

FREQUENTLY ASKED QUESTIONS:

1. What to do with a blocked non-chip card

- Once non-chip cards are automatically blocked the cardholder/company is able to physically destroy the card and/or to deliver the card to the bank where the card liquidation is guaranteed.

2. I have forgotten my T-PIN (Telephone PIN)

- If you have forgotten your T-PIN please contact the Customer support on the phone number that
 is stated on your card back side. Please enter your card number and instead of T-PIN please
 enter random 4 digit number. The IVR system will not be able to authenticate you so you will
 need to enter this value 3 times. After that your call will be transferred to agent and you will be
 manually authenticated using different security question. After manual authentication please ask
 the phone banker to reset your T-PIN. Phone banker will put you through the T-PIN reset menu
 where you can set up your new T-PIN.
- Please note Customer support is available non-stop on the telephone number +40 37 275 3324 (+ 34 93 316 5911 for direct international calls). Customer support operates in local language during business hours (08 18 local), off-business hours (18 08) Customer support operates in English language only.

3. I have forgotten my A-PIN

- If you have forgotten your A-PIN (PIN that is used for payments at merchants and cash withdrawals) please contact Customer support on the phone number that is stated on your card back side. Please enter your card number and your T-PIN. After successful IVR authentication please chose the option "Transfer to phone banker". Please inform phone banker you have forgotten your A-PIN. Your A-PIN will be reissued (printed again) and delivered to you using the standard PIN delivery channel.
- Please note Customer support is available non-stop on the telephone number +40 37 275 3324 (+ 34 93 316 5911 for direct international calls). Customer support operates in local language during business hours (08 18 local), off-business hours (18 08) Customer support operates in English language only.



4. I have lost my card

- If you have lost your card please immediately contact Customer support on the phone number +40 37 275 3324 (+ 34 93 316 5911 – for direct international calls). Please select "report lost/stolen card" option from IVR welcome menu and you will be transferred to phone banker. Phone banker will authenticate you using the security question. After successful authentication please report your card has been lost. If you need new card please instruct phone banker for the card replacement with new one. Please note that according to valid Term & Conditions blocking of the card and replacement with new card needs to be confirmed in written next business days at the latest by company authorized representatives.
- Please note Customer support is available non-stop on the telephone number +40 37 275 3324 (+ 34 93 316 5911 for direct international calls). Customer support operates in local language during business hours (08 18 local), off-business hours (18 08) Customer support operates in English language only.

5. My card has been stolen

- If your card has been stolen please immediately contact Customer support on the phone number +40 37 275 3324 (+ 34 93 316 5911 for direct international calls). Please select "report lost/stolen card" option from IVR welcome menu and you will be transferred to phone banker. Phone banker will authenticate you using the security question. After successful authentication please report your card has been stolen. If you need new card please instruct phone banker for the card replacement with new one. Please note that according to valid Term & Conditions blocking of the card and replacement with new card needs to be confirmed in written next business days at the latest by company authorized representatives.
- Please note Customer support is available non-stop on the telephone number +40 37 275 3324 (+ 34 93 316 5911 for direct international calls). Customer support operates in local language during business hours (08 18 local), off-business hours (18 08) Customer support operates in English language only.

6. I found the card that has been reported as lost/stolen

 If you found the card you have reported as lost/stolen – please do not use this card anymore. Please physically destroy the card and/or deliver the card to the bank where the card liquidation is guaranteed.



- 7. How I access online statements / How I can register into CitiManager
- Please enter following address into your browser www.citimanager.com
- In the menu on left side (Sign On: CitiManager or CitiManager Mobile) please select
 CitiManager Login and you will be to CitiManager welcome page
- On the top-right corner please select the language
- Click on the link "Self registration for Cardholders" under the title First time users.
- Click on "Fill the card's data" and then Continue
- Fill required registration details:
 - Card Number (Enter the account number from your card with no spaces or dashes)
 - Account name (Name and Surname as appeared on the card)
 - Address line 1 (fill the 1st line of your card statement address below the Name and Surname)
 - Address line 2 (fill the 2nd line of your card statement address if exists, otherwise please do not fill)
 - Town/City (fill town/city of your card statement address)
 - Select Country (fill country of your card issuance e.g. ROMANIA)
 - Select State/Province/Region (not required)
 - Zip/Postal Code (fill Zip/Postal code from your card statement address
- Create your own Username, Password and Verification question/answer; remember these details for future login.

8. How I can activate my card

- Please call +40 37 275 3324 (+ 34 93 316 5911 for direct international calls)
- Select language
- Enter 16 digits card number
- Enter T-PIN (Telephone PIN you have received from bank. PLEASE BE SURE YOU HAVEN'T BEEN ENTERING A-PIN)
- Once your card is activated you are able to listen basic information relating to your card and close the call at any time.

PLEASE NOTE THAT AFTER CARD ACTIVATION THIS IS NOT NECESSARY TO BE TRANSFERRED TO PHONE BANKER