

General Terms of Use of mToken

1. Introduction

mToken is additional log-in (authentication) mean to NetBanking and/or mBanking service (hereinafter e-banking services) for private individuals.

General Terms hereof shall regulate rights and responsibilities regarding the use of this functionality.

2. mToken possibilities

To e-banking services, apart from his/her user name, password and TAN table, the User may log-in by mToken too.

TAN table is basic mean for log-in and is handed to the client when contracting one of e-banking services, while mToken is additional log-in mean activated by the client.

mToken is part of mBanking application, and for using mToken the user must have iOS or Android device or tablet.

mToken is protected by mPIN, created individually by the user when activating it, after accepting "mToken General Terms of Use". mPIN is secret data known only to the user and in case of loss or theft of mobile phone, no one will be able to access mToken or mobile banking without mPIN.

If the user does not log-in by mToken, mToken will be automatically blocked after 90 days.

mToken application is connected to only one User and device on which it is activated.

The same mToken may not be activated on two devices, i.e. mToken activated on one device cannot be subsequently activated on any other device. In case the client wants to use mToken/mBanking on some other device, he/she must activate mToken on that device. One user may have mToken activated on maximum 3 (three) devices. In case of change of mobile phone, the user should request **block of mToken activated on old device and activate new mToken, through mBanking application**, on the new device.

On one device (mobile phone or tablet), only one mBanking application may be installed and within it only one mToken.

The user may agree **several mTokens (maximum 3)** and activate it on each individual device.

3. Contracting the use of mToken:

The user of mToken may be private individual who in Erste Bank a.d. Novi Sad uses e-banking services and who has adequate mobile device which supports mBanking application.

The user of e-banking services shall activate the use of mToken by accepting General Terms.

mToken may be activated in a simple manner, through several steps:

1. For activation of mToken, it is necessary to install mBanking application on smart phone (Android or iOS operating system).
2. On homepage of mBanking application, by selecting "Log-in to mobile banking" or "mToken" icon, it is necessary to accept "General Terms of Use" and after that to enter user name and password, as well as adequate number from TAN table.
3. In the following step, the User creates mPIN according to personal choice, which is secret datum, known only to the user. After the confirmation of mPIN, activation process of mToken is finished, i.e. mToken is ready for use as log-in to e-banking services.

4. Type of service

mToken is additional mean of log-in (authentication) to e-banking services.

mToken is in non-financial part of mBanking application and may be used independently of agreed mBanking service. The user shall individually according to personal choice chose to use this possibility of logging in to e-banking services. The user may deactivate (block) mBanking application in any moment.

Only the use of mToken shall be defined by mToken General Terms and User Manual.

5. Fees

The Bank shall not charge the fee for using mToken.

6. Data protection and liability

The User shall be obliged to keep mPIN (user identification) in secrecy and shall accept complete responsibility for all liabilities which are result of its use.

The User shall, immediately and unavoidably, notify the Bank on any unauthorized use of his/her User ID, loss of device and any other form of security breach he/she becomes aware of: by initiating block of use of e-banking service in the manner proposed by the application, personally in Bank branch, by calling Service Center on 021/423-364 or 0800-201-201, on business days between 8 a.m. and 5 p.m. and on Saturdays between 8 a.m. and 1 p.m. or by sending e-mails with the request for block of service to e-mail address: blokadaplatnoginstrumenta@erstebank.rs.

The Bank shall not assume liability for mToken service non-availability resulting from technical problems on computer equipment, breakdown, or disturbances in telecommunication channels, electric power system outage, or as the consequence of force majeure.

The User shall be obliged to use mToken in accordance with these General Terms and User Manual.

The Bank shall not take responsibility for unavailability of mToken which occurred as the consequence of inadequate use by the User.