INTERNET BANKING SERVICE
instruction manual

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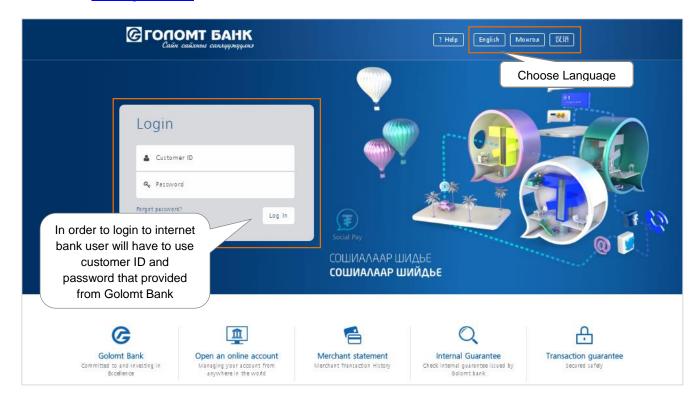# 1. NEW FEATURES

- Open a demand deposit account_ click here
- Open a term deposit account_ click here
- Savings backed loan_ click here
- Easy Info_ click here
- Standing instruction_ click here
- Penalty payment_ click here
- Mobile top-up_ click here
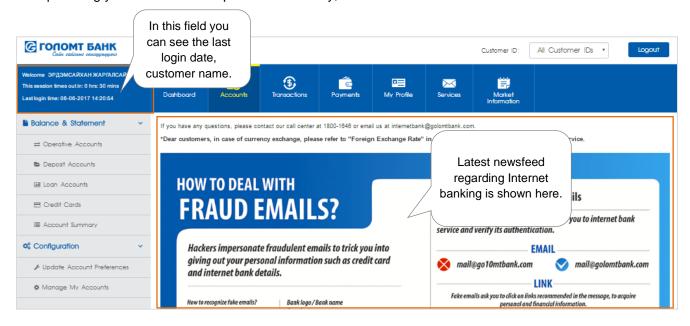
2. LOGIN

Please visit www.egolomt.mn.

- Enter the ID that is provided to you when you signed up for internet banking service.
- In the password field enter the password that is provided to you when you signed up for the internet bank service.
- If you have the E-token device you will be prompt to enter the E-token code after you entered the customer ID the password in the respected fields and click login.
- There are two types of password (LOGIN and TRANSACTION) you will use. One is required to LOGIN and the other password is required when execute transactions via internet bank.
- If you are login to your internet bank the first time or if you have recovered your password via forgot password feature you will be prompt to change the both login and transaction password to login to your internet bank.

Note:

- If you insert wrong password 5 times, your password will be blocked
- You can unlock your password by calling 1800-1646 or informing a local branch
- If you have forgotten your password, choose "Forgot password" option on the login page

3. MAIN PAGE

After providing your username and password correctly, the home screen will be shown as below.

> In this field you can see the last login date, customer name.

> Latest newsfeed regarding Internet banking is shown here.

4. ACCOUNT

In this Account main menu you can find all account related information such as account statements, balance, settings as well as debit and credit card statements.

4.1 ACCOUNT SUMMARY

- In the account summary sub menu all your accounts and cards information will appear. You can check your account type, number, currency as well as your account balance here.
- Additionally, you can click on the short name of your account to view detailed information of the account.

4.2 OPERATIVE ACCOUNTS

- In this sub menu all your current account information will appear such as customer ID, account name, account number, account currency, and account balance.
- Also you can hover over your mouse pointer to customer ID and it will display menu that can show debit card information, account statement, and account freeze information.
- To view the account's more detailed information you can click on the account's short name.

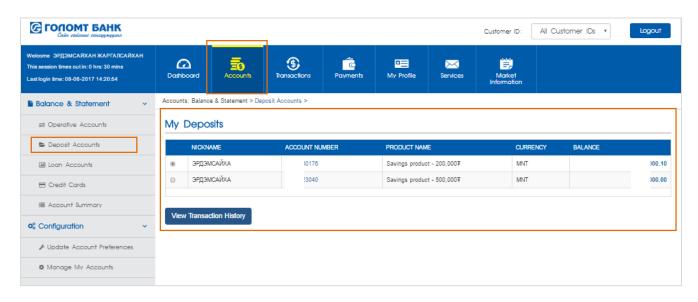## 4.3 DEPOSIT ACCOUNTS

- In this sub menu all your deposit account information will appear such as account name, account number, account currency, and account balance. Also in this sub menu you can view your deposit account statement.
- To view the account's more detailed information you can click on the account's short name.

4.4 LOAN ACCOUNTS
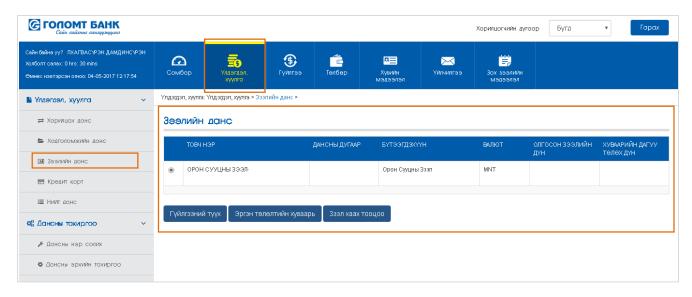

- In this sub menu all your loan account information will appear such as account name, account number, account currency, and amount due

- Also you can view the loan account statement, repayment schedule and loan account closure calculation.

- To view the account's more detailed information such as loan amount, tenor, interest you can click on the account's short name.

4.5 CREDIT CARDS

- In this sub menu all your credit card information will appear such as Card number, card currency, credit card limit and minimum repayment amount.

- To view the credit card's more detailed information you can click on the credit card's number.

4.6 UPDATE ACCOUNT PREFERENCES

- All of your accounts will be listed and if you have difficulties distinguishing them, you can change it to any names of your choosing.

4.7 MANAGE MY ACCOUNT

- All of your accounts as well as accounts with co-ownership are shown. You can choose which accounts are for transfers or just for monitoring account balance.
- "Full Access" or "No Access" options

5. TRANSACTIONS

5.1 BETWEEN OWN ACCOUNTS

To make transaction between your own account click on the "Transactions" main menu and then select the "Between own accounts" from sub menu in the left side of you screen.

5.2 INSIDE BANK

To make transaction within Golomt Bank accounts click on the "Transactions" main menu and then select the "Inside Bank" from sub menu in the left side of you screen.

Note:

- In this sub menu you won't be able to make transaction to credit cards and loan accounts.
- To make transaction to credit cards and loan account use the loan payment and credit card payment sun menu respectively.

5.3 OUTSIDE BANK

To make interbank transaction click on the "Transactions" main menu and then select the "Outside Bank" from sub menu in the left side of you screen.

Note:

- You can transfer funds, equivalent to 999,999 MNT or less, between banks online 24/7.
- Transactions higher than 999,999 MNT will be received according to Mongolbank's (central bank) transaction schedule.
- Please note that if you enter receiver's name incorrectly on transaction lower than 999,999MNT will not proceed.

5.4 INTERNATIONAL TRANSFER

To make international transaction click on the "Transactions" main menu and then select the "International transfer" from sub menu in the left side of you screen.

Select the account that you want to make transaction with. It will also display the account balance and you click here to view the account details.

In this section enter the receiver's account and bank information. Also enter receiver's swift code, name, and address completely.

Enter the transaction remarks and select who is paying for the transaction fee.

After you enter the above information click on the continue button. Then the verification window will prompt you verify your information again and will ask you to enter the TRANSACTION password. After you enter the above information and click on the send request button your request will be sent to Bank.

5.5 CREDIT CARD PAYMENTS

If you have to pay yours and others credit card bill, you can choose "Pay Credit Card Bill" option from the "Transactions" menu.

Select Credit Card to you want to make a payment and it will show the minimum payment amount and total payment amount

Select the account that you want to make transaction with. It will also display the account balance and you click here to view the account details.

Also enter the transaction amount and remarks

After you enter the above information click on the continue button. Then the verification window will prompt you verify your information again. After you verify your information you will be able to execute you transaction.

5.6 LOAN PAYMENT

You can pay your loan by choosing "Loan payment" option in Transactions menu.

5.7 STANDING INSTRUCTION

If you have used this service before, it will be displayed here. Press "Register" if you have not.

Choose date of month, amount, transferring account in this section.

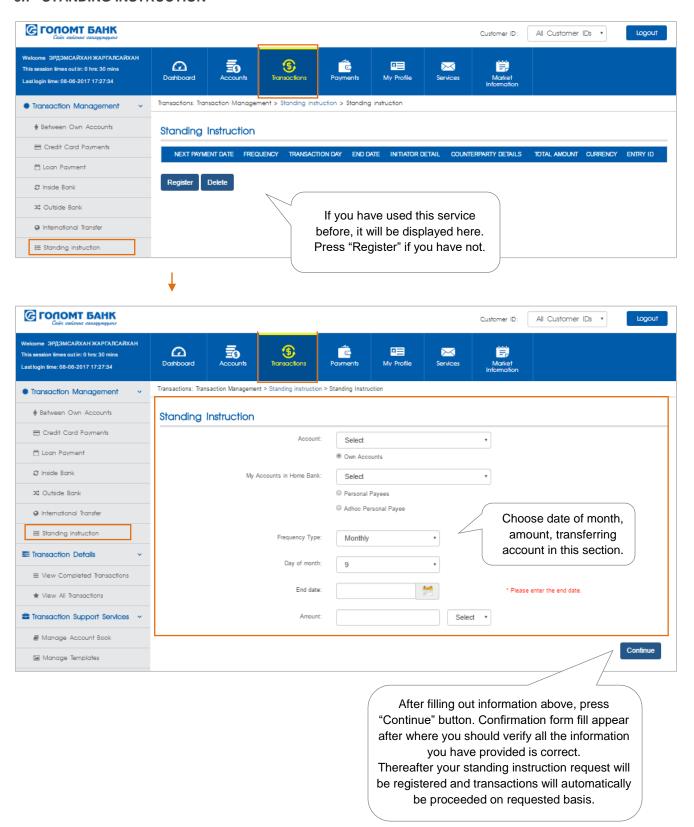After filling out information above, press "Continue" button. Confirmation form fill appear after where you should verify all the information you have provided is correct.
Thereafter your standing instruction request will be registered and transactions will automatically be proceeded on requested basis.
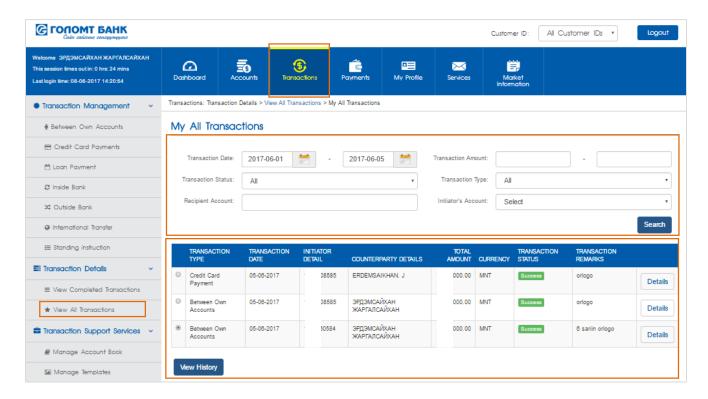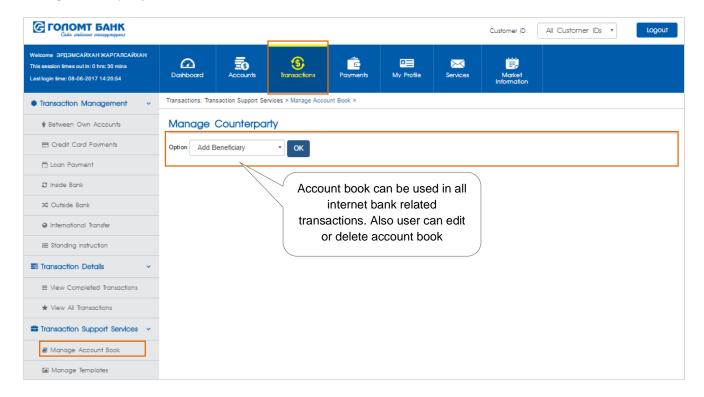
5.8 TRANSACTION DETAILS

You can view all the transactions made from your account in details by choosing "View All Transaction" sub menu from "Transactions" menu.
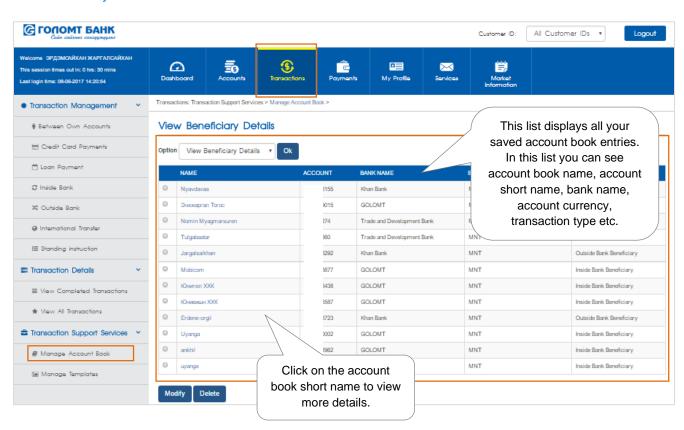

- Select the account inquiry date also you can select the transaction type and account type to initiate search. Additionally, in the advanced search section you can search the transaction by currency or transaction state as well.

- Account inquiry displays transaction date, transaction type, receiver's information, transaction remarks, transaction state, transaction amount etc.

5.9 TRANSACTION SUPPORT SERVICES

Manage counterparty:

Account book can be used in all internet bank related transactions. Also user can edit or delete account book

View beneficiary details:

This list displays all your saved account book entries. In this list you can see account book name, account short name, bank name, account currency, transaction type etc.

Click on the account book short name to view more details.
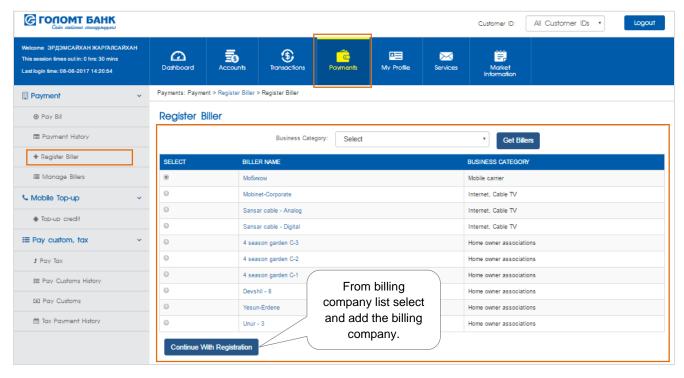
6. PAYMENTS

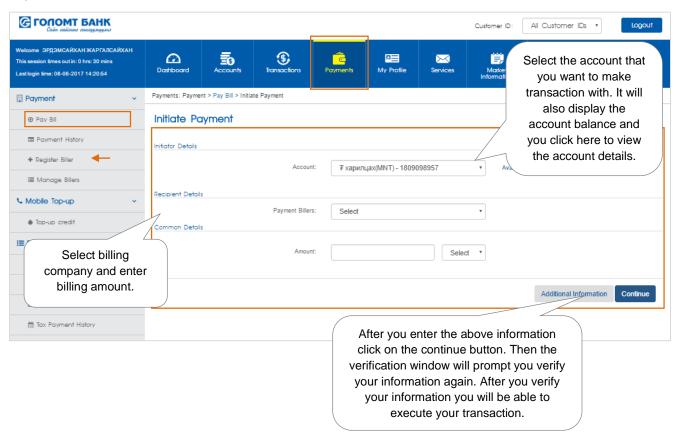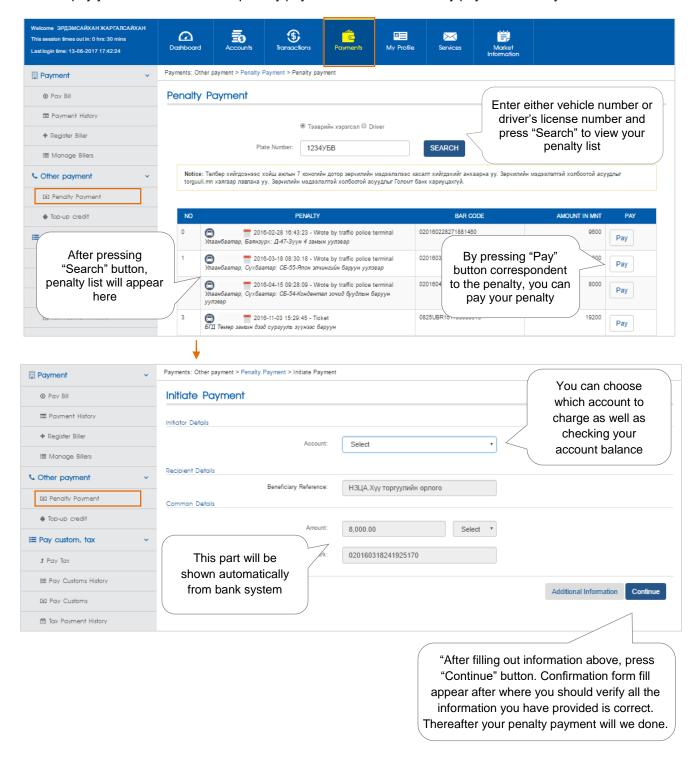### 6.1 PAYMENT

To register Billing company:

- Your registered billing companies list is shown in "Register Biller' menu and is fully adjustable.

Pay bill:

6.2 PENALTY PAYMENT

You can pay yours' as well as others penalty payments online via "Penalty payment" on Payment tab.

Enter either vehicle number or driver's license number and press "Search" to view your penalty list

After pressing "Search" button, penalty list will appear here

By pressing "Pay" button correspondent to the penalty, you can pay your penalty

You can choose which account to charge as well as checking your account balance

This part will be shown automatically from bank system

"After filling out information above, press "Continue" button. Confirmation form fill appear after where you should verify all the information you have provided is correct. Thereafter your penalty payment will we done.
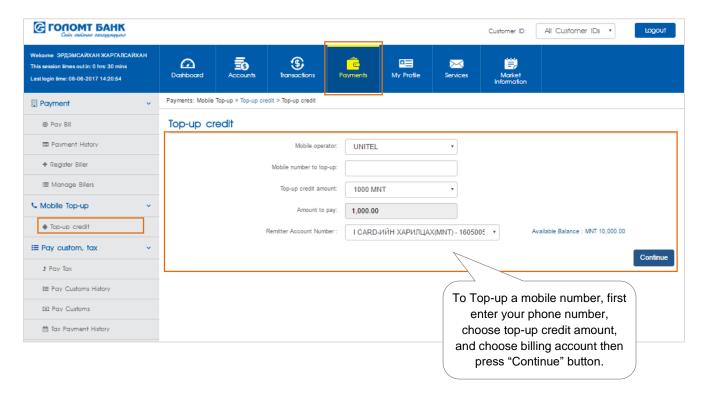
<u>Note:</u>

- Please note that your data will be removed from penalty list within 7 working days after penalty payment.
- You can see detailed information regarding the penalty list from torguuli.mn.
- Golomt bank is not responsible for any misleading information regarding the penalty list.
- Transaction fees between banks will be determined according to general fee terms.
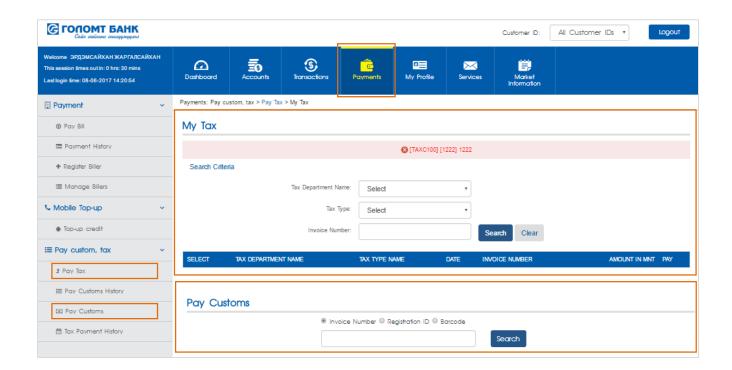
6.3 MOBILE TOP-UP

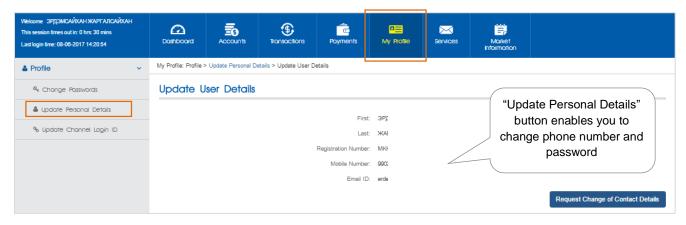Through "Top-up credit" service in "payments" menu, you can easily top-up yours and others' mobile.

To Top-up a mobile number, first enter your phone number, choose top-up credit amount, and choose billing account then press "Continue" button.

6.4 PAY CUSTOM, TAX

You can use those functions below to pay Tax and Customs.
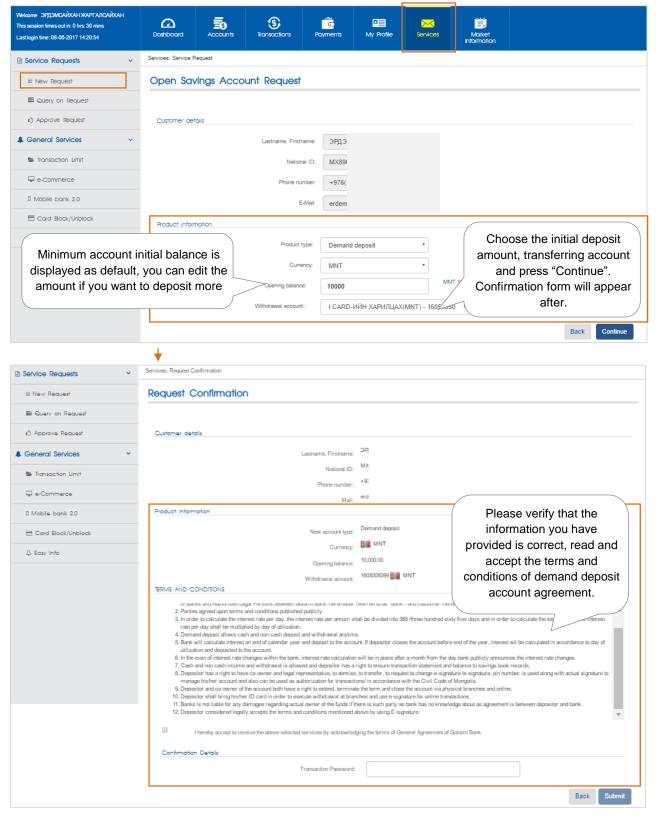
7. MY PROFILE

7.1 UPDATE PERSONAL DETAILS

"Update Personal Details" button enables you to change phone number and password

7.2 CHANGE PASSWORD

You are required to USERNAME and PASSWORD once in a year for your own financial safety

7.3 UPDATE CHANNEL LOGIN ID

Internet Bank, Smart Bank, Mobile bank service usernames can be changed.

8. SERVICES

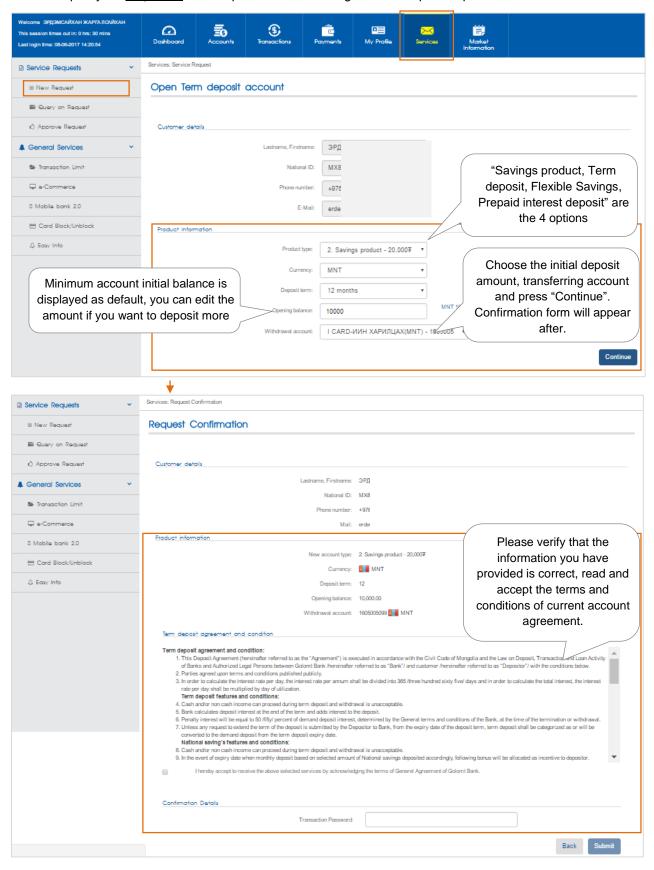## 8.1 OPEN A DEMAND DEPOSIT ACCOUNT

You can open your savings account either on MNT or USD through "New Request" sub menu in "Services" category.

- By clicking on "Submit" button, your current account will be opened.
- You can get your savings book from any branch close to your location.
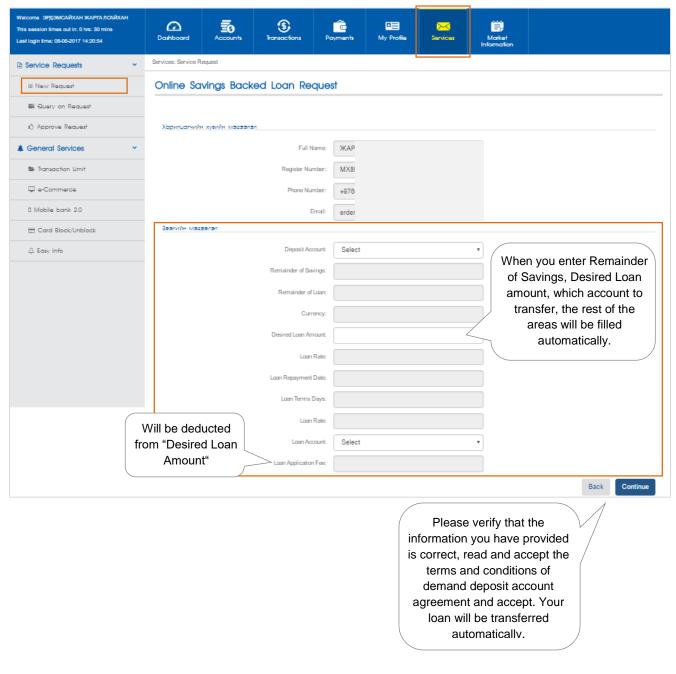
8.2 OPEN A TERM DEPOSIT ACCOUNT

You can open your <u>only MNT</u> term deposit account through "New Request" option in "Services" menu.

- By clicking on "Submit" button, your current account will be opened.
- You can get your savings book from any branch close to your location.

8.3 SAVINGS BACKED LOAN

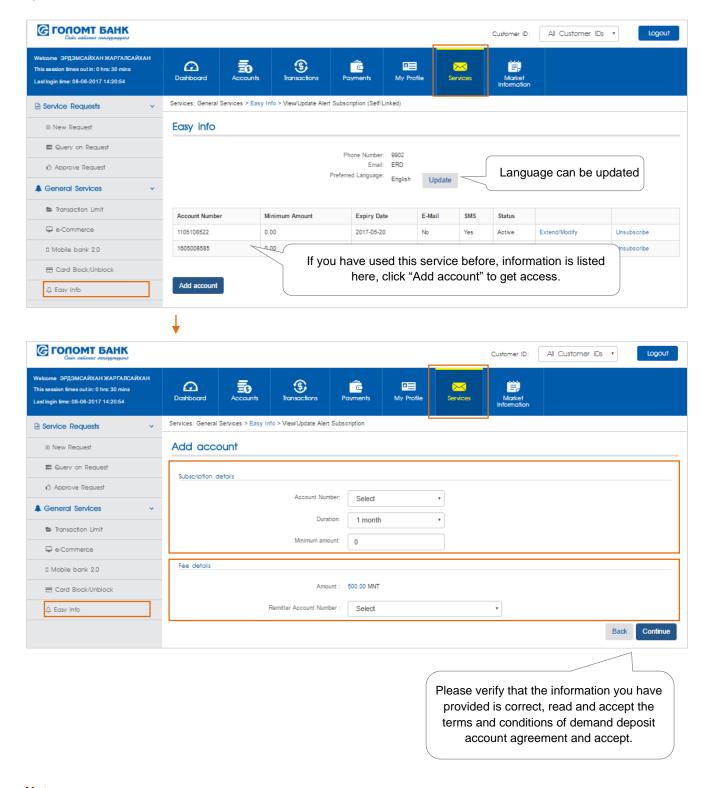By using this option, you can get Savings Based Loan.

Condition:		
1	Loan amount	Up to 85 percent of total deposit
2	Loan min amount	MNT 100,000 /Equivalent/
3	Loan max amount	MNT 10,000,000 /Equivalent/
4	Interest rate	Interest rate of Deposit account + 0.6%, Savings deposit 27.2%
5	Loan term	Up to the expiration date of term deposit
6	Application fee	MNT 1000

- You can close Savings Backed Loan by visiting any branch close to your location.

8.4 EASY INFO

This is a service that any transactions on your account will be automatically notified via sms and e-mail from bank's system.

You don't have to visit any branches in order to get access to this service. "Services" -> "Easy Info", you can open and extend service online.
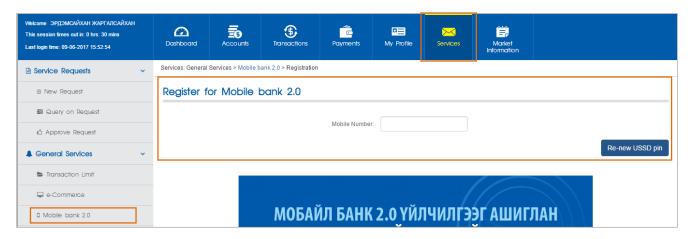

Language can be updated

If you have used this service before, information is listed here, click "Add account" to get access.

Please verify that the information you have provided is correct, read and accept the terms and conditions of demand deposit account agreement and accept.

Note:
- The service will start functioning in 2 hours after adding account.
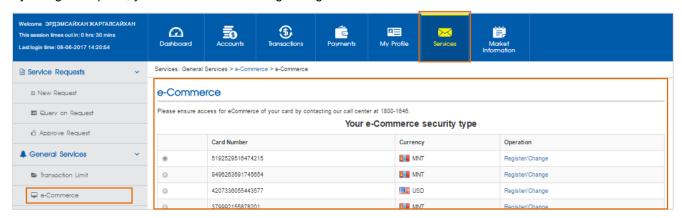
8.5 MOBILE BANK 2.0

By dialing *1646# from ANY mobile device, you can receive banking services regardless of time and location. No internet connection necessary.

You don't have to visit any branches in order to get access to this service. "Services" -> "Mobile Bank 2.0", you can get access to this service online.

8.6 E-COMMERCE

By using this option, you can receive or change 4 digit e-code for online card transactions.

8.7 CARD BLOCK/UNBLOCK

If you have lost, or got your card stolen, this option will block the card immediately.