ❖ Time Deposit Operations
 - Time Deposit Opening
 - Time Deposit Observation
- ❖ Portfolio Observation
 - Loans, LCs, Standby LC, LGs, Collections, Time Deposits, FX Forward, FX Swap
- ❖ Money Transfer Operations
 - Between Company's Accounts
 - To Credit Europe Bank Accounts
 - International and Domestic Payments
- ❖ Spot FX Operations
- ❖ Third Party Provider Operations Observation
- ❖ User and Company Limits Observation

The general operation limits for Credit Europe Bank Direct Banking can be found below:

Operations	CEB Limits*
Between own accounts	100.000.000 EUR
Transfer within Credit Europe	100.000.000 EUR
Domestic and International Payments	100.000.000 EUR
Foreign Exchange Operations	10,000.000 EUR

* You cannot define company daily and transaction limits above CEB (Credit Europe Bank) Limits.

* User sole approver, daily and transaction limits cannot be defined above company daily limit and CEB limits.

Part 1 : Details of the Internet Operations and Daily Limits

In this part, you can specify the operations that can be performed by all users of the company. (This means that if an operation is not defined at the company level, all users of the company cannot perform that operation in Credit Europe Bank Direct Banking. You can also define user specific operations or limits in "Details of Users" of the Application Form.)

You can define each operation and its limits separately. If the daily limits are not defined for the company, CEB's General limits will be applicable.

One of the approval rights should be selected for the company. You can select sole approver joint approvers, or sole or joint approver rights. Sole approval operations will be finalized with one approver. Joint with approval operations will be finalized by two approvers. Sole and joint with approval operations can be finalized with one or two approvers.

Part 2 : Details of the Users

In this part, you can define user information, user specific operations and their limits. The operations, operation limits defined in this part will only be applicable to this user. If you would like to define multiple users for your company, this page can be reprinted.

A user can have maker (inputter) right, and/or sole approver or joint with approver or sole and joint with approver rights. Sole approval limit, transaction and daily limits can be defined for the users who have approval rights.

Accessing Credit Europe Bank Direct Banking

After this application form has been processed by Credit Europe Bank, the user will be granted with user's code and password, which will be sent to user's e-mail address and confirmed mobile phone numbers. Additionally, users will need to sign up and register their mobile services with Credit Europe Bank's mobile application in order to access Direct Banking. In order to access Credit Europe Bank Direct Banking, users should have User Code, Password, and a registered mobile device with the CEB app.

LIST OF TERMS USED IN DIRECT BANKING APPLICATION FORM

TERM	EXPLANATION
Approver	If a user has approval right, this user can approve the transactions for operations previously entered by maker (inputter)
Between own accounts	This set of operations includes money transfer operations between company's own accounts.
Current Account Operations	This set of operations includes account opening, account balance observation, forward balance observation and account details observation.
Daily Limit for the Company	The total amount of transactions that can be performed by all users of the company in a day.
Daily Limit for the User	The total amount of transaction that can be performed by the specified user in a day.
Foreign Exchange Operations	This set of operations includes spot foreign exchange operations.
Time Deposit Operations	This set of operations includes time deposit operations.
General Limits (CEB Limits)	The total amount of transaction that is allowed by Credit Europe Bank in a day.
Identity Type	User's identity type can be chosen as Local ID, Chamber of Commerce ID, Driving License, Passport or Other.
Joint with Approval (Details of Company)	Operations will be finalized by 2 approvers.
Joint with Approver	Operations will not be finalized with only one approver; they need to be approved by another approver. User can be defined "Joint with approver" if company is defined as "Joint With approver" or "Sole and Joint with approval".
International and Domestic Payment Cancellation	International and Domestic Payment Cancellation can be performed in this menu. Payment Cancellation can be performed only if the transaction is not approved on CEB organization.
International and Domestic Payment Observation	International and domestic payments can be observed in this menu.
International and Domestic Payments	This set includes international and domestic money transfer operations.
Maker (Inputter)	This user can only input transactions and send for approval.
Money Transfer Operations	This set of operations includes transfers between company's own accounts, transfers within CEB accounts, international and domestic payments.
Payment Template	With this operation, you can create templates for your frequently used transfers.
Portfolio Summary	This screen shows the company's corporate cash loan, the current account, time deposit, import collection, export letter of credit, import letter of credit and the letter of guarantee products and their details.
Sole Approver (Details of Company)	Operations will be finalized with one approver.
Sole Approver	Operations will be finalized with one approver. User can be defined "sole approver" if company is defined as "Sole Approval" or "Sole and Joint with approval".
Sole and Joint with Approver (Details of Company)	Operations can be finalized with one approver in terms of sole approver limit. According to sole approver limits, an operation may require 2 approvers
Sole Approver Limit	This limit will be applicable for user which is selected as "Sole and Joint with approver", this user will not be able to finalize transaction by only himself if amount exceeds sole approver limit.
Transaction Limit	The maximum amount that can be approved by the company approver for each transaction.
Transfer Within Credit Europe	This set includes money transfer operations to CEB accounts.