

Information Sheet FirstCaribbean iBanking

1 Introduction

FirstCaribbean International Bank Curacao is proud to offer you, as our valued client, an online access to your accounts and portfolio through **FirstCaribbean iBanking**. You can execute financial transactions or check your financial statements at a single glance, anywhere, anytime.

You can access the contract information for your deposit and your accounts. For more details you can view and download your account balance information, statement information and transaction information. An outline of your investment portfolio and deposit portfolio with all its details is also available through our iBanking service.

In addition to that, we offer you the possibility to execute financial transactions on line with FirstCaribbean iBanking. You will not only be able to perform internal, international SWIFT transfers and check payments, but you will also be able to authorize transfers, save and retrieve transaction templates and upload transaction batch files which are generated by your accounting software.

For our clients who manage multiple accounts, iBanking is able to group the accounts, whereby, upon request, every group can be secured separately and assigned user specific access rights.

2 Main advantages of FirstCaribbean iBanking

- 7 days a week, 24 hours a day availability
- Access is acquired via a unique Username and Digipass token
- execute financial transactions anywhere and anytime
- complete and actual statement of your accounts, deposits and investment portfolio
- SWIFT information
- export statement transactions
- import transaction batch files generated by third party accounting software
- authorize transfers through an authorization procedure (with set maximum amounts and sequences)
- printing feature for all retrieved data
- possibility to define multiple users based on their specific functional authority profile
- access SWIFT BIC codes
- increased efficiency
- possibility of the use of templates

3 Connection to the Internet

The FirstCaribbean iBanking application makes use of the Internet. Connection is possible through a proxy server, via a modem connection to your Internet provider or via a permanent connection such as cable or Intranet. Just use your Username and Digipass token to log in on the iBanking website. In other words, whatever your location, iBanking is always available.

4 Security Facts

Security is of utmost importance to FirstCaribbean and is the joint responsibility of both us and our clients using our systems. At all times measures should be taken to reduce possible risks to a minimum. FirstCaribbean currently applies a range of well designed security methods and techniques to ensure that your data and our systems are protected from unauthorized access and misuse. When jointly taking the necessary preventive measures, the exposure to possible risks will be reduced to a minimum.

4.1 Security methods and techniques

FirstCaribbean applies a range of security methods and techniques to protect your data.

- **Secure encrypted connection (SSL) between your PC and the Bank**
At all times the information exchange between your PC and the servers of the Bank are transmitted in an encrypted form. As soon as you sign-in on the FirstCaribbean iBanking-site, a secured connection is established with the help of the industry standard SSL technique (Secure Socket Layer – 128 bit encryption). This encryption method is commonly used as the encryption standard by most financial institutions and ensures that data, which is exchanged between your computer and FirstCaribbean, is encrypted by a 128 bit key which is only known by your computer and the server of the bank.
- **Authenticated access to FirstCaribbean iBanking via a username and physical Digipass token**
The username (unique per user) is protected by use of a password (to be changed every 90 days) and by use of a PIN protected and code generating Digipass token which is physically not connected to your PC.
- **Limited connection time**
To ensure the security of your data your session will be terminated and disconnected when 15 minutes of inactivity has been reached. After a wait time of 30 minutes you will be allowed to log-in again and initiate a new session. You need to re-connect and sign in again to continue working with FirstCaribbean iBanking.

4.2 Preventive measures

There are several things you can do to ensure that the security of your data or unauthorized access is reduced to a minimum:

- **Never let others know your user ID**
Your user ID is strictly personal and completely up to your discretion.
- **Never give away your secret password**
Your password is strictly personal and completely up to your discretion.
- **Never give away or share the PIN of your Digipass token**
The PIN of your Digipass token is strictly personal and completely up to your discretion.
- **Never give away your Digipass token or leave your Digipass token unattended**
Your Digipass token is strictly personal and completely up to your discretion.
- **Never leave your computer unattended when logged in**
This is a basic rule. When you leave your computer, either disconnect or lock your computer.
- **Never answer e-mails requesting you to provide your user name and passwords**
FirstCaribbean never will request you to provide any of your personal log-in credentials for verification purposes via e-mail. These E-mails are bogus and are being used by internet hackers to gain access to your data.
- **Verify that your connection to us is secure (SSL session)**
You can verify your secure (SSL) connection by double clicking on the padlock icon in the status bar of your browser in the right lower corner. You should see that an authorized certificate has been given to www.ibs.abnamro.com¹.

¹ Since we are a former branch of ABN AMRO Bank N.V., the certificate is still on their name. This will be changed on short term.

- **Be careful when downloading software**
Never install programs of which the source is not reliable, such as chat, unexpected e-mail, and newsgroups. Always verify certificates to control the identity of the site when you download software.
- **Install anti-virus program and firewall**
Make use of a personal firewall and an anti-virus program. A personal firewall is a program, which can protect your computer from the outside world and alerts you when people try to penetrate your computer when you are on the Internet. Make sure the anti-virus program is always active even if you are not connected to the Internet. Always install the latest updates and run on a regular basis complete viruses scan of your computer.
- **Use the latest version (5.0 or higher) available of MS Internet Explorer browser**
Make sure that you use the latest release of Internet browsers. They offer a better security and known 'bugs' have been fixed.
- **Install cookie on your pc**
Make sure you allow our servers to install 'cookies' on your PC. This is required to ensure a secure log-in session with us. A 'cookie' is a small file containing specific information that will be placed on your PC, which identifies specific previous visits to our FirstCaribbean iBanking website.
- **Read more about Privacy and Security on the internet on www.firstcaribbeanbank.an**
Security is a top priority for FirstCaribbean. We know that you want your financial transactions to be safe and secure, especially when they are done over the internet. Read more about our policy on www.firstcaribbeanbank.an

5 Type of contracts

For the use of the FirstCaribbean iBanking service we offer two types of contracts:

- **Single Client Contract (SCC)** for a single legal entity set up in under one iBanking contract;
- **Multi Client Contract (MCC)** for multiple legal entities set up under one iBanking contract (e.g. Trust Companies and/or Service Providers)

6 Fees

For the use of the FirstCaribbean iBanking service we will charge an initial fee, a monthly subscriptions fee and a fee per Digipass token:

Service Type II	Inclusive	Initial Fee (USD)	Monthly Subscription Fee (USD)	Fee per token* (USD)
Single Client Contract (SCC 1 & 2)		100	20	75
Multi Client Contract (MCC 1)	1 – 10 accounts	250	30	75
Multi Client Contract (MCC 2)	11 – 60 accounts	250	30 + 1 per account from 11 - 60	75
Multi Client Contract (MCC 3)	> 61 accounts	250	80	75

* Shipping costs are included.

7 Application Procedure

To apply for FirstCaribbean iBanking, it is required to hold an account with FirstCaribbean International Bank Curacao. The procedure is as follows:

- **Step 1:** Download the Admission Agreement FirstCaribbean iBanking from our [website](#) and print it.
- **Step 2:** Fill in and sign the Admission Agreement. In case the Agreement refers to a company or any other legal entity, the form(s) have to be signed by (a) person duly authorised to represent that company or legal entity. Please note that all pages must be initialised as well.
- **Step 3:** Complete Annex C 'User Details FirstCaribbean iBanking'. On this form you state the name of the Security Officer, what limits are to be adhered to per contract and/or per user and who are the users.
- **Step 4:** Send the original copy, duly signed, to the following address:
FirstCaribbean International Bank Curacao N.V.
attn: FirstCaribbean iBanking Customer Support Desk
De Ruyterkade 61
P.O. Box 3144
Willemstad, Curacao
Netherlands Antilles
- **Step 5:** The user will receive an introduction letter with his/her username and PIN Mailer within a few days.
- **Step 6:** The Security Officer will receive the requested Digipass token(s) separately.
- **Step 7:** In order to be able to activate the Digipass token(s), the Security Officer will contact the iBanking Support Desk. The Security Officer may identify himself on the basis of the Secret Question and Secret Answer.
- **Step 8:** After the Security Officer has activated the Digipass token(s), he/she will take care of the distribution of the Digipass token(s) to the user(s) concerned.
- **Step 9:** From this moment on FirstCaribbean iBanking can be used. In order to be able to use the Digipass token for the first time, the user needs his/her PIN mailer. For correct use see the [FirstCaribbean iBanking User Manual](#).

8 User Manual

The User Manual gives you additional information about logging-in, using the Digipass token and the various screens and functionalities. You can download the User Manual via www.firstcaribbeanbank.an.

9 Suggestions

In order to continue to improve our FirstCaribbean iBanking service we need your help. If you have any suggestions, please contact us:

FirstCaribbean International Bank (Curacao) N.V.
Attn. FirstCaribbean iBanking Customer Support Desk
P.O. Box 3144, Curacao, N.A.
E-mail: bank.curacao@firstcaribbeanbank.com
Tel. no.: +5999 433 8338 (Monday through Friday 7.30 AM to 16.30 PM Local Curacao Time)
Fax no.: +5999 433 8198