

How can I protect myself from phishing?

ProCredit Bank is committed to making your online transactions secure as well as protecting the integrity of your bank account details. In order to achieve this, we use the latest security software and implement various safety procedures. Nevertheless, you should always be aware that the Internet and e-mail can be used as vehicles for illegal activity. Therefore, we recommend that you take some simple precautions to ensure your security when banking online.



Tips to avoid phishing

- **What is “phishing”?**

Phishing is the attempt to access sensitive personal information by sending e-mails purporting to come from a genuine company operating on the Internet, but in fact, it is a bogus website operated by fraudsters.

- **What information will they ask me for?**

Phishing e-mails usually claim that it is necessary to “update” or “verify” your account information and urge recipients to click on a link in the e-mail which takes them to a bogus website. Any information entered on this website is retained by the criminals for fraudulent purposes.

- **How can I avoid becoming a victim of phishing?**

The key to remaining safe is to be suspicious of all unsolicited or unexpected e-mails you receive, even if they appear to be from a trusted source. The e-mails are sent with the expectation of reaching an active e-mail address belonging to a customer with an account at the institution being targeted.

- **What should I do if I receive a phishing e-mail?**

If you receive a suspicious e-mail, please inform ProCredit Bank immediately by visiting your nearest branch, contacting your Client Adviser or calling the following number: **+387 33 253 993** or **+387 61 228 527**. You may also forward the e-mail to the following address: **probanking@procreditbank.ba**.

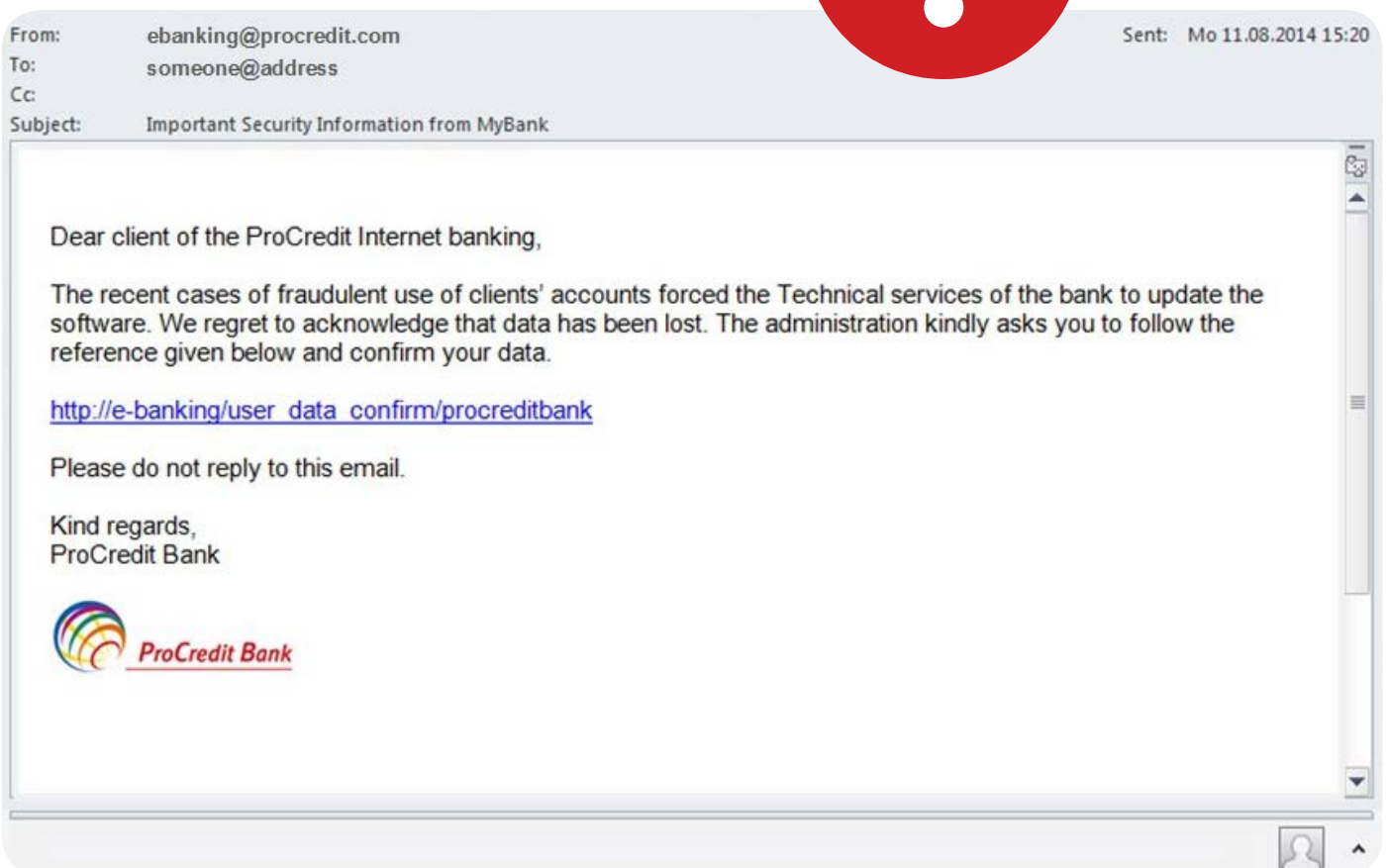
For more information, refer to specialist websites such as

<http://www.staysafeonline.org/stay-safe-online/keep-a-clean-machine/spam-and-phishing>

Additional online safety tips

How do I spot a phishing e-mail?

Phishing e-mails may look like they come from an official ProCredit Bank e-mail address. Unfortunately, it is a relatively easy for phishers to create a fake entry in the "From" field or to disguise a link's real destination.



Although ProCredit Bank may contact you by e-mail, the e-mail will never contain a link taking you to a website that asks for your personal information (password, token code, sms TAN, etc.).

Be suspicious of any changes to your normal Internet banking routine. Should you have any doubts, please contact ProCredit Bank by visiting your nearest branch, contacting your Client Adviser or calling our help line at

+387 33 253 993 ili +387 61 228 527.