

**Terms used in this document:**

**Bank** – First Heartland Bank JSC, including its branches.

**Agreement** – Agreement on Internet Banking Services.

**Client** – a legal entity who have entered into the Agreement.

**The System** – a software package (including software) allowing for electronic banking services in accordance with the Agreement through the Internet.

**Electronic banking services** – the banking services provided by the Bank to the Client using the System via the Internet.

**List of electronic banking services:**

The electronic banking services provided by the Bank to the Client include:

**1. Information and Banking Services:**

- providing information about the availability and numbers of the Client's bank accounts opened with the Bank;
- provision of information (statements) about balances and cash flows on the Client's bank account opened with the Bank;
- setting up directories of payment beneficiaries, including making the necessary amendments;
- viewing payments / transfers history;
- creating templates for similar payments / transfers for the future;
- electronic messaging with the Bank through a secure channel (the Bank's response time and form is determined by the Bank's internal procedures);
- receiving messages from the Bank.

**2. Banking Transaction Services:**

- cash payments / transfers made by clients from their bank accounts in local and foreign currencies;
- purchase and sale of foreign currencies;
- setting limits for allowable transactions through the System, namely: individual limits on transfers on Client's accounts, as well as complex combinations of signatures.