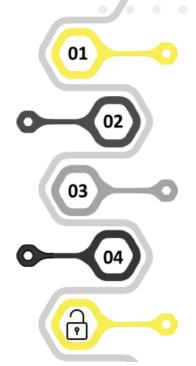
HOW TO USE TELEPHONE CARD SERVICES



Activate your Local Debit Card

Enter your 16-digit card number, this can be found on the front of your debit card. Press #.

Enter your date of birth using 2 digits for the day, 2 digits for the month and 4 digits for the year. Press # (e.g. 01/01/1990).



Call the Telephone Card Service number: (+290) 25335.

Enter your 8-digit bank account number linked to your card. Press # (these can end in 002, 003 etc).

And you're in! From here you can choose your 6-digit PIN number to be used to authorise the card payment

transaction when purchasing goods; and your 6-digit security number which is used to confirm your identity when accessing the Bank's call-in helpdesk support and Telephone Card Services.

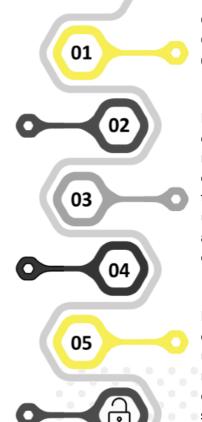


Check Real-Time Bank Account Balance, Block Card or change PIN / Card Security Number

Enter your 16-digit card number, this can be found on the front of your debit card. Press #.

Enter your date of birth using 2 digits for the day, 2 digits for the month and 4 digits for the year. Press # (e.g. 01/01/1990).

And you're in! Feel free to check your balance, block your card, change your PIN or security number over the phone, and call back whenever you need to using this 24-hour service.



Call the Telephone Card Service number: (+290) 25335.

Enter the first 4 digits of the bank account number linked to your card. Press # (this is the 8-digit number used for your bank account. These can end in 002, 003 etc).

Enter 3 digits of your card security number using the digit requested (e.g. "please enter digit 2 from your security number"). This is asked in a random order. Press # after every digit.