

New Erste NetBanking, Erste FonStart and Erste FonBanking services

Zagreb/Rijeka, March 23, 2010 – Starting from this month, Erste&Steiermärkische Bank d.d. offers its customers a number of novelties in the electronic banking segment. The offer of electronic transactions channels for retail customers and businesses has been enhanced with the new, re-designed Erste NetBanking service. At the same time the offer for retail customers has been expanded with the new Erste FonStart service, while the offer for businesses has been expanded with two new services: Erste FonStart and ErsteFonBanking. With the introduction of single sign-on for all electronic banking services (Erste NetBanking, Erste FonBanking, Erste FonStart and Erste mBanking) and the use of a numerical user name and password it has become even easier for customers to use the services. As has been the case so far, a TAN table is used.

Erste NetBanking with its new visual identity offers retail customers a **range of new features** such as the option to use the same user data to access the services of different clients if customers wish to do so (e.g. access to personal Internet banking and corporate Internet banking with the same user name, password and TAN table), to search transactions by due date, to survey details by account (opening date, interest rate, credit line...), to survey the details of every single transaction, to submit requests to purchase shares in investment funds and payment in one step, to view confirmations of every purchase/sale/swap of shares in investment funds, to issue orders for cancellation transactions in the NetBanking application and others. Data from the old Erste NetBanking service are carried over to the new service and will continue to be available to clients.

Erste FonStart is a new phone banking service **for retail customers and businesses** that allows them to check balances and transactions on all accounts at the Bank without the option to make transactions. Retail customers can use this service free of charge, it is added automatically when they sign up for an initial service at the Bank (current accounts, foreign currency accounts, loans, time deposits, ...), while businesses sign up for the service by filling out an application form.

Erste FonBanking is the new name of the ErsteFon service for retail customers and is a **new phone banking service for businesses**. This way, businesses, just like retail customers, have the option to sign up for the Erste FonBanking phone banking service, which contains all functionalities of Erste NetBanking.

The new Erste Info line is available under **062 555 555**. Apart from information about products and services, the business network and contacts, this new line offers customers also a range of other options such as balance and transaction checks, exchange rates and exchange rate lists, information on claims, the option to report card theft and loss to technical support for Erste NetBanking and Erste mBanking. At the same time both new and existing customers will also be able to obtain detailed information about all Bank products and services by calling the old number 0800 78 90.

As of February 28, 2010, Erste Bank marked more than 93,230 Erste NetBanking users (retail customers 72.40%, legal entities 27.60%), which presents an increase of almost 16.2% compared to the same period last year. At the same time Erste Bank marks close to 19,090 Erste FonBanking users, which presents an increase of 23.5% compared to the same period last year.

“Internet, mobile and phone banking have never been used more than today, our customers want to save time and money by easily checking and paying bills via Erste NetBanking, Erste mBanking and Erste FonBanking. Although aware of the fact that every change to a service requires an effort on the part of our clients to accept them, based on their suggestions and proposals after years-long usage we saw the need to thoroughly re-design these services in order to get as close as possible to the best possible service.

Safety, functionality, single sign-on in all channels, new services, intuition and the quick functioning of the system were our guiding points and we sincerely hope that our clients will recognize this and will continue to be satisfied customers”, pointed out **Igor Strejček, head of Erste Bank’s Distribution Channels Department.**

For all additional information:

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