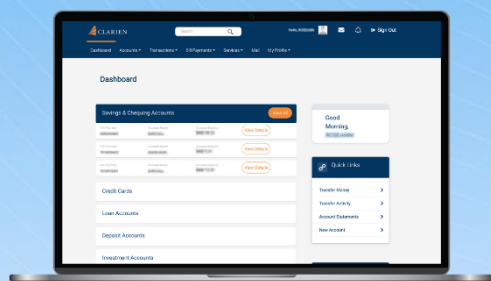




User Guide for Personal Banking



From enhanced features and transfer capabilities, this system was designed to help you reach your financial goals.

PROTECT YOUR DATA

As part of our ongoing commitment to safeguarding your personal and financial information, we would like to remind you about the importance of being vigilant against phishing attempts. Phishing is a fraudulent practice where individuals attempt to obtain sensitive information such as usernames, passwords, and credit card details by disguising as a trustworthy entity.

To protect yourself from falling victim to phishing attacks, please keep the following in mind:

1. Be cautious of unsolicited emails or messages.

If you receive an email or message asking for personal information or directing you to a suspicious website, do not click on any links or provide any sensitive information.

2. Verify the authenticity.

Always verify the sender's email address or contact information before responding to any requests for personal information. Legitimate financial institutions will never ask you to provide sensitive information through non-secure channels.

3. Secure your online accounts.

Ensure that your passwords are strong, unique, and regularly updated. Enable multi-factor authentication wherever possible to add an extra layer of security to your accounts.

4. Keep your devices and software updated.

Regularly update your devices, including computers and smartphones, with the latest security patches and software updates to protect against vulnerabilities that could be exploited by hackers.

5. Report suspicious activity.

If you suspect that you have received a phishing email or been targeted by a phishing attempt, report it to us immediately. By reporting such incidents, you can help prevent others from falling victim to similar attacks.

Remember, your security is our top priority, and we are committed to working together with you to ensure the protection of your personal and financial information.

Thank you for your continued trust in Clarien Bank.

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Loan Accounts

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Transfer to Another Clarien Account

Domestic Transfer

International Wire

Initiate Bulk Payment

Manage Beneficiaries

Manage Templates

Register Biller

Bill Payment

Mail

Service Requests

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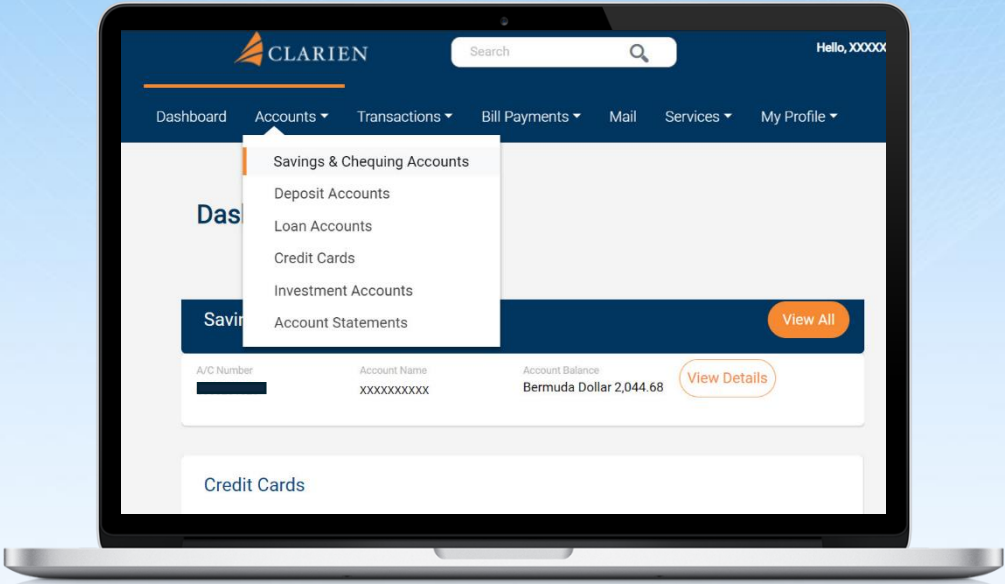
Account Preferences

Marketing Preferences

SAVINGS & CHEQUING ACCOUNTS

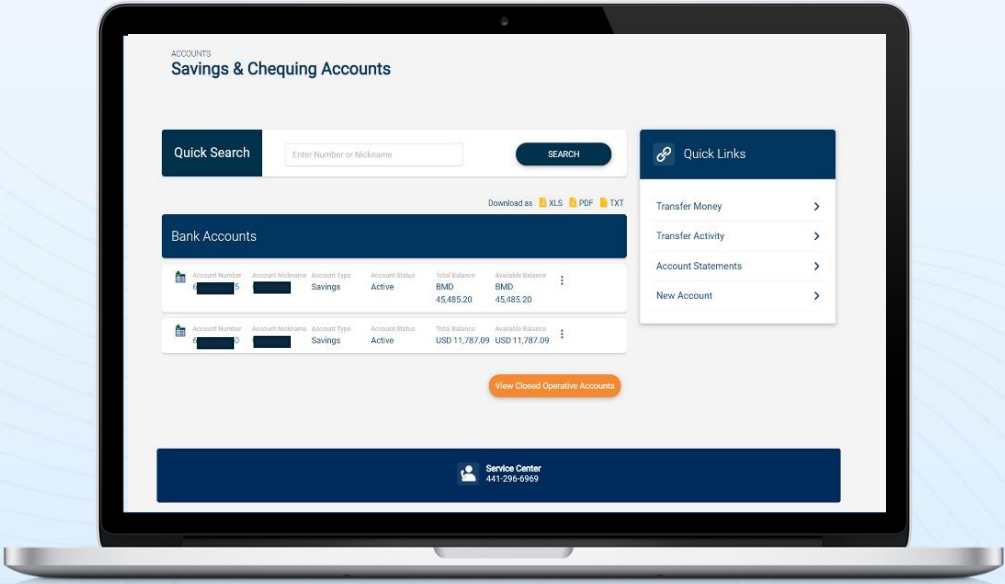
Select **Savings & Chequing Accounts** from the Accounts menu.

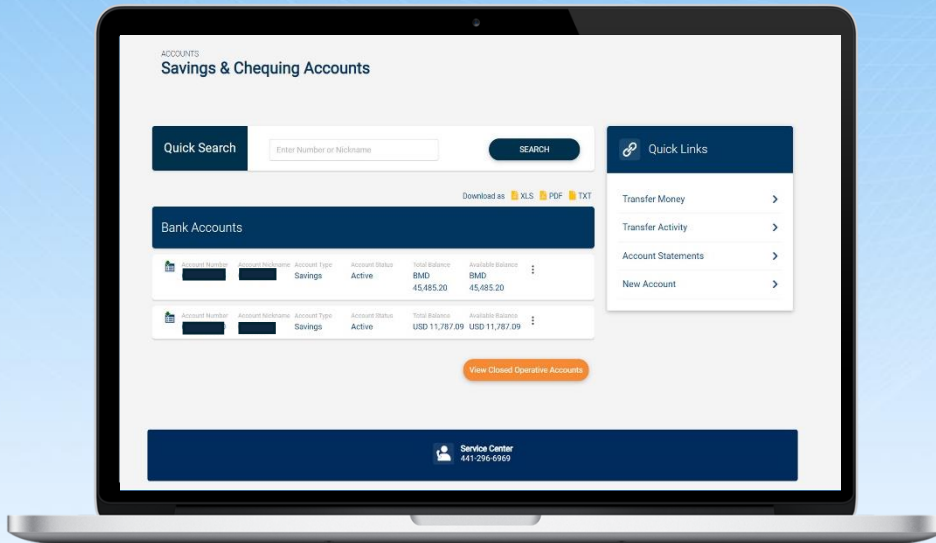
A list of Savings & Chequing Accounts will display.



Use the **Quick Search** function to enter an Account Number or Nickname and quickly locate a specific account.

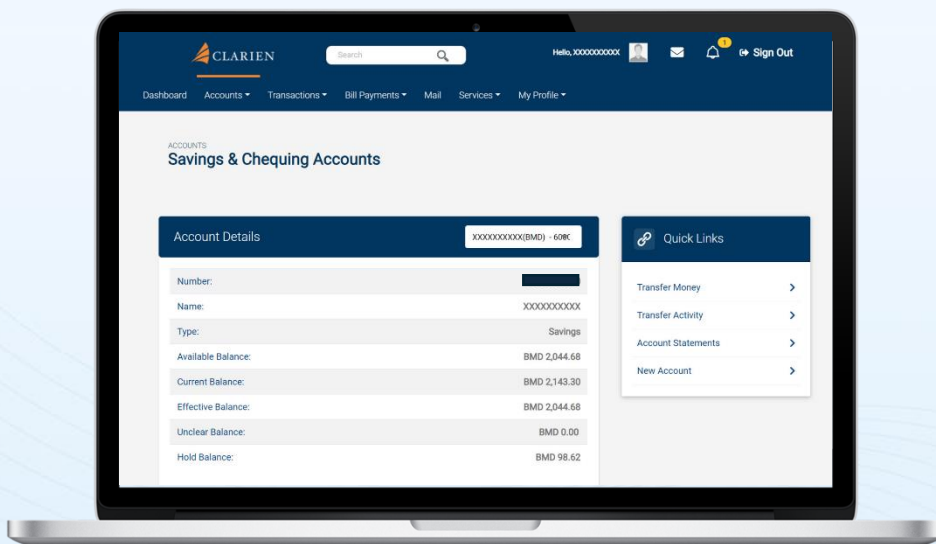
Above your accounts list, you may select the **Download** function to download the list of accounts. Simply select your preferred file type.



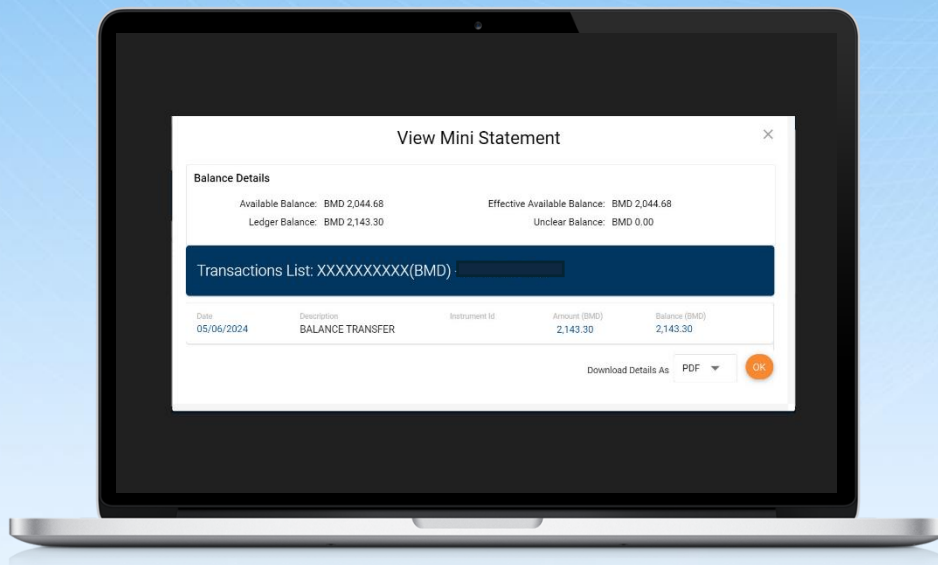


Click on an account number to view the account details. You will also notice 3 dots to the right of each account. This is the More Actions menu.

Click on the menu to view your transaction history or a mini statement.

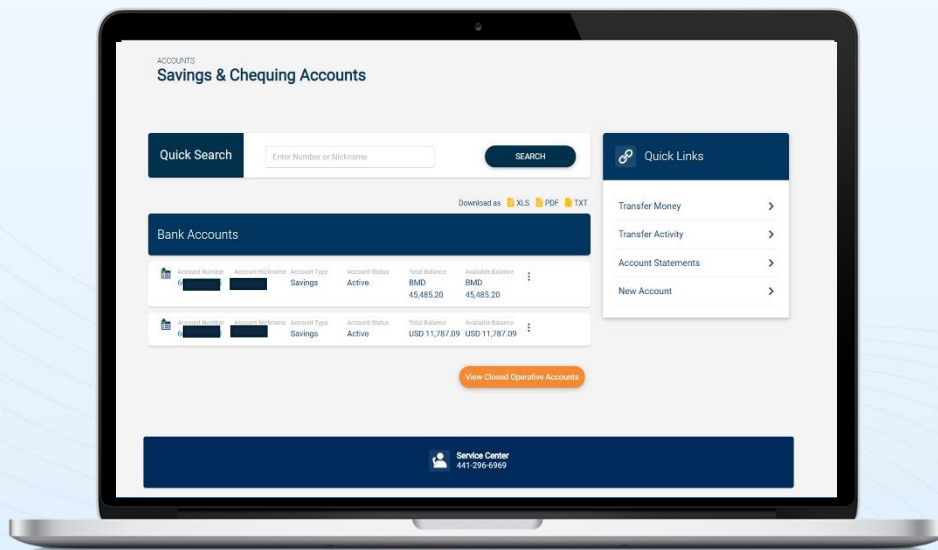


When you select **Transaction History**, recent transactions are shown. Or you may click the Search button to find a specific transaction.



When you select **Mini Statement**, your statement will display. To download, select your preferred file type, then OK. Your mini statement will then download to your system. Check your Download file folder, or the location of downloaded files on your system to view or print your mini statement.

When complete, select Back in the bottom, right corner to return to the main Accounts page, or click on Dashboard to go Home.

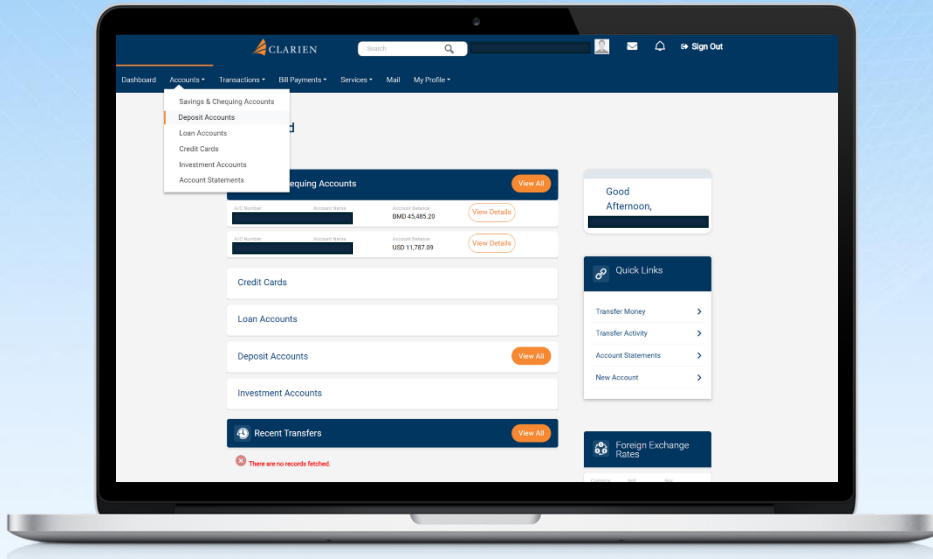


Quick Links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.

You may also click on View Closed Accounts to see a list of your closed accounts.

DEPOSIT ACCOUNTS

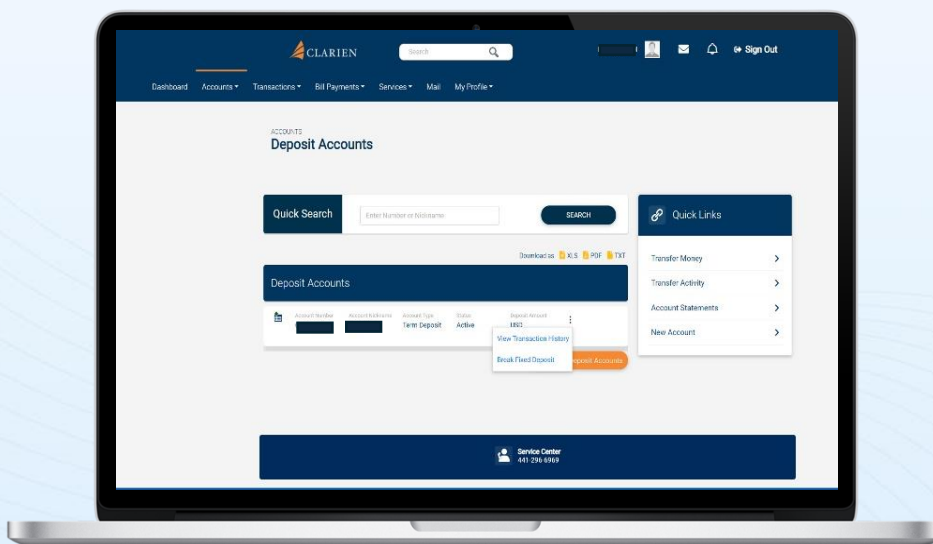
Select **Deposit Accounts** from the Accounts menu.

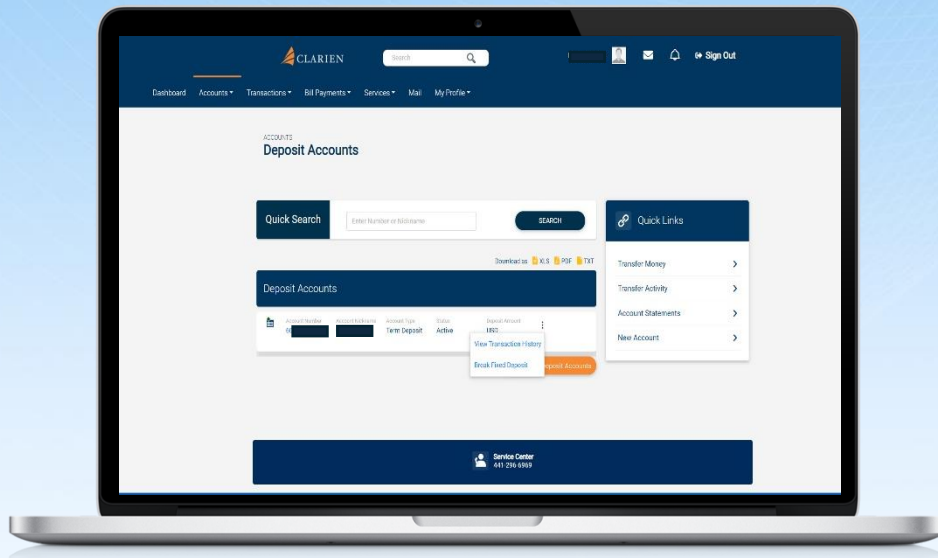


Your Deposit Accounts will display.

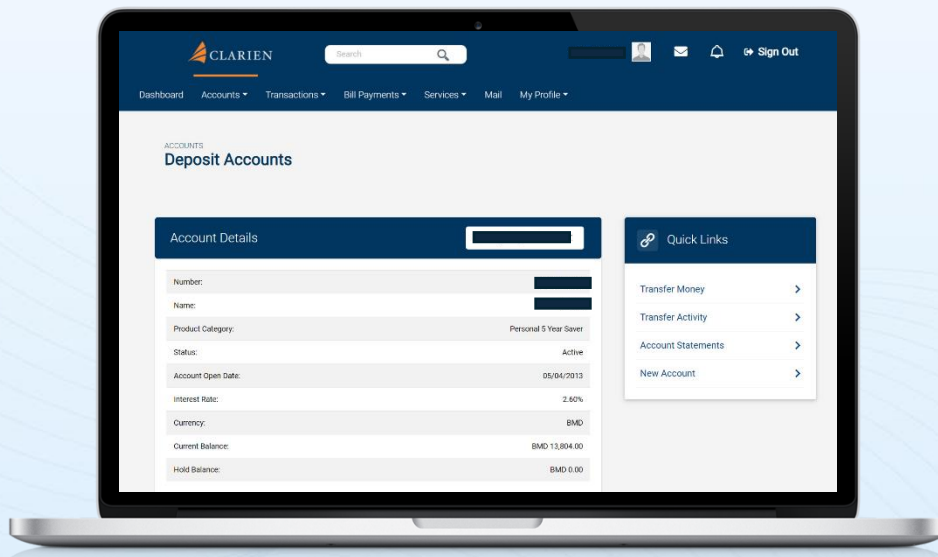
Use the **Quick Search** function to enter an Account Number or Nickname and quickly locate a specific account.

Above your accounts list, you may select the **Download** function to download the list of accounts. Simply select your preferred file type.

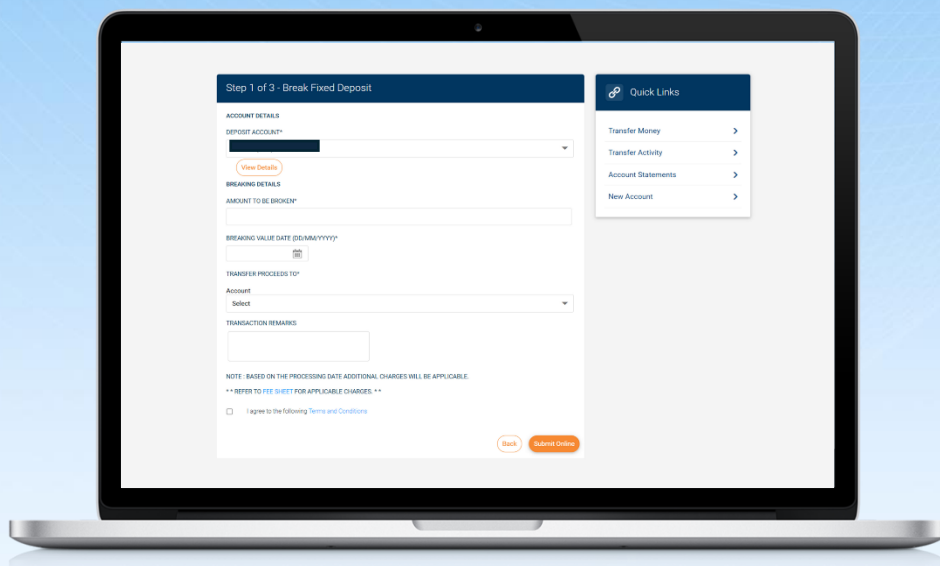




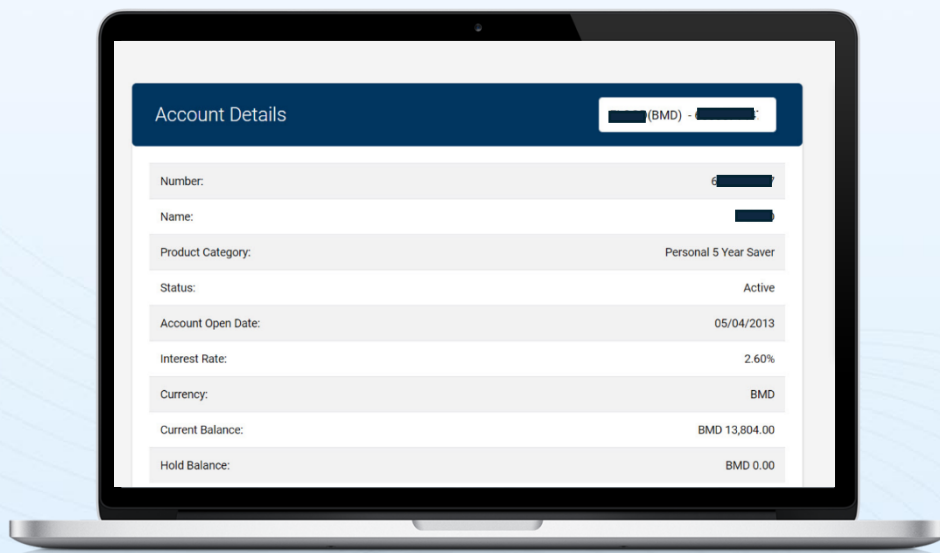
Use the More Actions menu, the three dots to the right of an account, to View Transaction History or Break a Fixed Deposit.



Select **View Transaction History** to see Account Details and Transaction information.



To **Break a Fixed Deposit**, select the Deposit Account.



Click on **View Details** for additional account information.

The screenshot shows the 'Step 1 of 3 - Break Fixed Deposit' form. It includes sections for 'ACCOUNT DETAILS' with a 'DEPOSIT ACCOUNT*' dropdown and a 'View Details' link, 'BREAKING DETAILS' with 'AMOUNT TO BE BROKEN*' and 'BREAKING VALUE DATE (DD/MM/YYYY*)' fields, and 'TRANSFER PROCEEDS TO*' with an 'Account' dropdown. There is also a 'TRANSACTION REMARKS' text area. A note at the bottom states: 'NOTE: BASED ON THE PROCESSING DATE ADDITIONAL CHARGES WILL BE APPLICABLE. ** REFER TO FEE SCHEDULE FOR APPLICABLE CHARGES. **'. At the bottom right are 'Back' and 'Submit Online' buttons. A 'Quick Links' sidebar on the right contains links for 'Transfer Money', 'Transfer Activity', 'Account Statements', and 'New Account'.

Then, enter the amount to be broken.

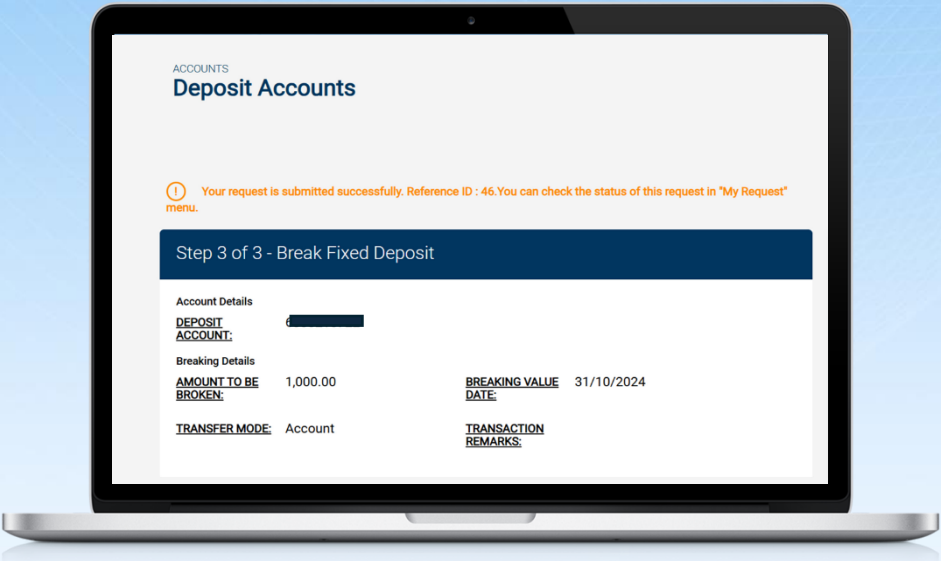
Enter the **Breaking Value Date** or select it by on the calendar icon.

Using the drop-down arrow, select the account that you want proceeds transferred to.

Enter remarks if preferred, check the Fee Schedule for any applicable fees, read and agree to the Terms and Conditions, then submit your request.

The screenshot shows the 'Step 2 of 3 - Break Fixed Deposit' form. It displays the 'Account Details' section with 'DEPOSIT ACCOUNT:' and 'DEBIT SERVICE CHARGE ACCOUNT:' dropdowns. The 'Breaking Details' section shows 'AMOUNT TO BE BROKEN:' as 1,000.00 and 'BREAKING VALUE DATE:' as 31/10/2024. The 'TRANSFER MODE:' is set to 'Account'. There is a 'TRANSACTION REMARKS:' field. At the bottom is an 'ADDITIONAL DETAILS' section with a 'REMARKS' text area. 'Back' and 'Submit' buttons are at the bottom right. The 'Quick Links' sidebar on the right remains the same as in the previous screenshot.

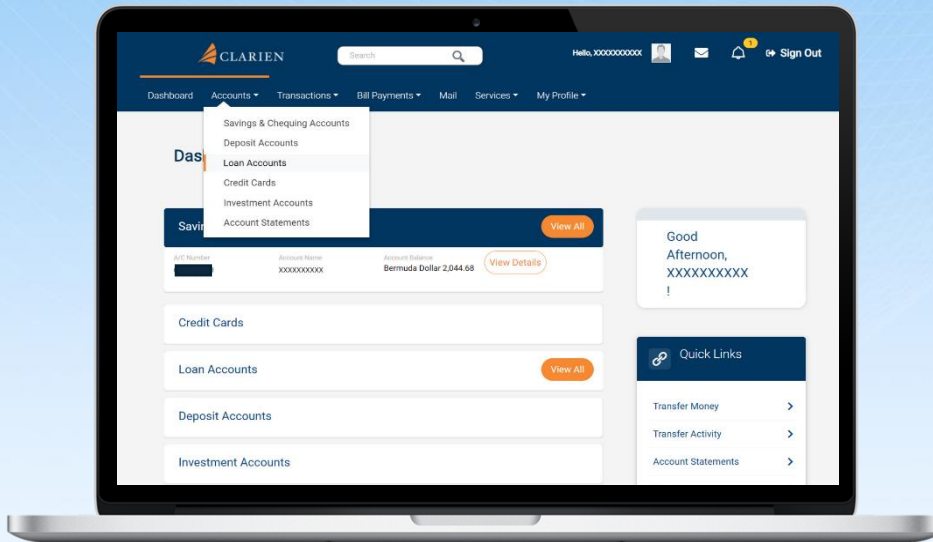
Review the request, then Submit.



A confirmation page will display.

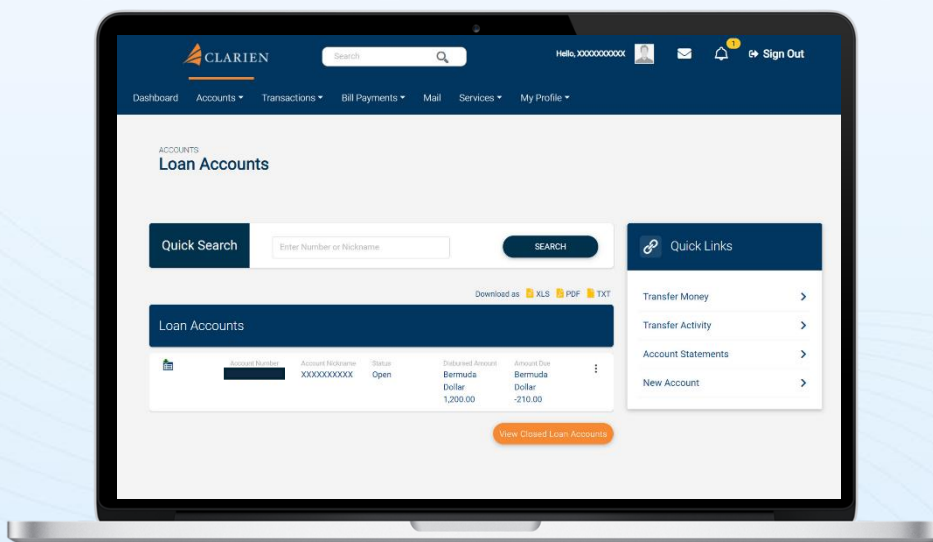
LOAN ACCOUNTS

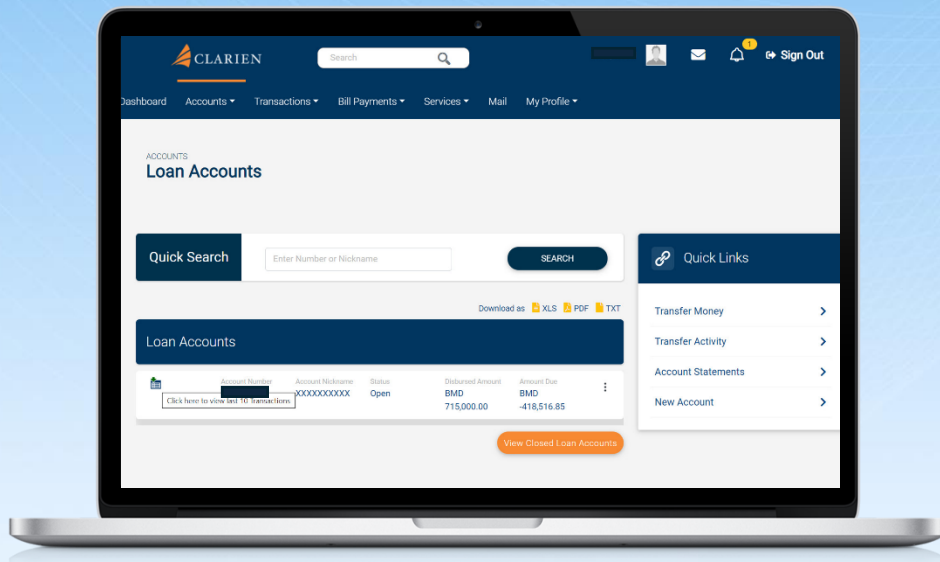
When you select the **Loan Accounts** link, your Clarien loan accounts will display.



Use the **Quick Search** function to enter the Account Number or Nickname to quickly locate a specific account.

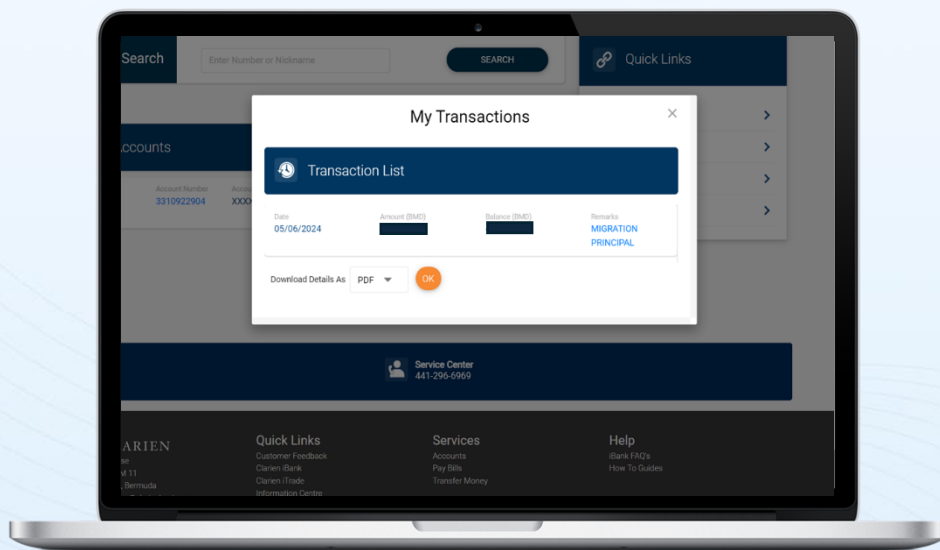
Above your accounts list, you may select the Download function to download your list of accounts. Simply select your preferred file type.

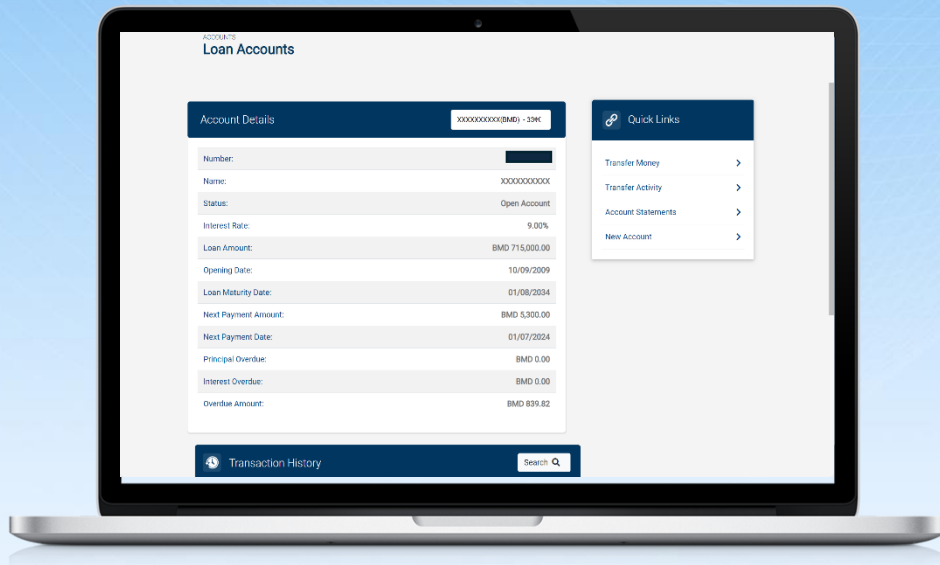




From your loan accounts list, you will see the Account Number, Account Nickname, Status the Disbursed Amount and Amount Due.

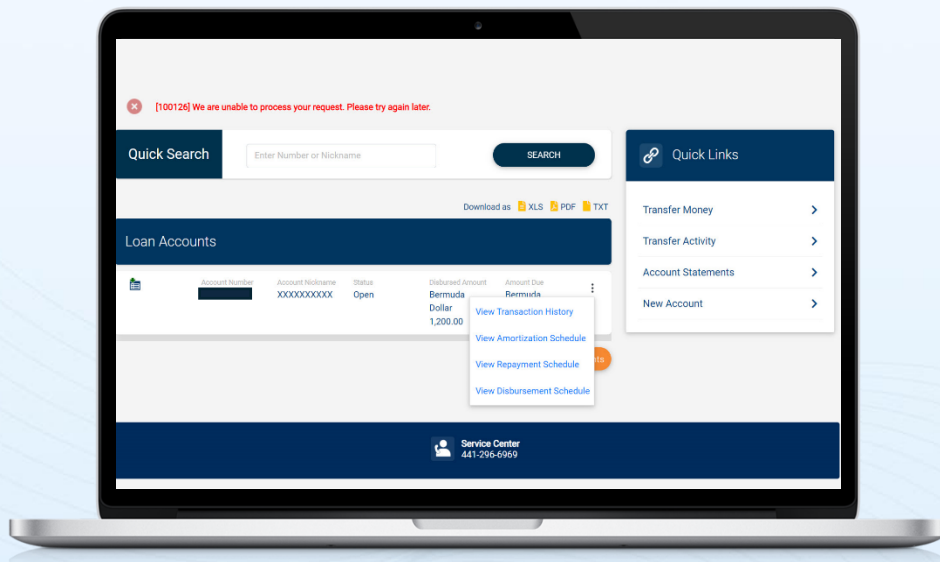
You will also see a drop-down list icon, left of the account number, which will allow you to view your last 10 loan account transactions.





Click on the account number to view the account details.

Here you will find additional information including the interest rate, maturity date, and payment information.

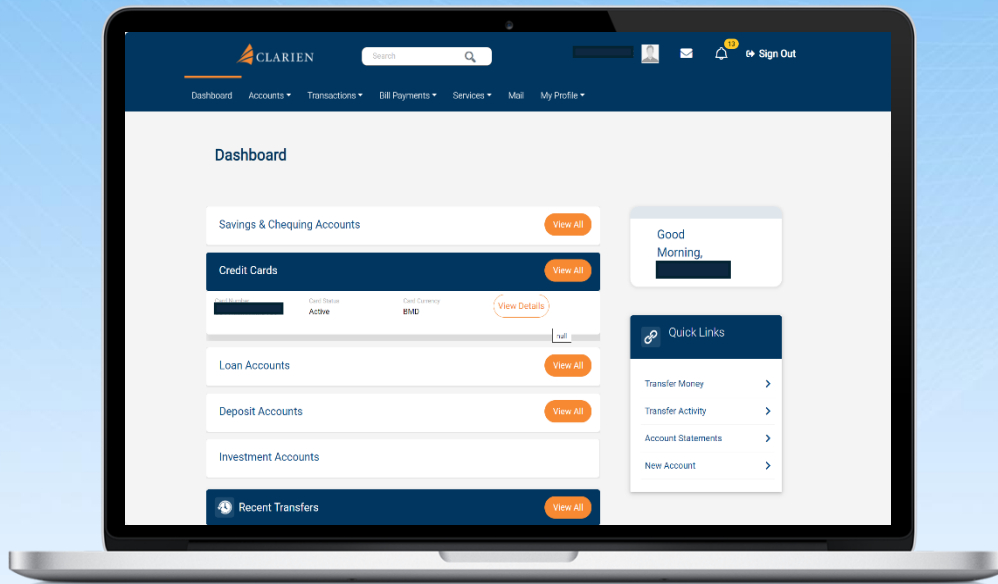


You will also see 3 dots next to each account on your list. Click on the dots for more actions. You may view your transaction history, amortization schedule, repayment schedule, or your disbursement schedule.

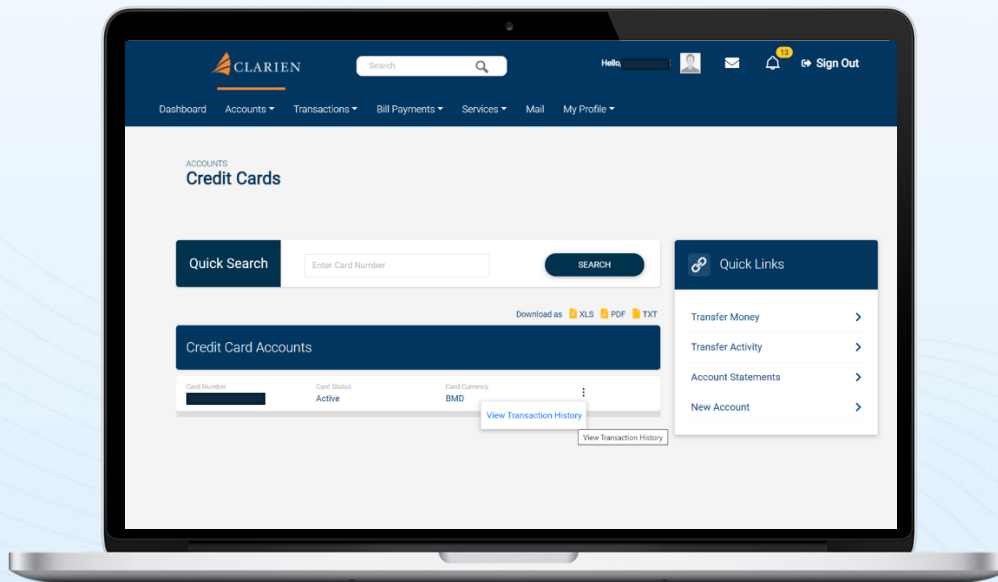
CREDIT CARD ACCOUNTS

When you select the **Credit Card Accounts** link, your Clarien credit card accounts will display.

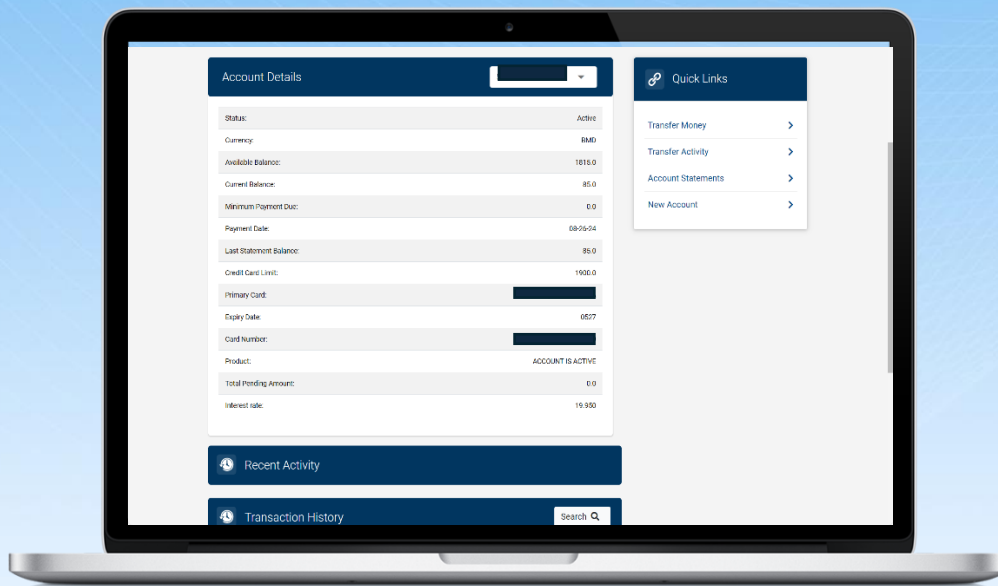
You can enter the card number in the **Quick Search** box to go directly to a specific account.



You may also select credit cards directly from the Dashboard page, which will display your current cards accounts. Select **View All** to see your accounts list.

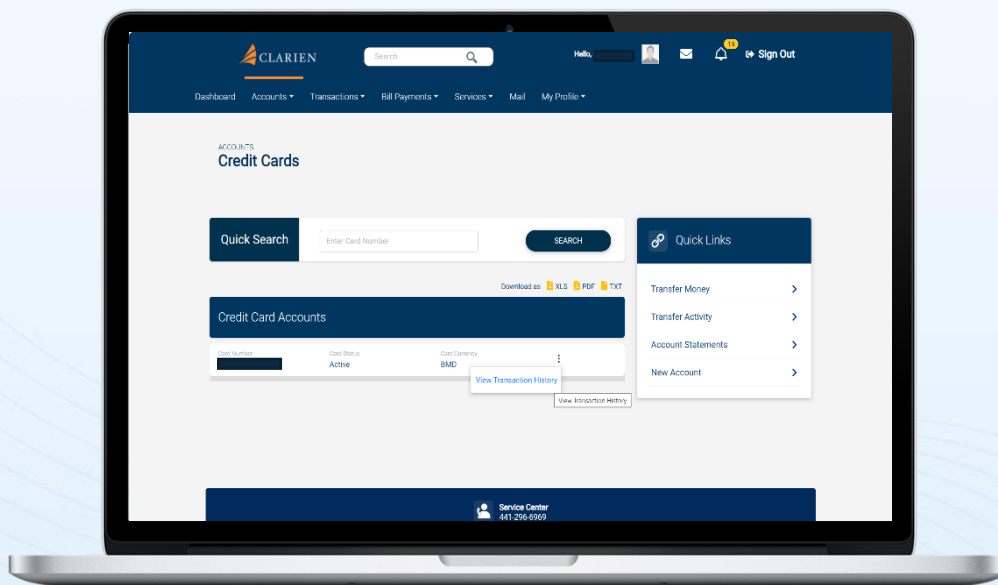


On the left, you will see the account number.



Click on the account number to view your account details, such as your current balance, your payment date, credit limit and interest rate.

Recent Activity and Transaction History are both available at the bottom of the page.



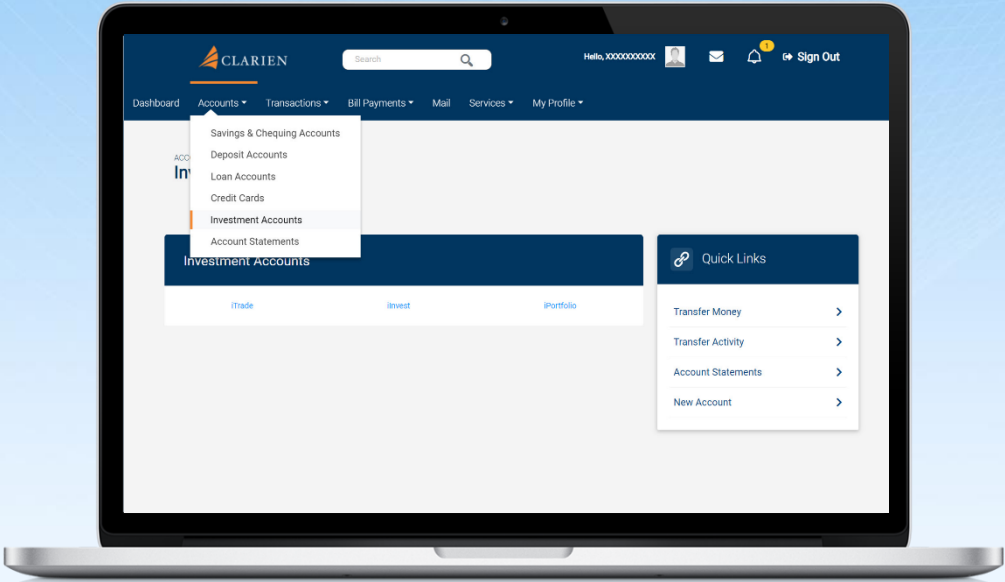
To the right of each account, there are 3 dots, which will take you to your Transaction History.

Above your accounts list, you may select the Download function to download your list of accounts. Simply select your preferred file type.

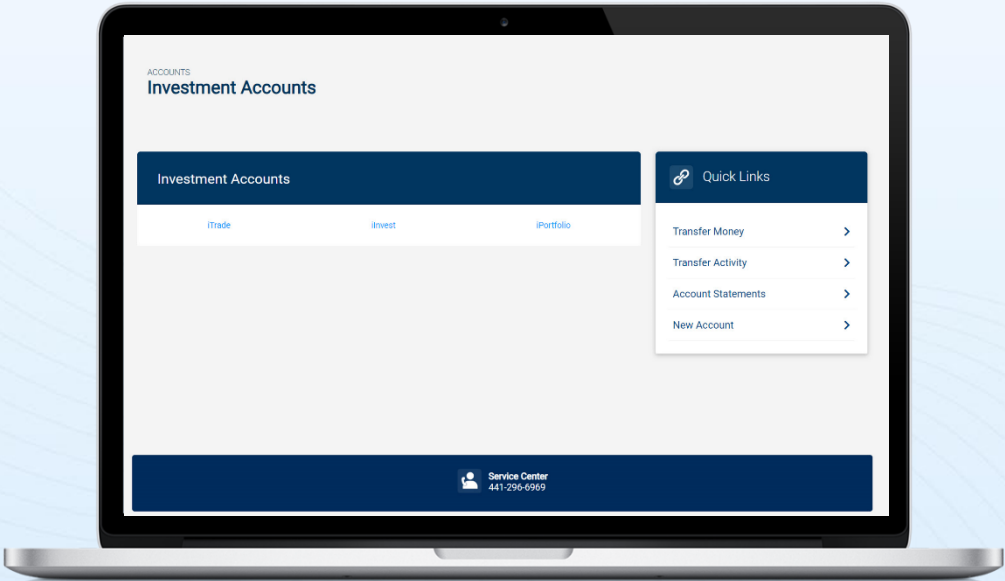
Quick Links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.

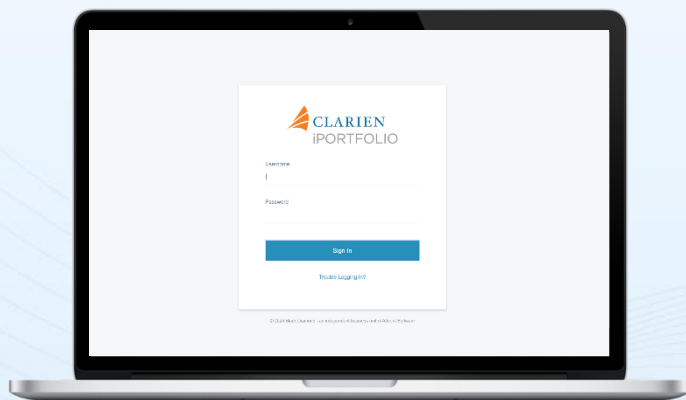
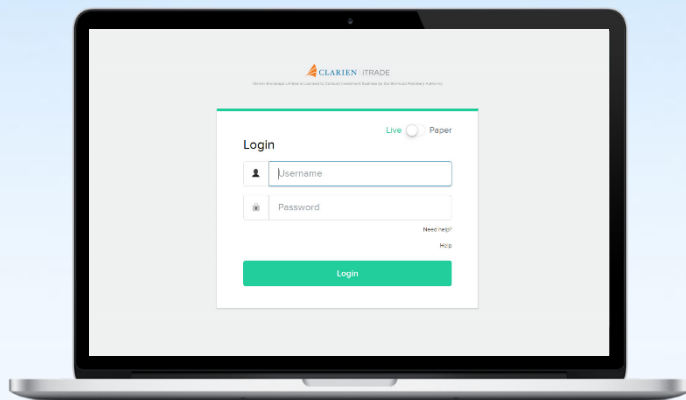
INVESTMENT ACCOUNTS

To access your **Clarien iTrade, iInvest** or **iPortfolio** accounts, select Investment Accounts from your Accounts menu.



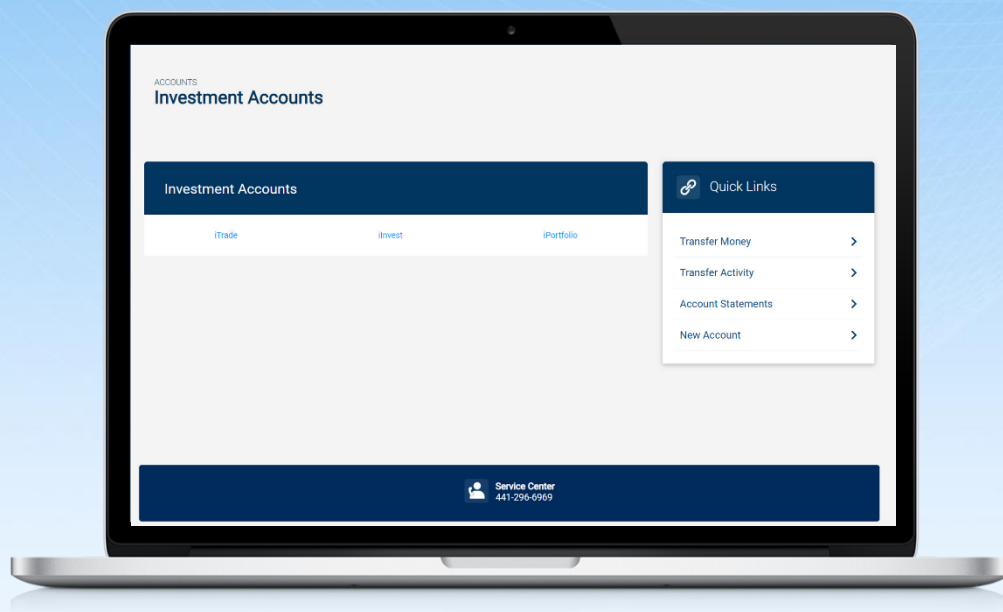
Select your account type.





The account login screen will display.

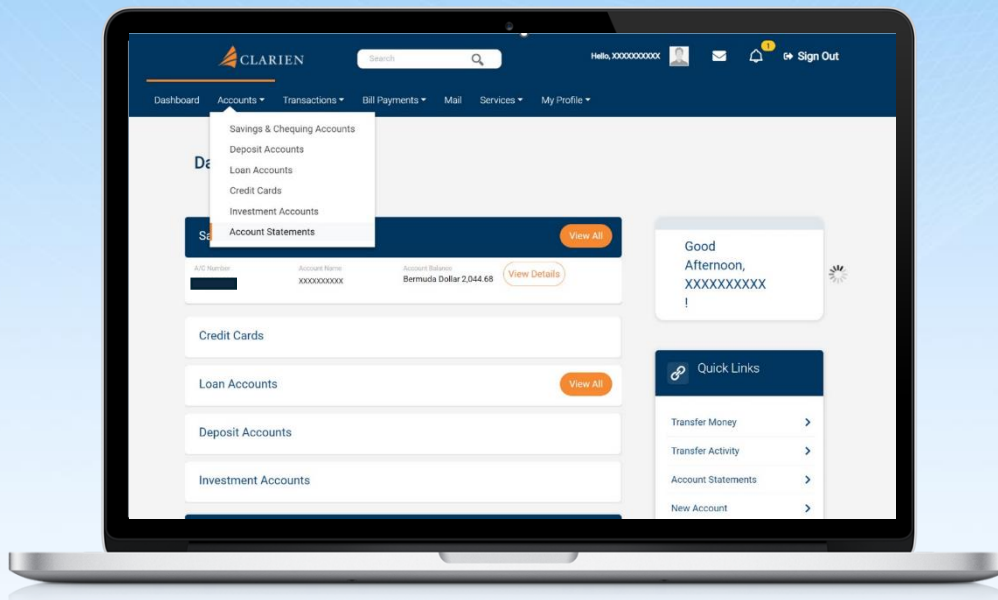
For iInvest, please click on Log In in the top menu of the page and enter your credentials to access your investment account.



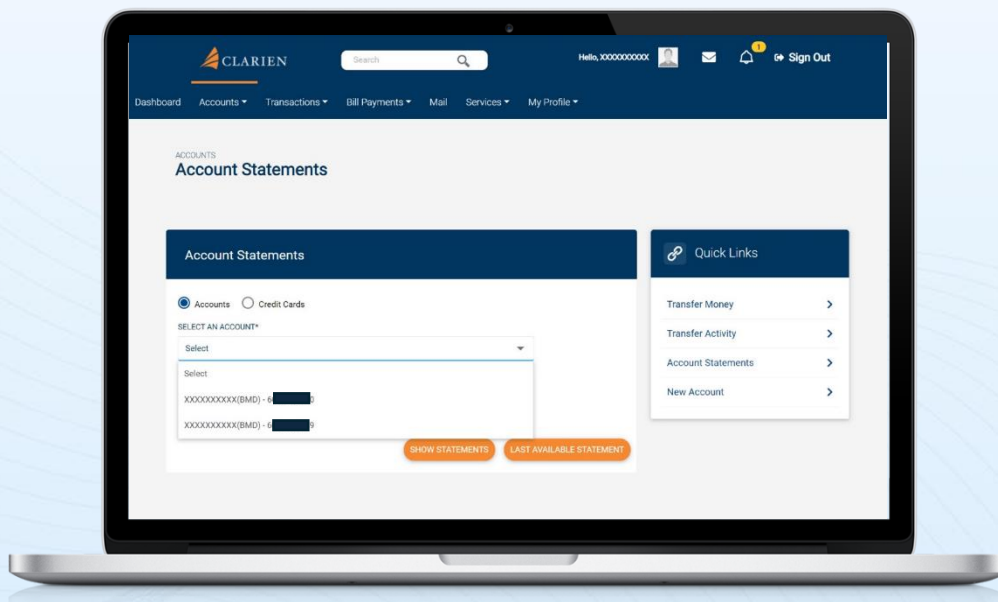
Quick Links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.

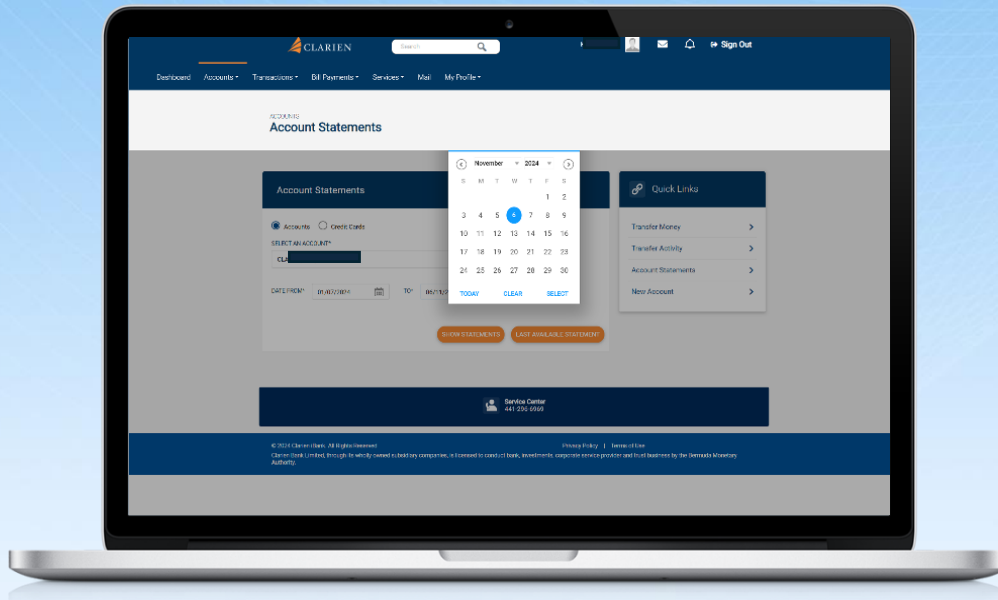
ACCOUNT STATEMENTS

To view **Account Statements**, select **Account Statement** from your **Accounts** menu.

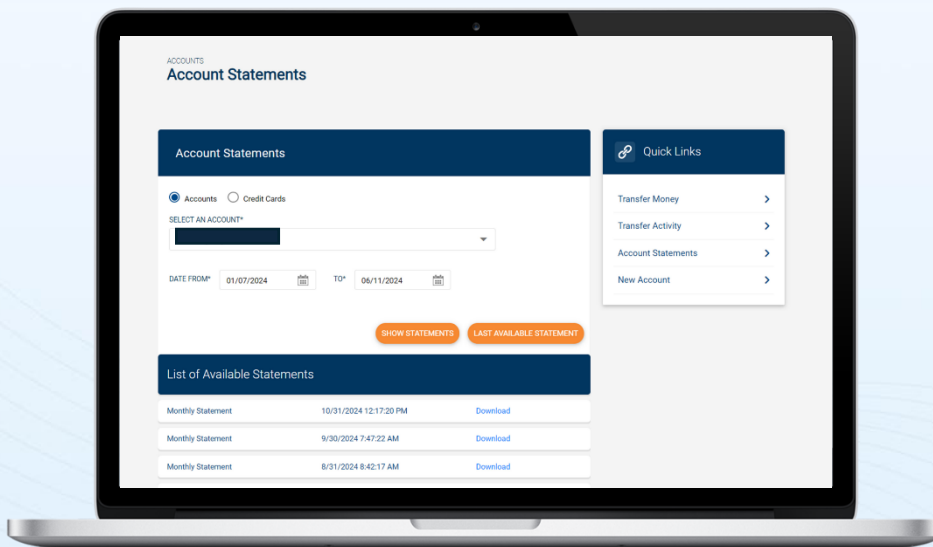


Select **Banking** or **Credit Card** accounts, then choose your account from the drop-down menu.





Enter your date range and select either **Show Statements** or **Last Available Statement**.

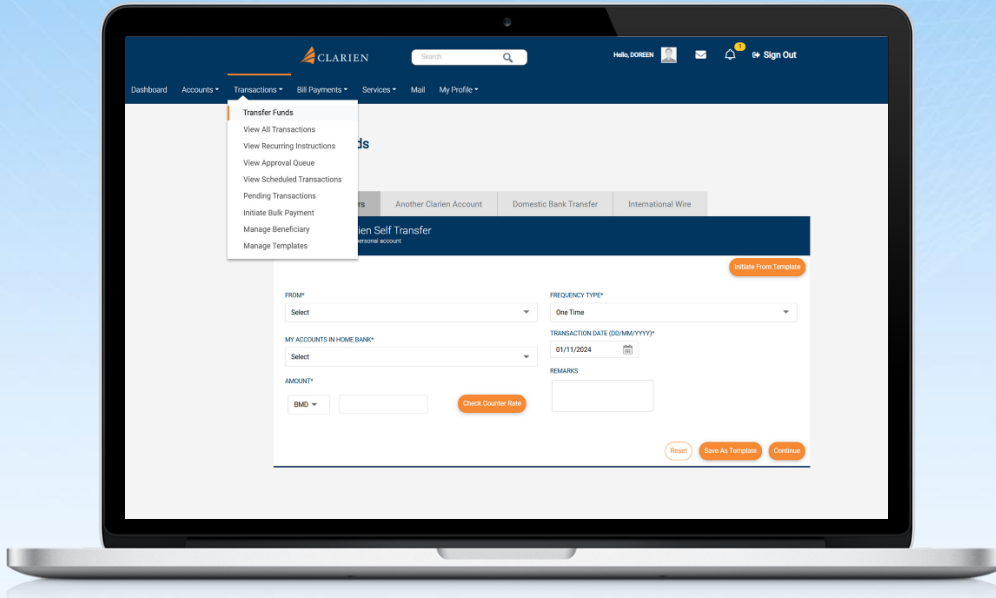


A **List of Available Statements** will appear at the bottom of the page. Click on **Download** to view a specific statement.

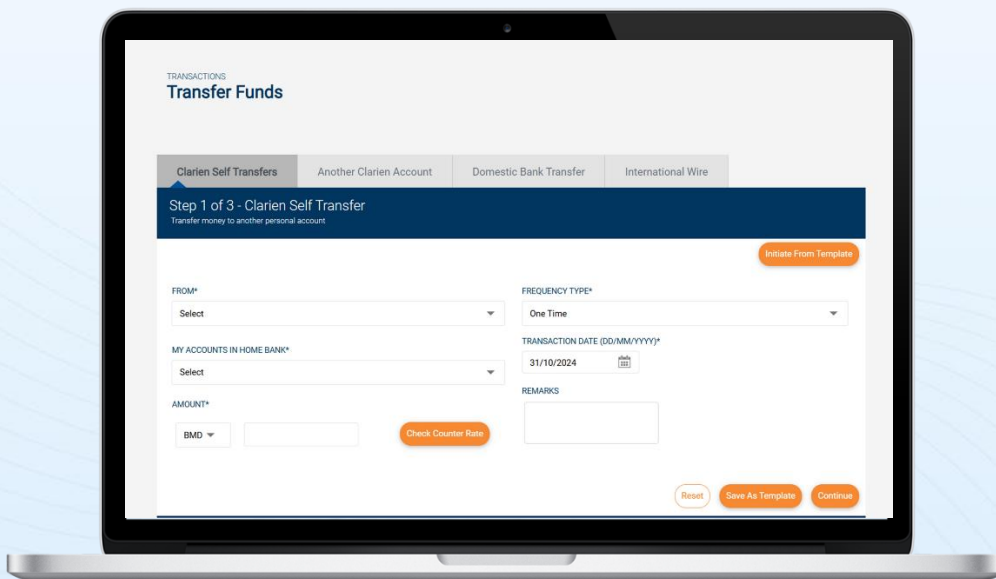
Quick links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.

TRANSFER TO OWN ACCOUNTS

When you need to send money, select **Transfer Funds** from the Transaction menu.



You may choose to transfer funds to another personal account, to someone else who also has a Clarien account, to other local banks or send an international wire.



To transfer funds to your own accounts, first, select the account that you want to transfer from.

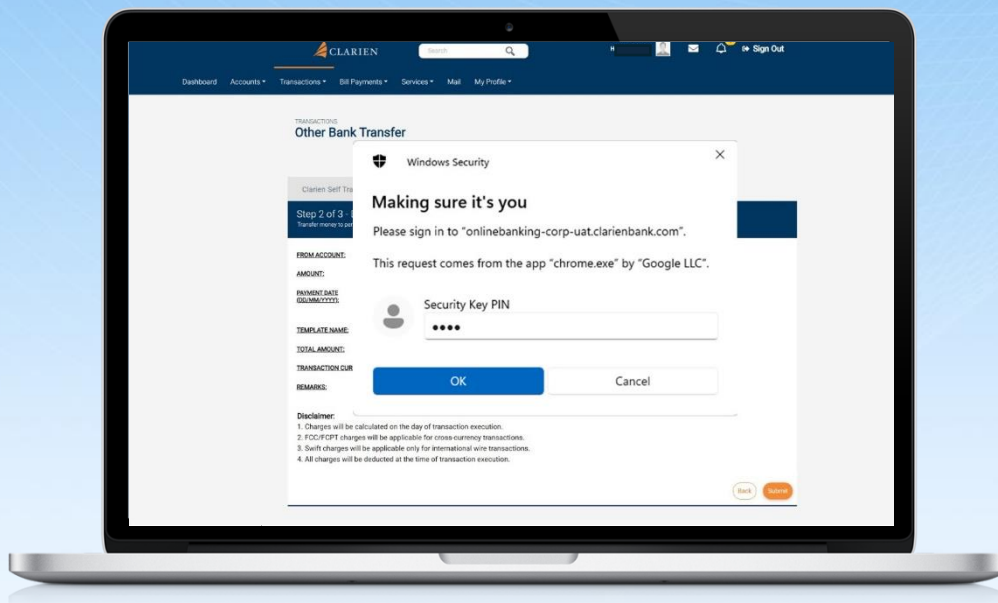
Then, choose your account that you will transfer to from the My Accounts in Home Bank list. Enter your transfer Amount, Frequency type and transaction date. You may also enter remarks.

Once complete, you may save this entry as a template or select continue to initiate the transfer.

The next step is to review your transaction details. If you need to make any changes, select the Edit button, then make your changes. If everything is correct, select Submit.

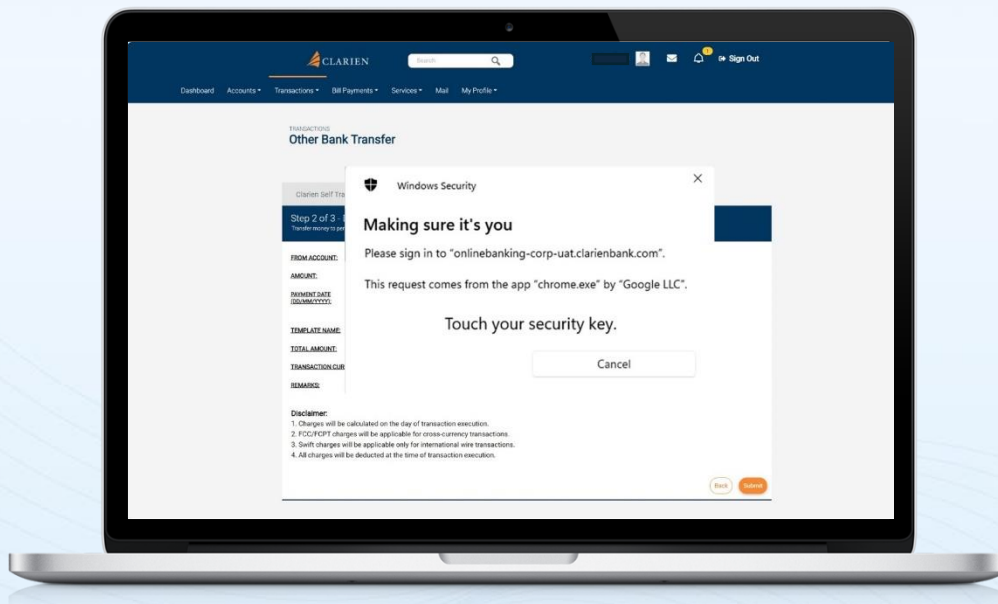
The screenshot shows the 'Transfer Funds' page with a navigation bar at the top containing links for Dashboard, Accounts, Transactions, Bill Payments, Services, Mail, and My Profile. The main heading is 'Transfer Funds' with a sub-heading 'Transfer money to another personal Clarien account'. Below this are four tabs: 'Clarien Self Transfers' (selected), 'Another Clarien Account', 'Other Bank Transfer', and 'International Wire'. The 'Step 1 of 3 - Clarien Self Transfer' section includes a 'FROM*' dropdown menu showing 'XXXXXXXXXX(BMD) 1' and an 'Available Balance: BMD 780.69'. Below this is a 'MY ACCOUNTS IN HOME BANK*' dropdown showing 'XXXXXXXXXX(USD) 2'. To the right, there is a 'FREQUENCY TYPE*' dropdown set to 'One Time', a 'TRANSACTION DATE (DD/MM/YYYY)*' field set to '31/08/2024', and a 'REMARKS' text area. At the bottom left, there is an 'AMOUNT*' field with a currency dropdown set to 'BMD' and a value of '100.00', along with a 'Check Current Rate' button. At the bottom right, there are three buttons: 'Reset', 'Save As Template', and 'Continue'.

The screenshot shows the 'Step 2 of 3 - Clarien Self Transfer' section. It displays a summary of the transaction details in two columns. The left column shows 'FROM ACCOUNT: 1', 'AMOUNT: BMD 100.00', 'PAYMENT DATE (DD/MM/YYYY): 31/08/2024', 'TOTAL AMOUNT: BMD 100.00', and 'TRANSACTION CURRENCY: BMD'. The right column shows 'TO ACCOUNT: 2' and 'FREQUENCY TYPE: One Time'. Below this summary is a 'REMARKS' section with a 'Disclaimer' containing four points: 1. Charges will be calculated on the day of transaction execution. 2. FCC/FORT charges will be applicable for cross-currency transactions. 3. Swift charges will be applicable only for international wire transactions. 4. All charges will be deducted at the time of transaction execution. There is also an 'ADDITIONAL DETAILS' section with a 'REMARKS' text area. At the bottom right, there are two buttons: 'Back to edit' and 'Submit'.

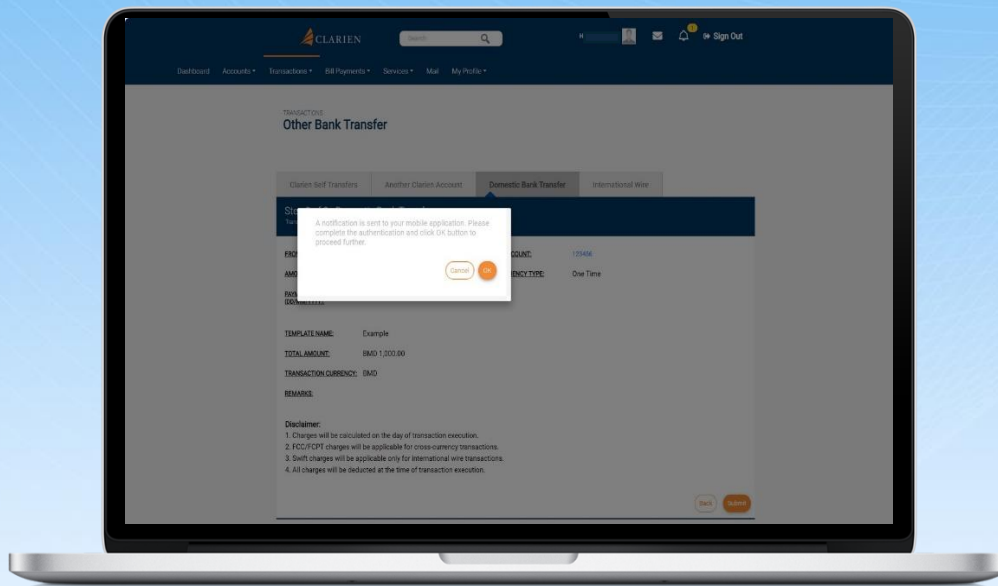


An authentication notification will display on the screen.

If you are using the **Clarien Security Key USB Hard Token**, please be sure your device is inserted into a USB port. Enter your Security Key PIN, then select OK.



You will then be prompted to **touch your security key**. Simply touch the edge of the device with the tip of your finger.

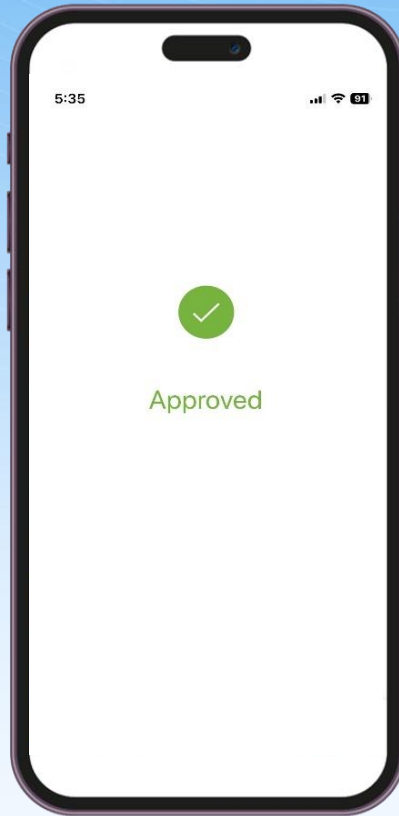
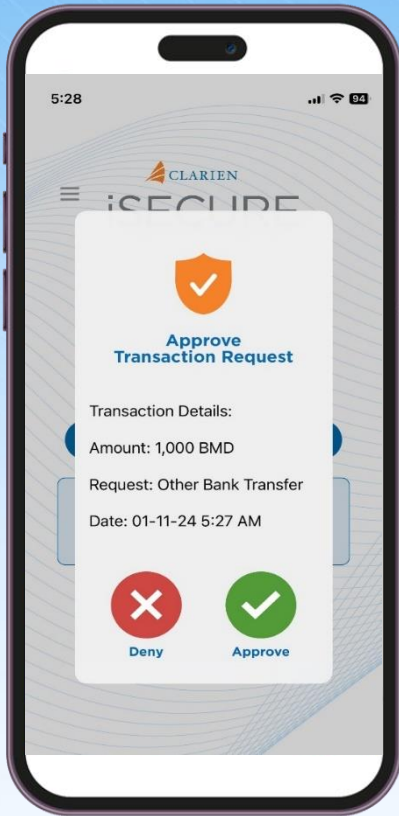


If you are using the **iSecure soft token authenticator**, your notification will advise you to check your mobile app.



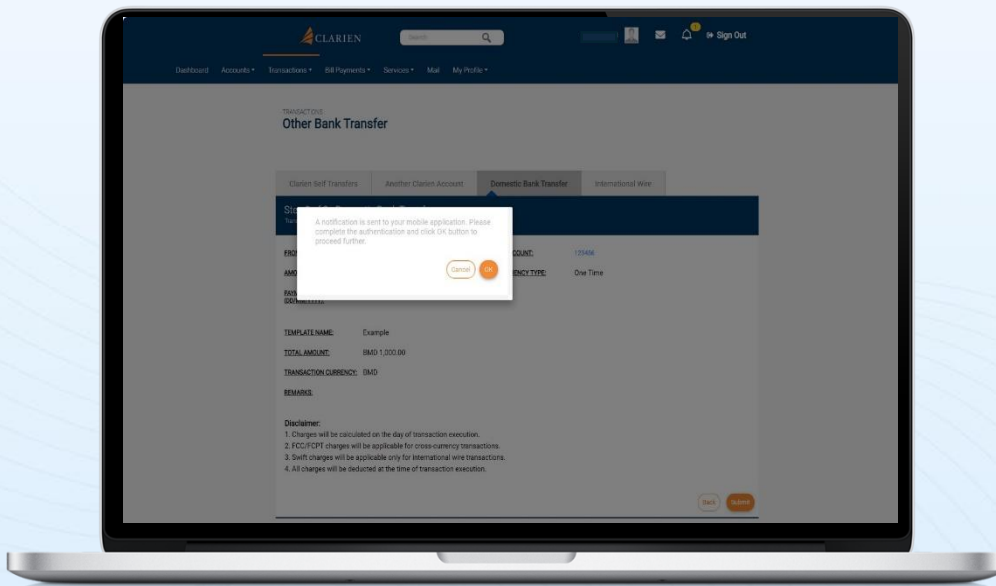
Click on the iSecure notification on your mobile device screen, which will open the iSecure app.

Then, click on the **Check Pending Request** button.

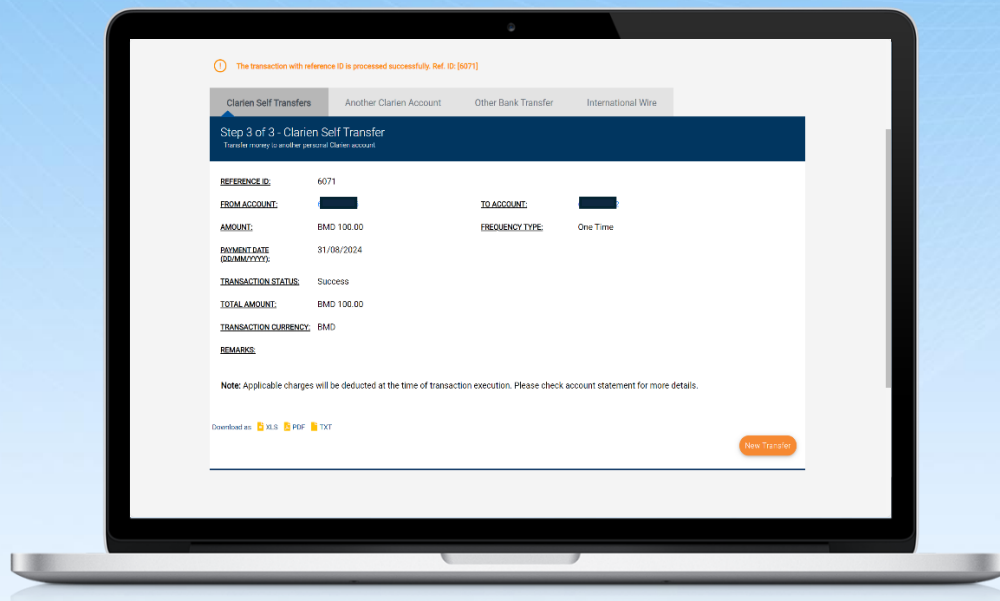


Review the Transaction Request details. If correct, select Approve.

iSecure will confirm your approval.



Return to your laptop or desktop and select OK to proceed.

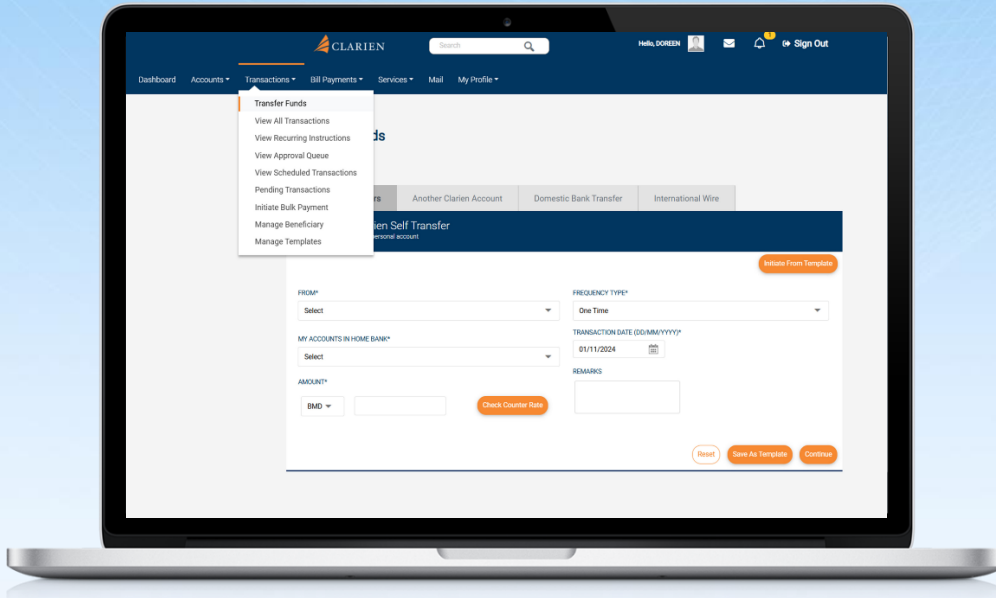


After completing iSecure or Security Key authentication, you will return to the transaction review screen. If your transfer was completed successfully, a confirmation notice will appear on the screen.

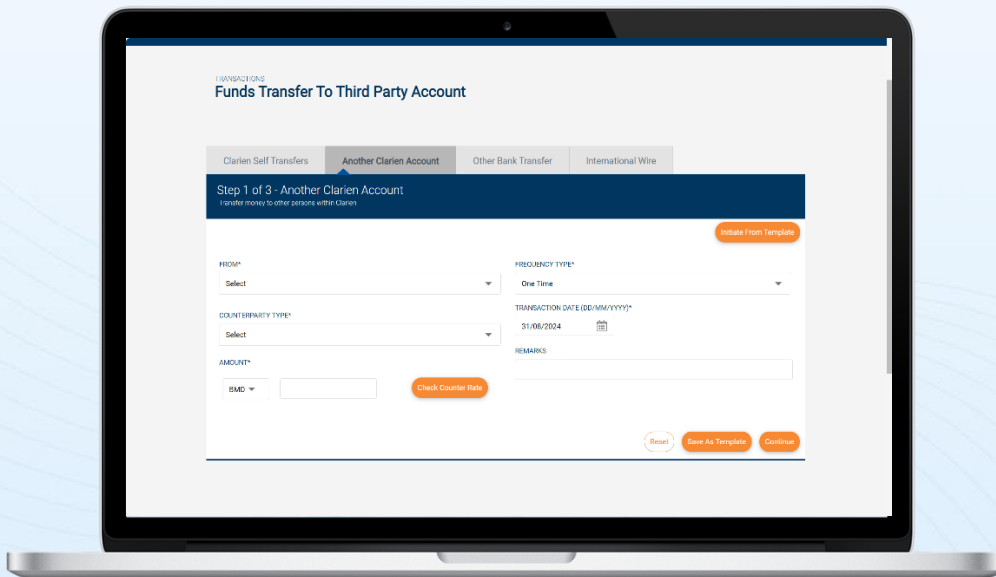
You may download your transfer details or select New Transfer at the bottom of the page.

TRANSFER FUNDS TO ANOTHER CLARIEN ACCOUNT

When you need to send money, select Transfer Funds from the Transaction menu.



You may choose to transfer funds to another personal account, to someone else who also has a Clarien account, to other local banks or send an international wire.



To transfer funds to other Clarien accounts, first, select the account that you want to transfer from. Then, choose whether you want to enter an ad hoc payee, or select from your Personal Payee list.

Clarien Self Transfers | **Another Clarien Account** | Other Bank Transfer | International Wire

Step 1 of 3 - Another Clarien Account
Transfer money to other persons within Clarien

Initiate From Template

FROM*
XXXXXXXX(BMD) - [Redacted]

Available Balance - BMD 300.00

COUNTERPARTY TYPE*
Select
Select
Ad hoc Personal Payee
Personal Payees

FREQUENCY TYPE*
One Time

TRANSACTION DATE (DD/MM/YYYY)*
31/08/2024

REMARKS

Reset Save As Template Continue

Service Center
441-295-6959

When you select ad hoc payee, you will need to manually enter the payee's name and account number and the transfer details.

Initiate From Template

FROM*
XXXXXXXX(BMD) - [Redacted]

Available Balance - BMD 300.00

COUNTERPARTY TYPE*
Ad hoc Personal Payee

AD HOC PAYEE NAME*

ACCOUNT NUMBER*

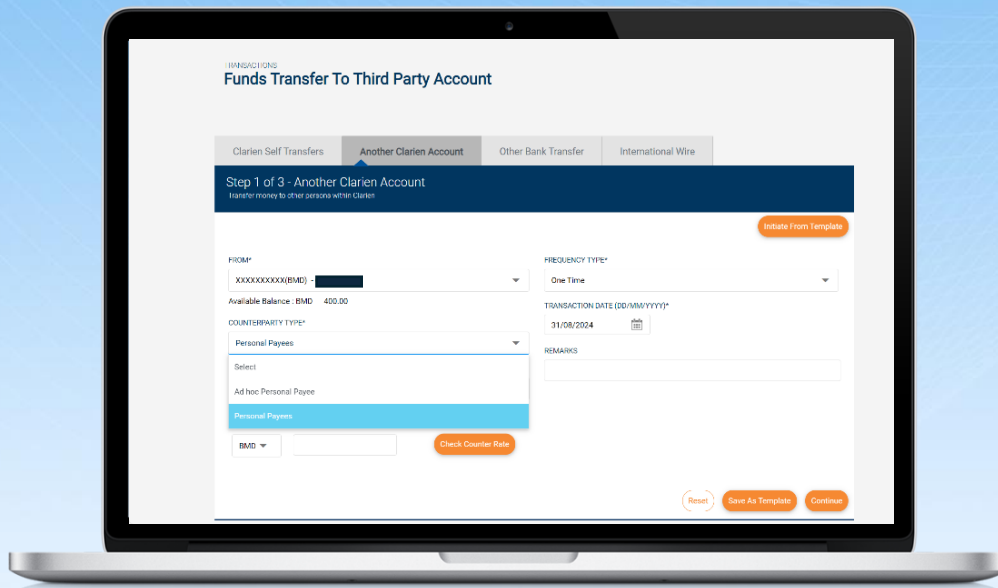
CONFIRM ACCOUNT NUMBER*

ADD TO PERSONAL PAYEE LIST
☐

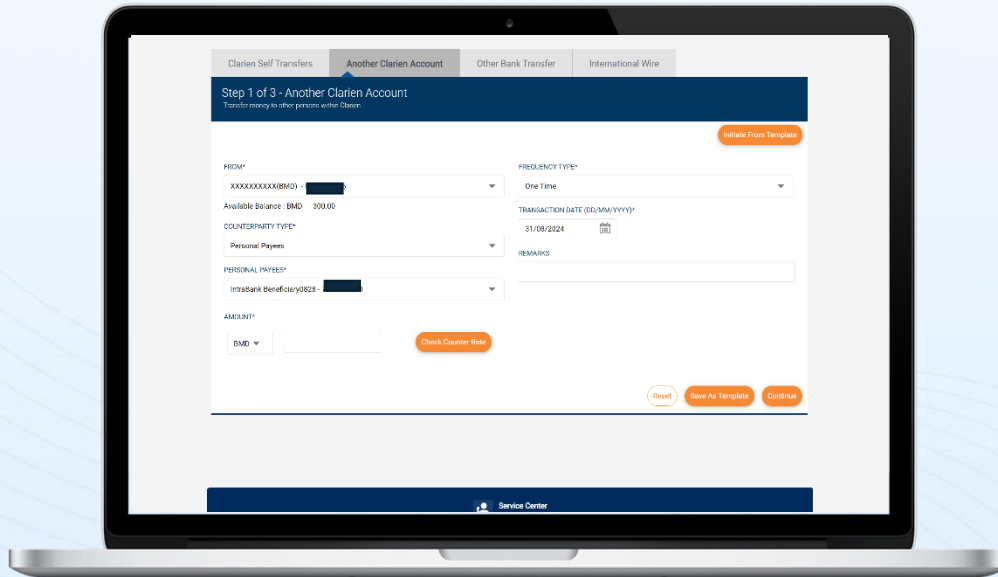
AMOUNT*
BMD

Check Counter Rate

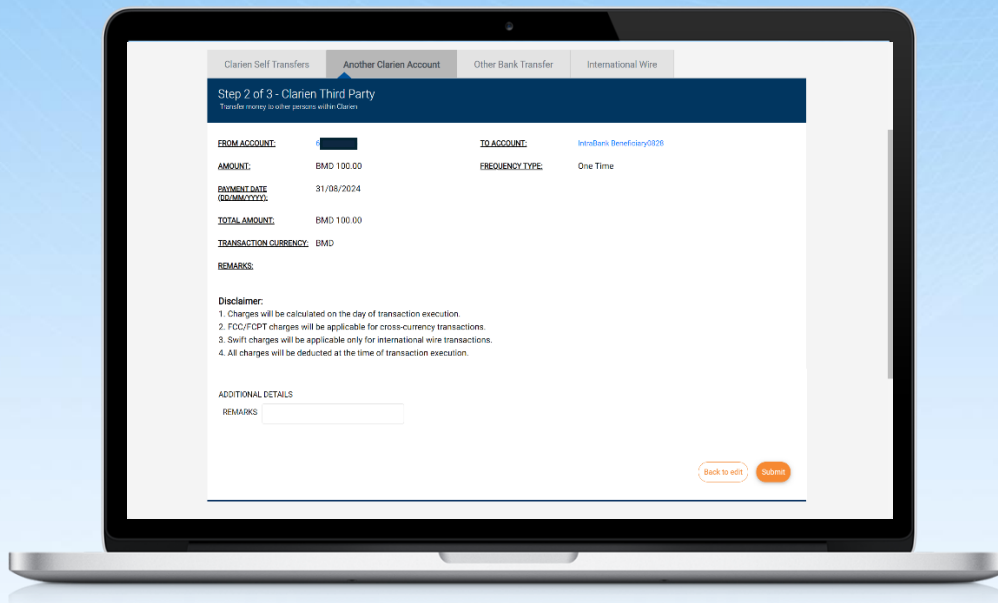
Reset Save As Template Continue



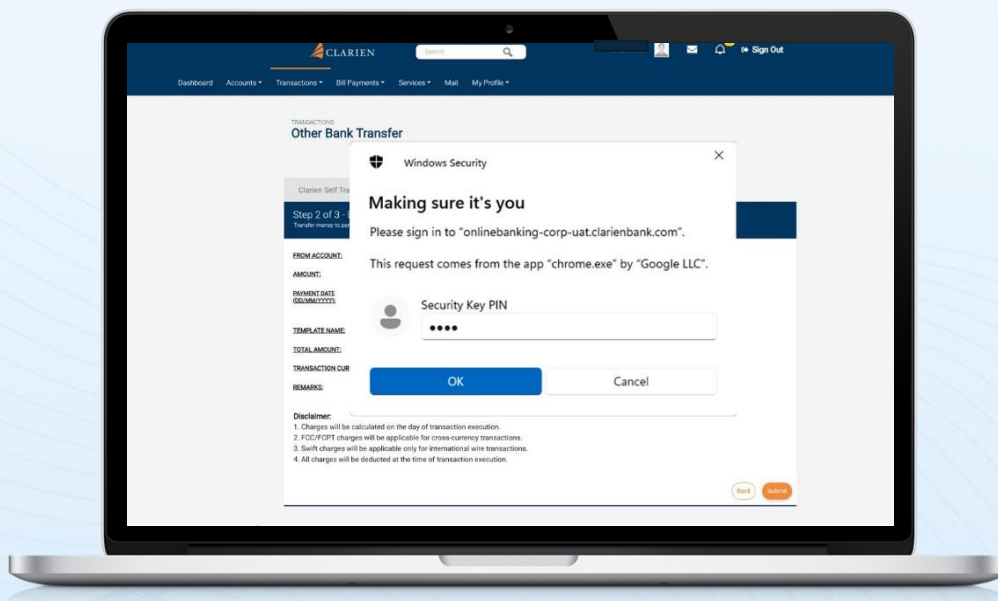
However, if you select Personal Payees, a list of your saved personal payees will display. Choose the payee account that you are transferring to. Select your currency and the amount. If you are transferring to a different currency, you may click on Check Counter Rate to understand the conversion rate.



Select your Frequency type and transaction date. You may also enter remarks. Once complete, you may save this entry as a template or select continue to initiate the transfer.

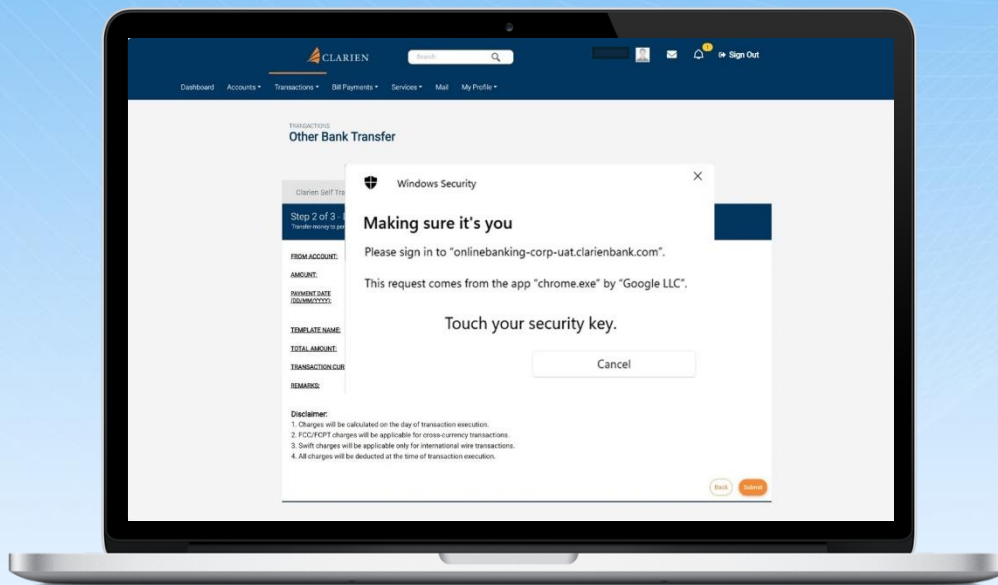


The next step is to review your transaction details. If you need to make any changes, select the Edit button, then make your changes. If everything is correct, select Submit.

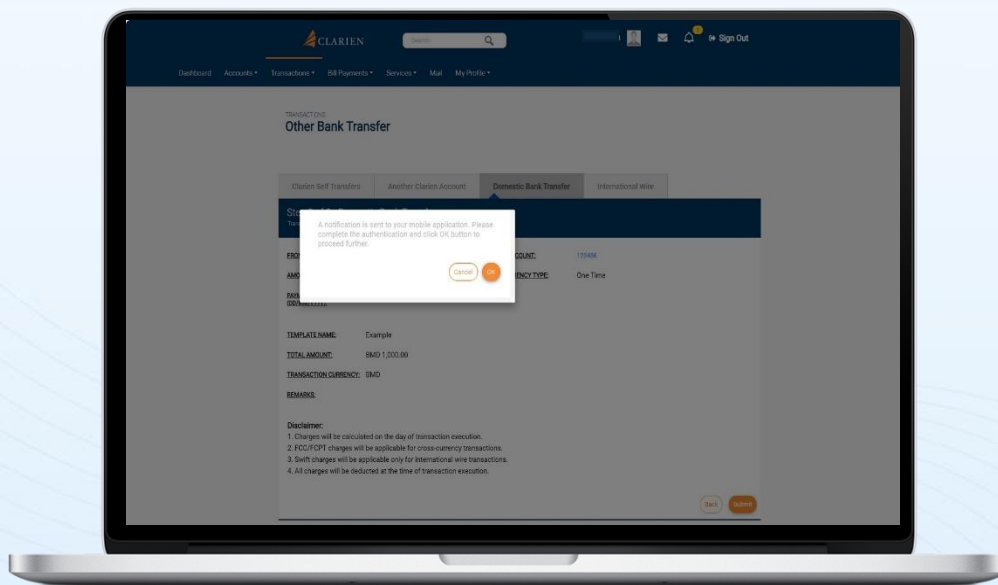


An authentication notification will display on the screen.

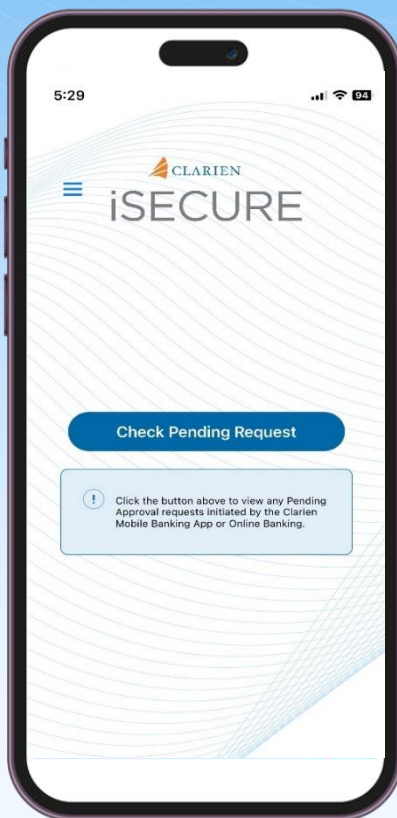
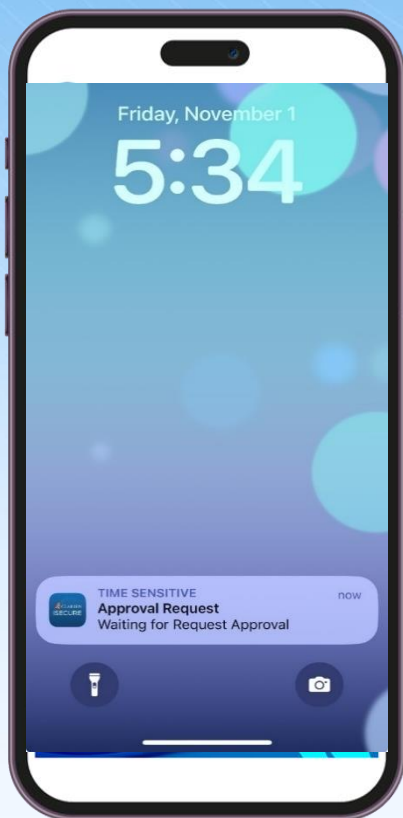
If you are using the **Clarien Security Key USB Hard Token**, please be sure your device is inserted into a USB port. Enter your Security Key PIN, then select OK.



You will then be prompted to **touch your security key**. Simply touch the edge of the device with the tip of your finger.

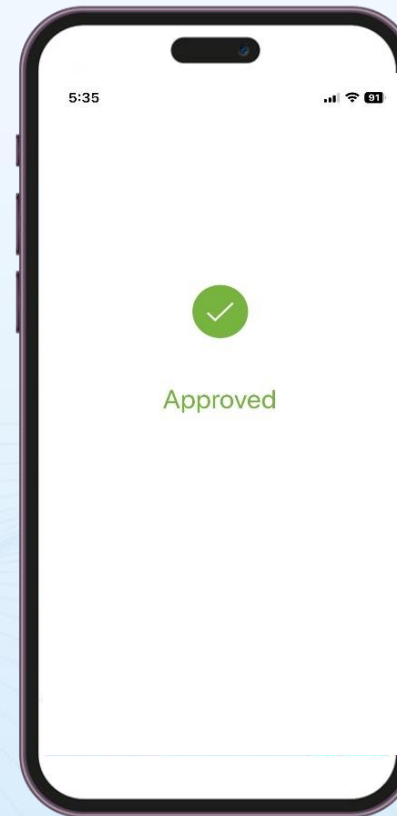
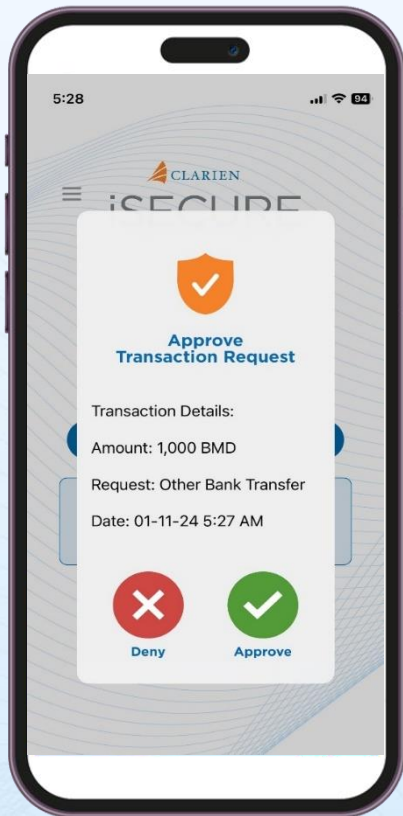


If you are using the iSecure soft token authenticator, your notification will advise you to check your mobile app.



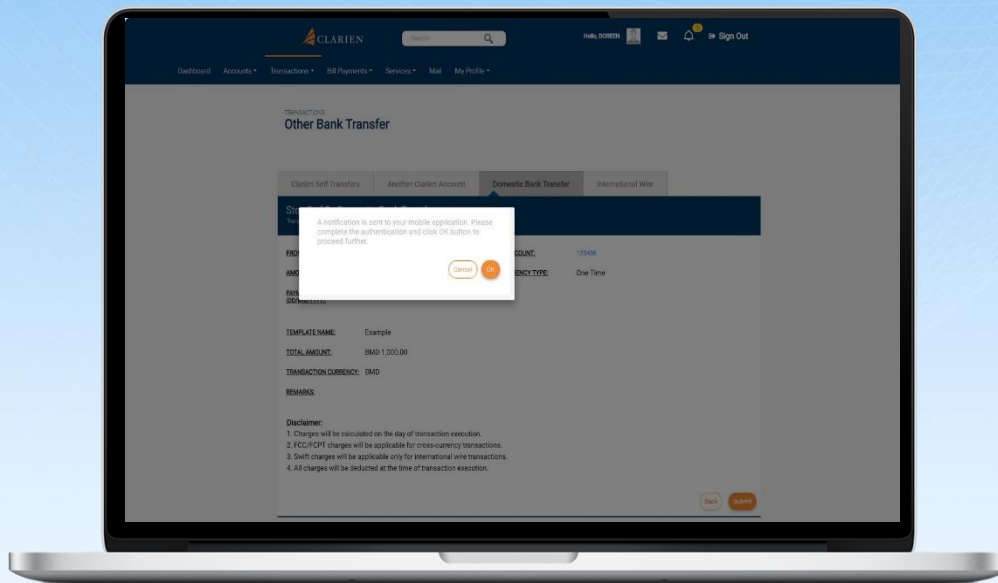
Click on the iSecure notification on your mobile device screen, which will open the iSecure app.

Then, click on the **Check Pending Request** button.

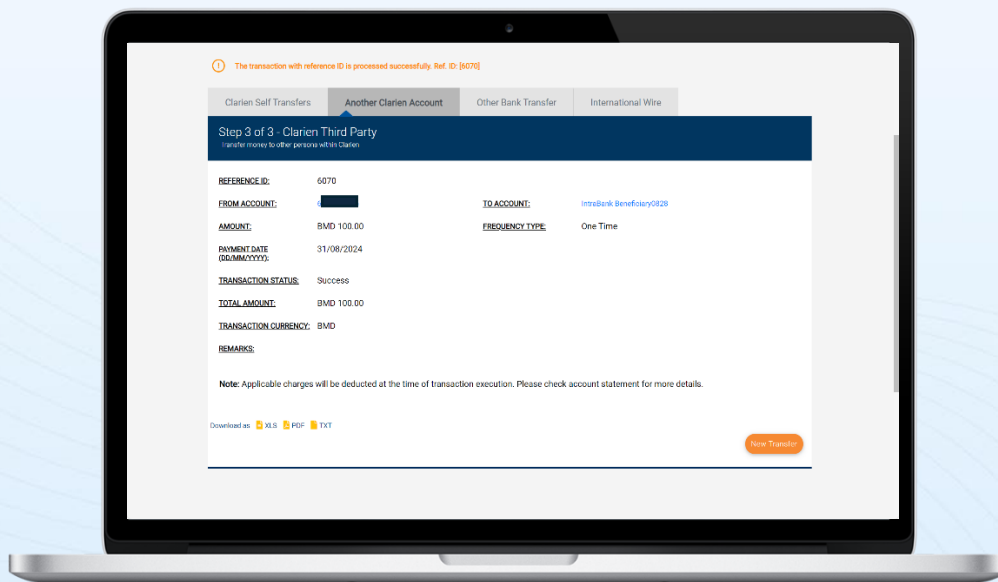


Review the Transaction Request details. If correct, select Approve.

iSecure will confirm your approval.



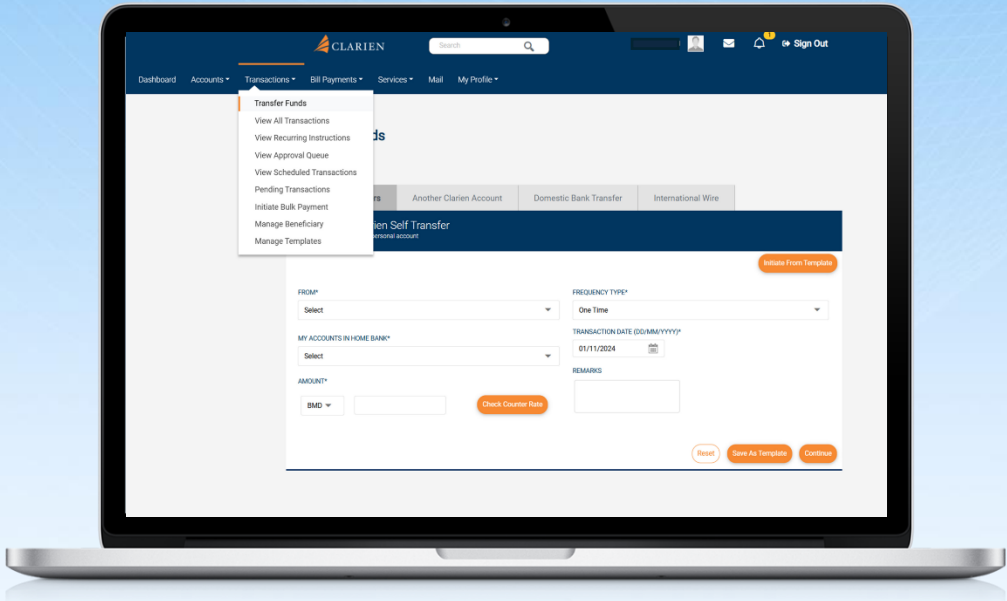
Return to your laptop or desktop and select OK to proceed.



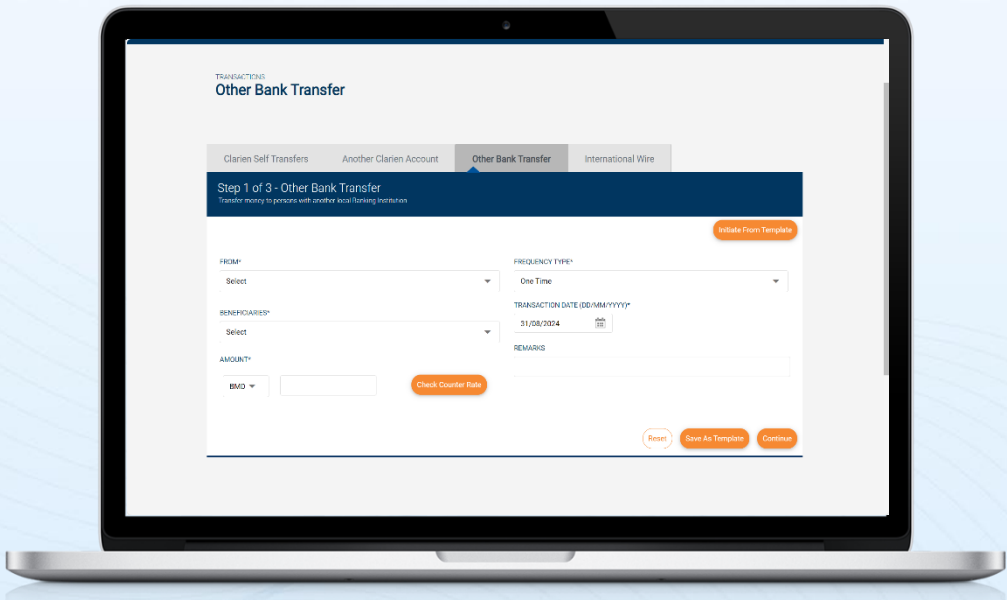
You have initiated your transfer. A confirmation screen will display. You may download your transfer details or select New Transfer at the bottom of the page.

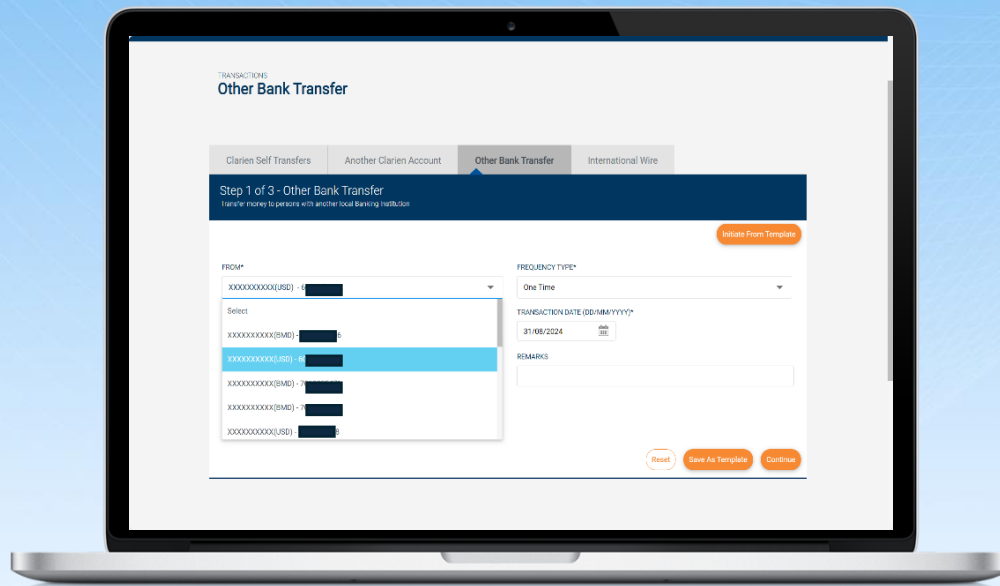
DOMESTIC BANK TRANSFER

When you need to send money, select Transfer Funds from the Transaction menu.

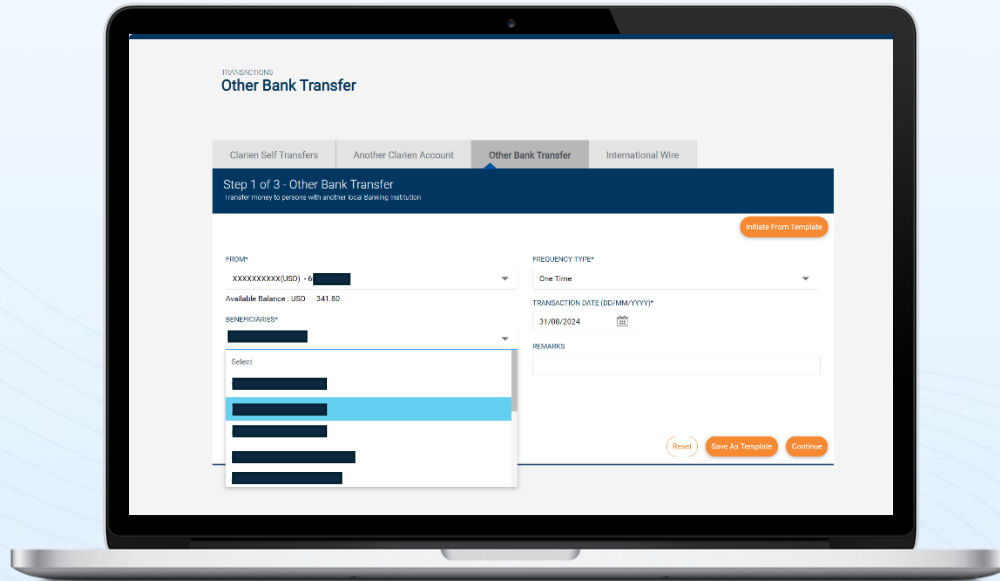


You may choose to transfer funds to another personal account, to someone else who also has a Clarien account, to other local banks or send an international wire.



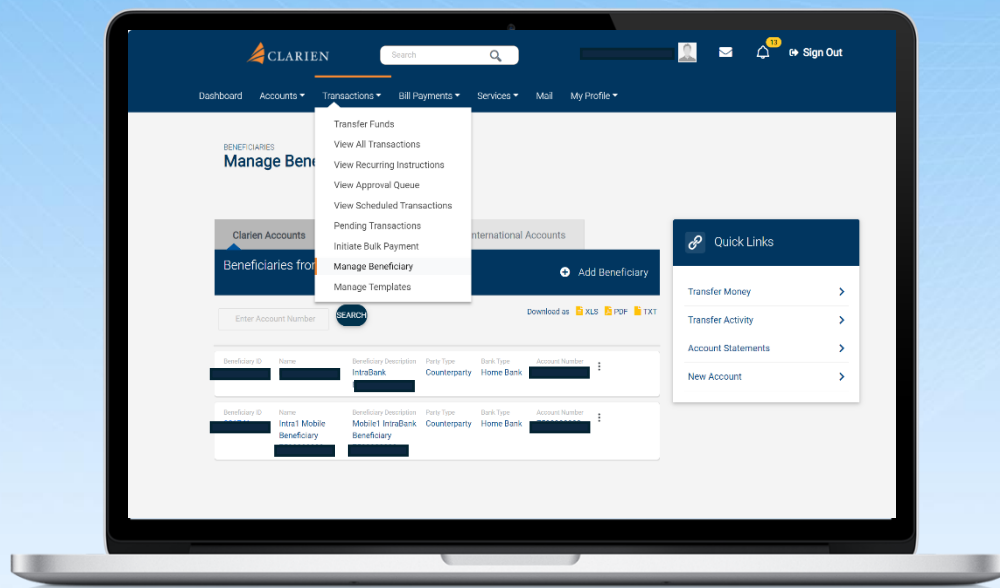


To transfer funds to another local bank, first, select the account that you want to transfer from.

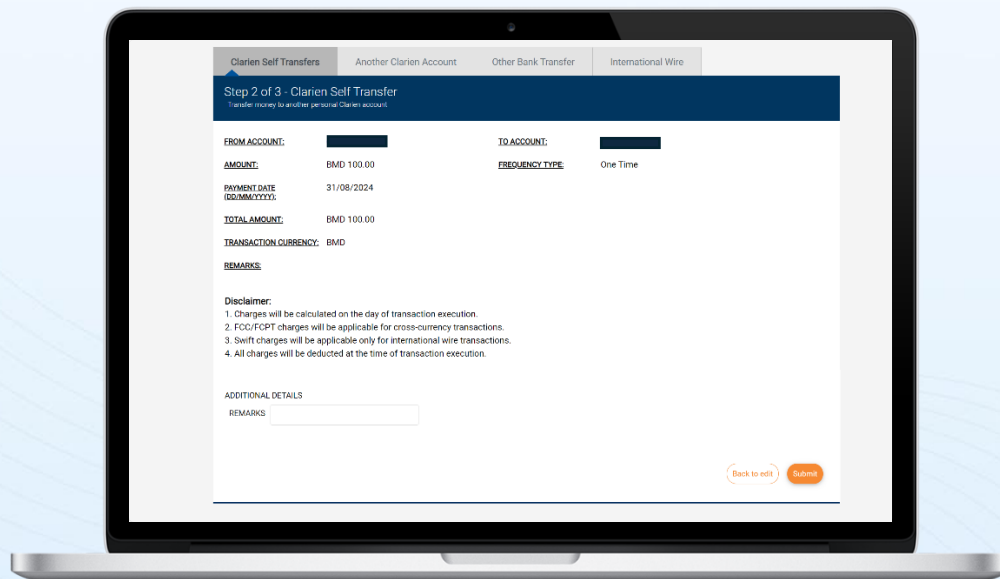


Then, choose the account that you will transfer to from the Beneficiaries list. Enter your transfer Amount, Frequency type and transaction date. You may also enter remarks.

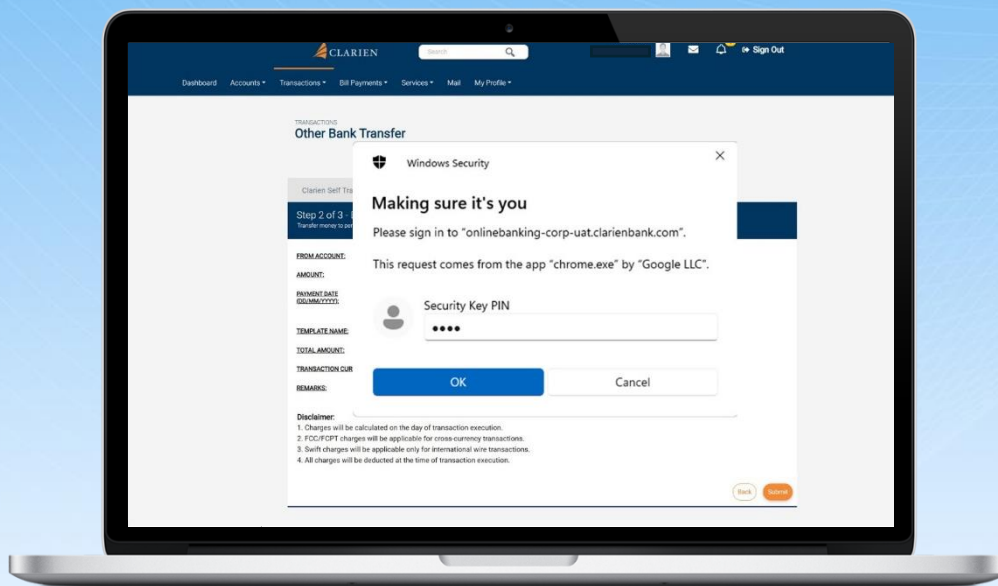
Once complete, you may save this entry as a template or select continue to initiate the transfer.



Please note, if you need to enter a new Beneficiary, select **Manage Beneficiaries** from the Transactions menu. Select Add Beneficiary, then enter the account information.

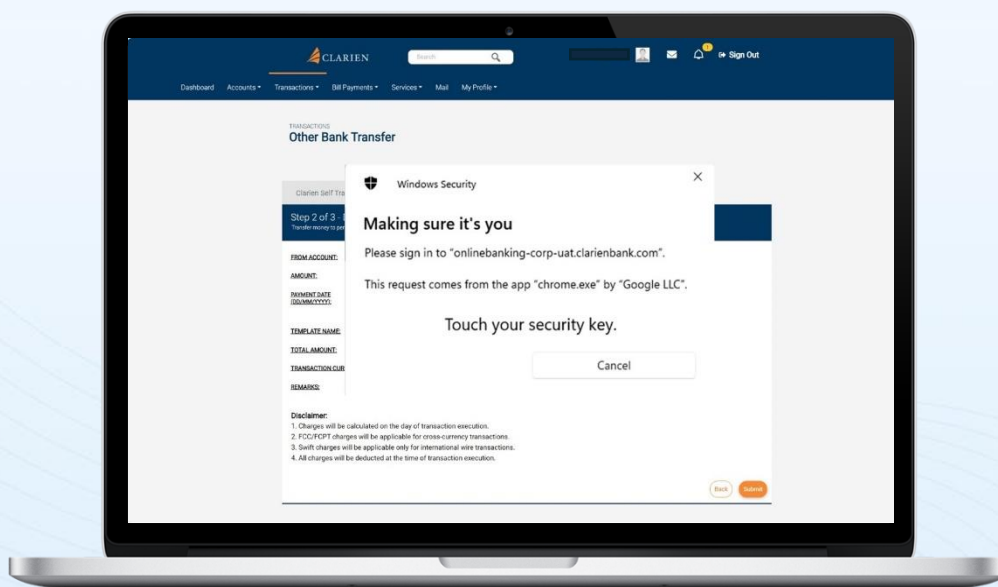


Once you have submitted your transfer, the next step is to review your transaction details. If you need to make any changes, select the Edit button, then make your changes. If everything is correct, select Submit.

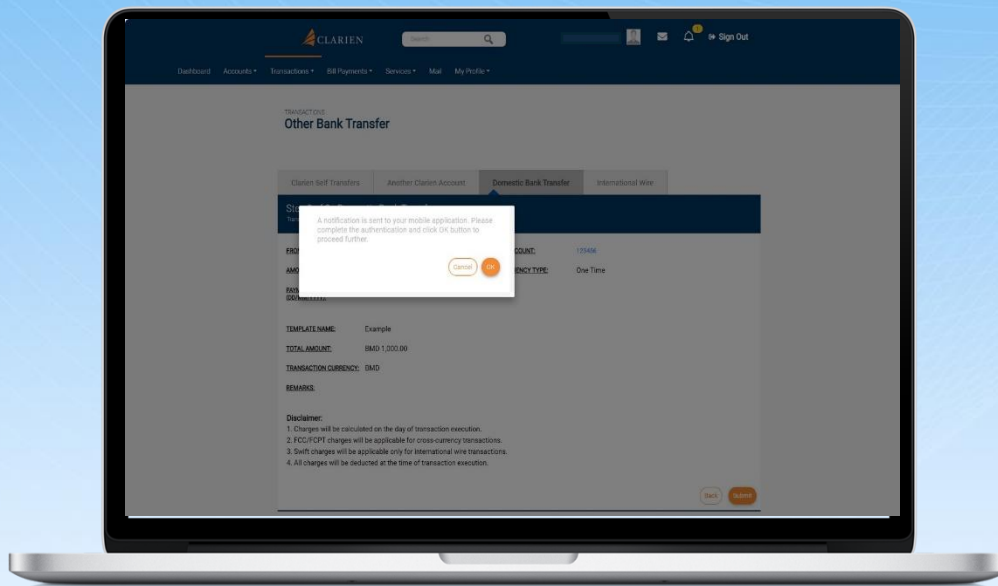


An authentication notification will display on the screen.

If you are using the **Clarien Security Key USB Hard Token**, please be sure your device is inserted into a USB port. Enter your Security Key PIN, then select OK.



You will then be prompted to touch your security key. Simply touch the edge of the device with the tip of your finger.

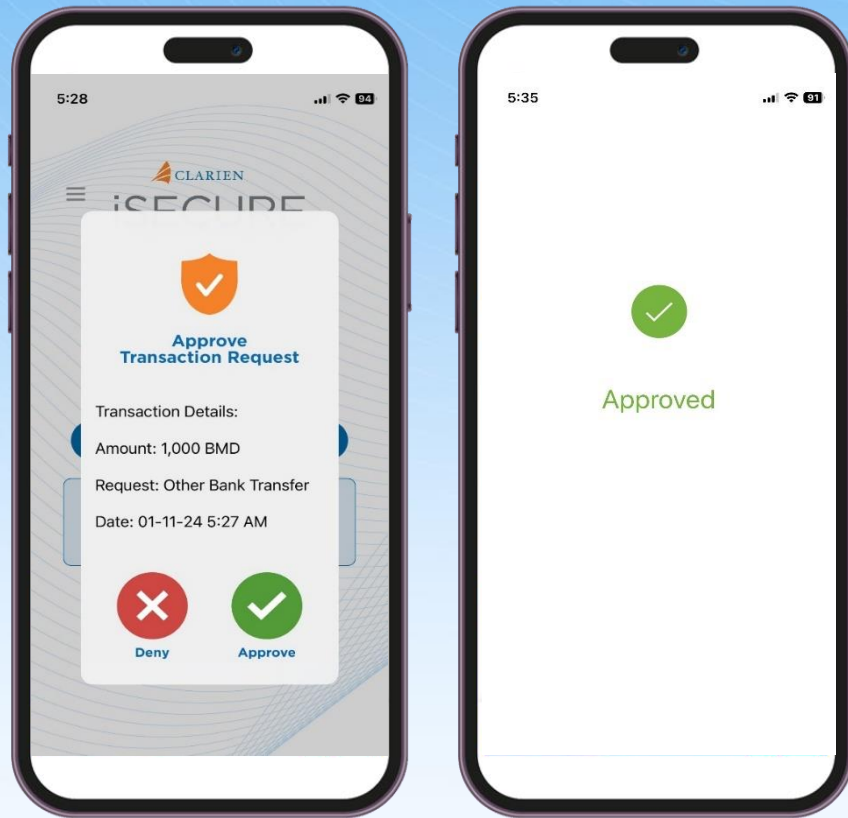


If you are using the iSecure soft token authenticator, your notification will advise you to check your mobile app.



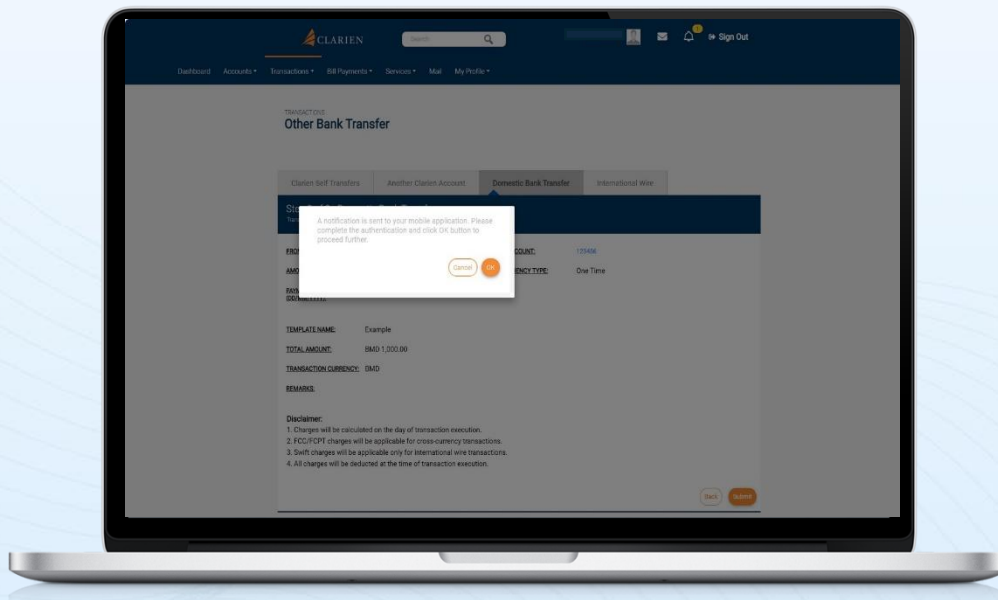
Click on the iSecure notification on your mobile device screen, which will open the iSecure app.

Then, click on the Check Pending Request button.

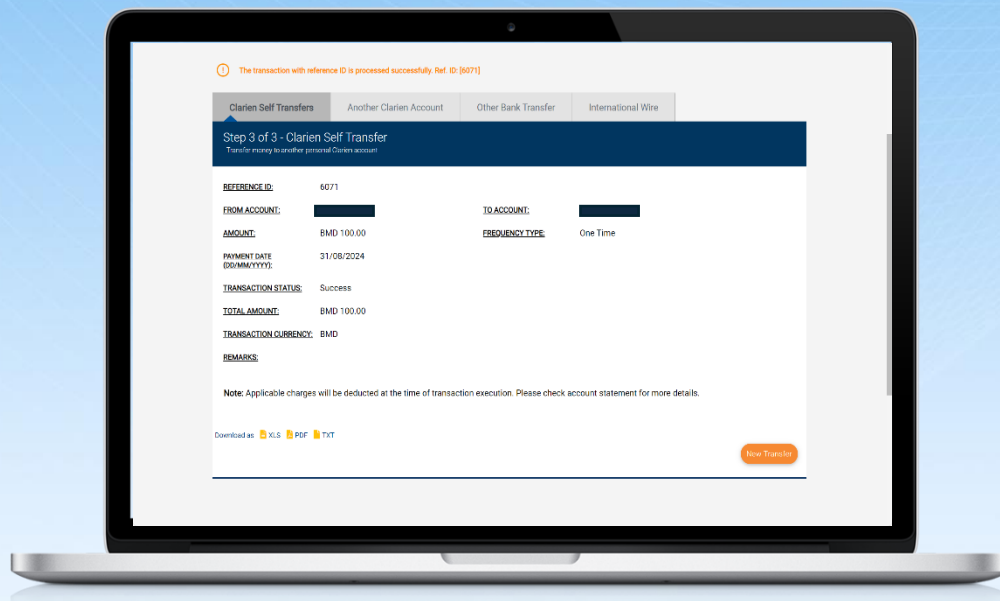


Review the Transaction Request details. If correct, select Approve.

iSecure will confirm your approval.



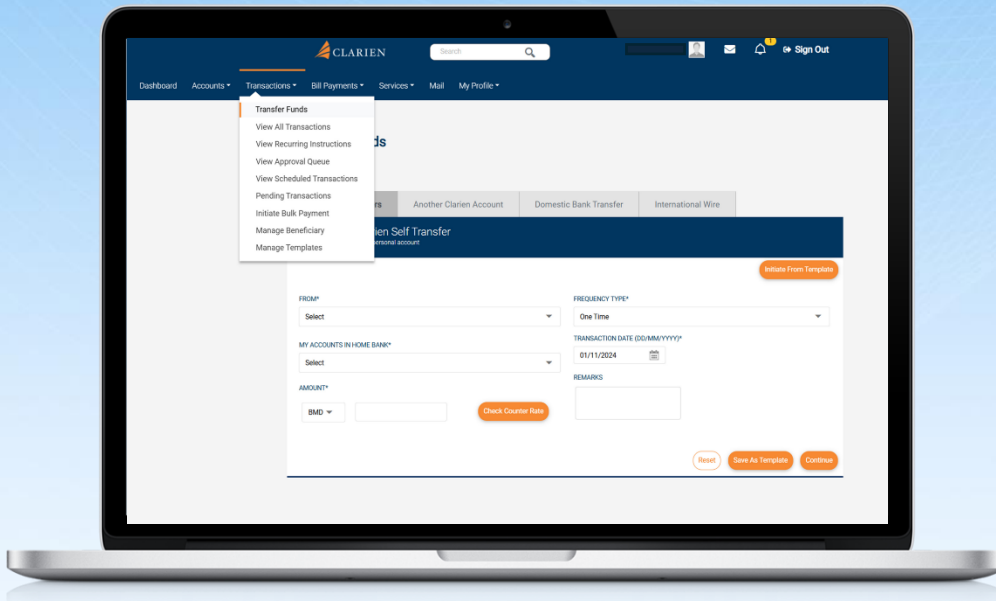
Return to your laptop or desktop and select OK to proceed.



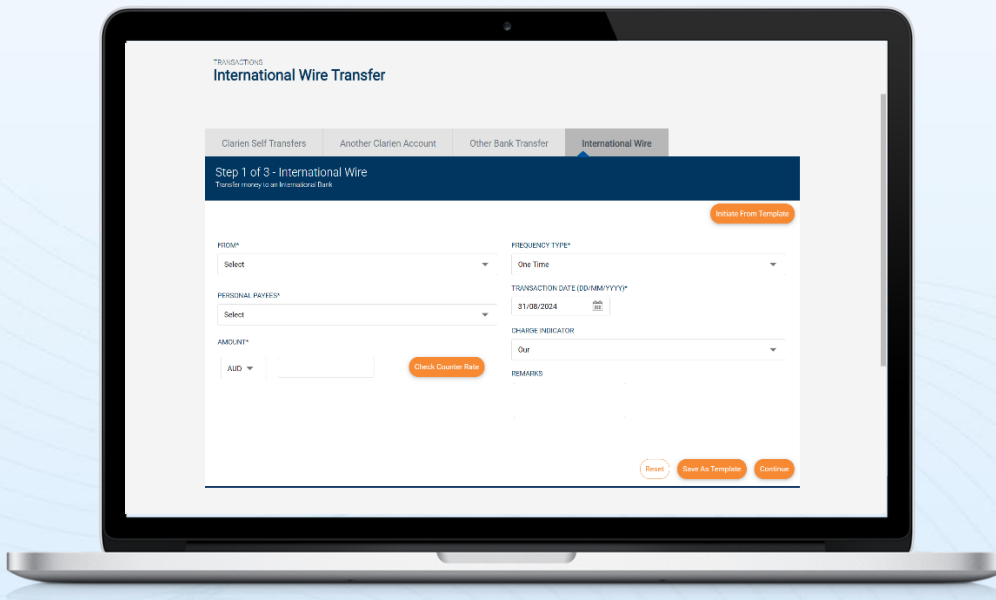
You have initiated your transfer. A confirmation screen will display. You may download your transfer details or select New Transfer at the bottom of the page.

INTERNATIONAL WIRE

When you need to send money, select Transfer Funds from the Transaction menu.



You may choose to transfer funds to another personal account, to someone else who also has a Clarien account, to other local banks or send an international wire.



To send an international wire, select the account that you want to transfer from.

TRANSACTIONS
International Wire Transfer

Clarien Self Transfers Another Clarien Account Other Bank Transfer International Wire

Step 1 of 3 - International Wire
Transfer money to an international bank

Update From Template

FROM*

XXXXXXXXXX(USD) [Redacted]

Select

- XXXXXXXXXX(BMD) [Redacted]
- XXXXXXXXXX(USD) [Redacted]
- XXXXXXXXXX(BMD) [Redacted]
- XXXXXXXXXX(BMD) [Redacted]
- XXXXXXXXXX(USD) [Redacted]

FREQUENCY TYPE*

One Time

TRANSACTION DATE (DD/MM/YYYY)*

31/08/2024

CHARGE INDICATOR

Our

REMARKS

Reset Save As Template Continue

Then, choose the account that you will transfer to from the Personal Payees list.

TRANSACTIONS
International Wire Transfer

Clarien Self Transfers Another Clarien Account Other Bank Transfer International Wire

Step 1 of 3 - International Wire
Transfer money to an international bank

Update From Template

FROM*

XXXXXXXXXX(USD) [Redacted]

Available balance: USD 341.80

PERSONAL PAYEE*

Test B 30082024 [Redacted]

Select

- Test B 30082024 [Redacted]
- Test B 23082024 [Redacted]
- 3 MobileBank International Beneficiary [Redacted]
- 2 MobileBank International Beneficiary [Redacted]
- International 0830 Test1233444 [Redacted]

FREQUENCY TYPE*

One Time

TRANSACTION DATE (DD/MM/YYYY)*

31/08/2024

CHARGE INDICATOR

Our

REMARKS

Reset Save As Template Continue

Clarien Self Transfers Another Clarien Account Other Bank Transfer **International Wire**

Step 1 of 3 - International Wire
Transfer money to an international bank

Includes From Template

FROM*
XXXXXXXXXXUSD

Available Balance : USD 341.80

PERSONAL PAYEE*
XXXXXXXXXX

AMOUNT*
USD

CHECK COUNTER RATE

FREQUENCY TYPE*
One Time

TRANSACTION DATE (DD/MM/YYYY)*
31/08/2024

CHARGE INDICATOR
Our

REMARKS

Reset Save As Template Continue

Enter the currency and transfer Amount, Frequency type and transaction date. You may also enter remarks. Once complete, you may save this entry as a template or select continue to initiate the transfer.

Clarien Self Transfers Another Clarien Account Other Bank Transfer **International Wire**

Step 2 of 3 - International Wire
Transfer money to an international bank

FROM ACCOUNT: TO ACCOUNT:

AMOUNT: USD 100.00 FREQUENCY TYPE: One Time

PAYMENT DATE (DD/MM/YYYY): 01/09/2024

TOTAL AMOUNT: USD 100.00

TRANSACTION CURRENCY: USD

CHARGE INDICATOR: Our

REMARKS:

CHARGE DETAILS

TOTAL CHARGE AMOUNT: SWIFT CHARGE AMOUNT: BMD 20.00

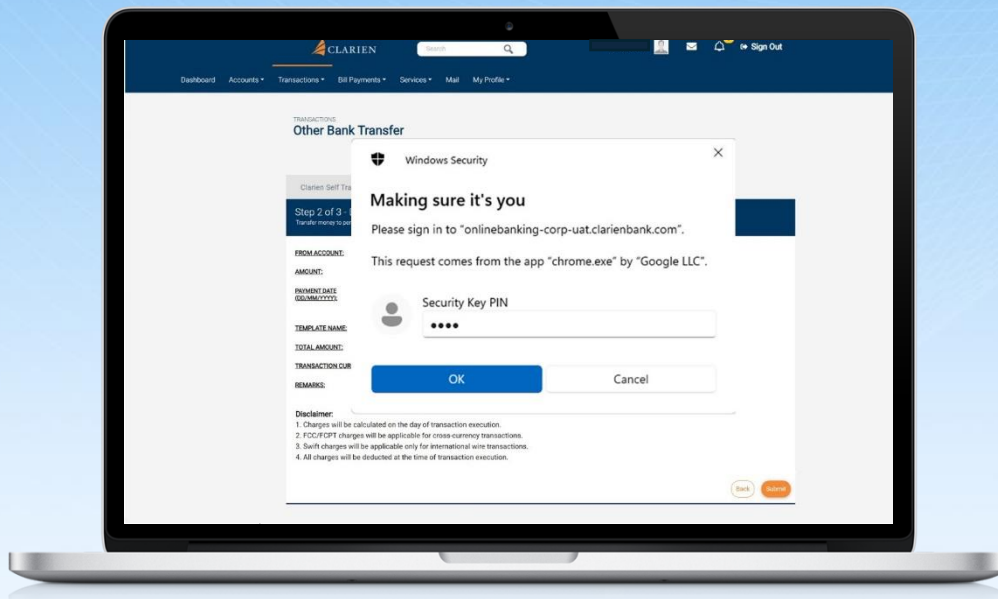
Disclaimer:

- Charges will be calculated on the day of transaction execution.
- FCC/FCPT charges will be applicable for cross-currency transactions.
- Swift charges will be applicable only for international wire transactions.
- All charges will be deducted at the time of transaction execution.

ADDITIONAL DETAILS

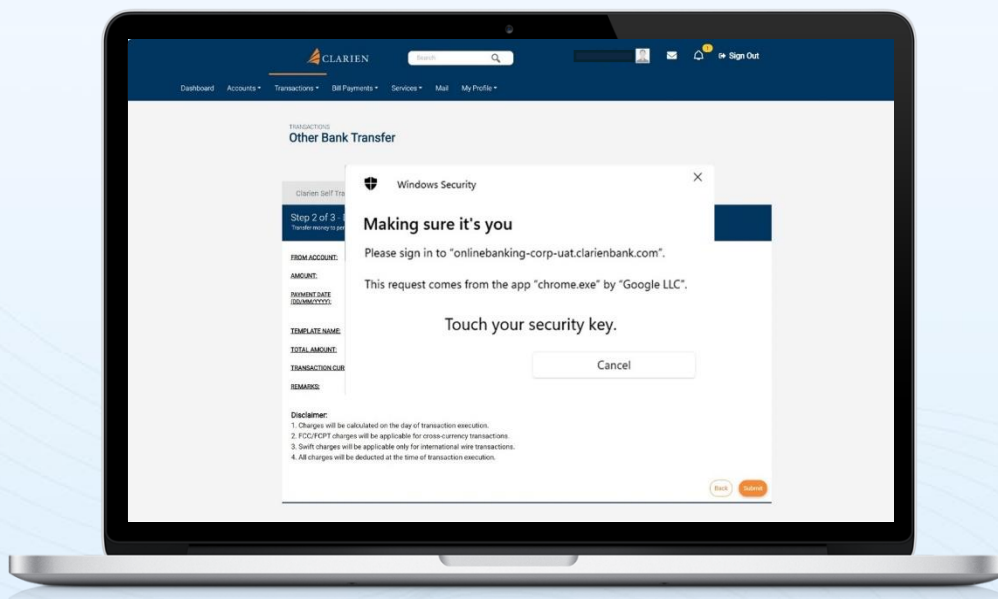
REMARKS

Once you have submitted your transfer, the next step is to review your transaction details. If you need to make any changes, select the Edit button, then make your changes. If everything is correct, select Submit.

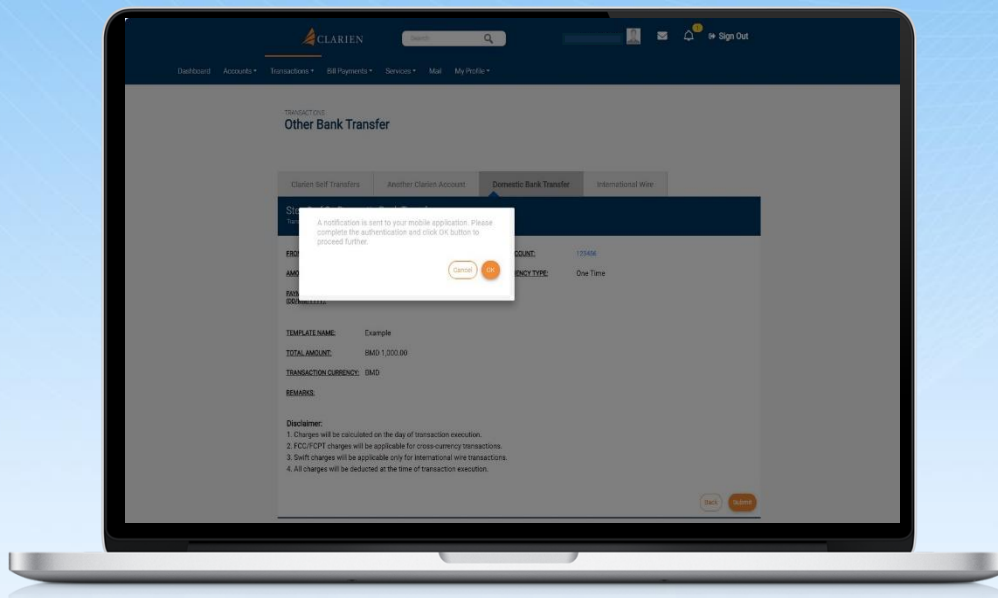


An authentication notification will display on the screen.

If you are using the **Clarien Security Key USB Hard Token**, please be sure your device is inserted into a USB port. Enter your Security Key PIN, then select OK.



You will then be prompted to touch your security key. Simply touch the edge of the device with the tip of your finger.

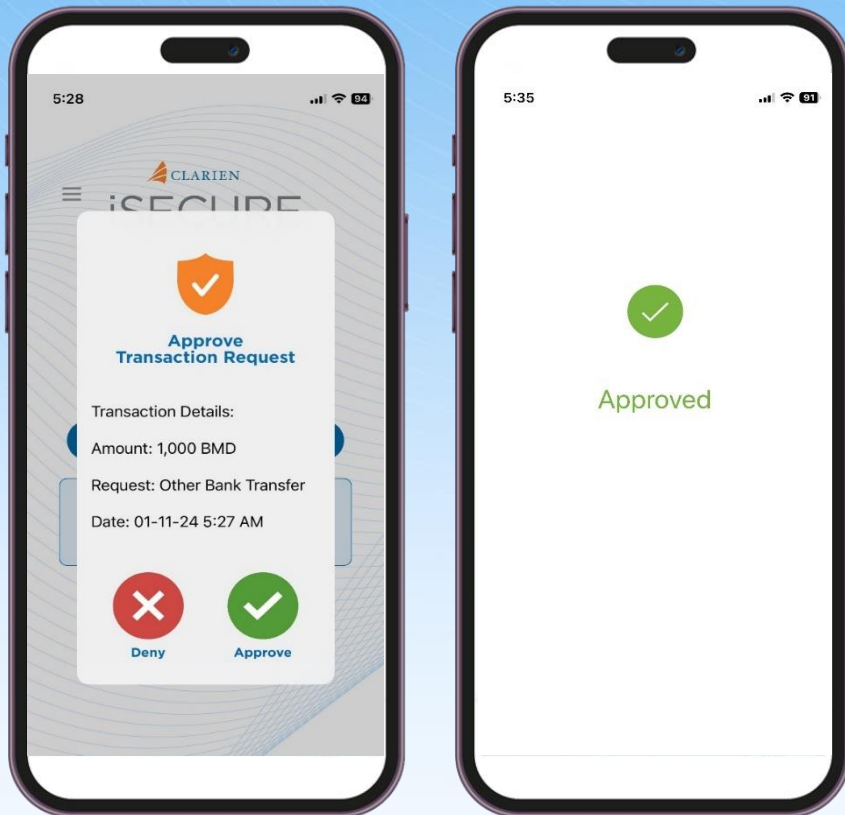


If you are using the **iSecure soft token authenticator**, your notification will advise you to check your mobile app.



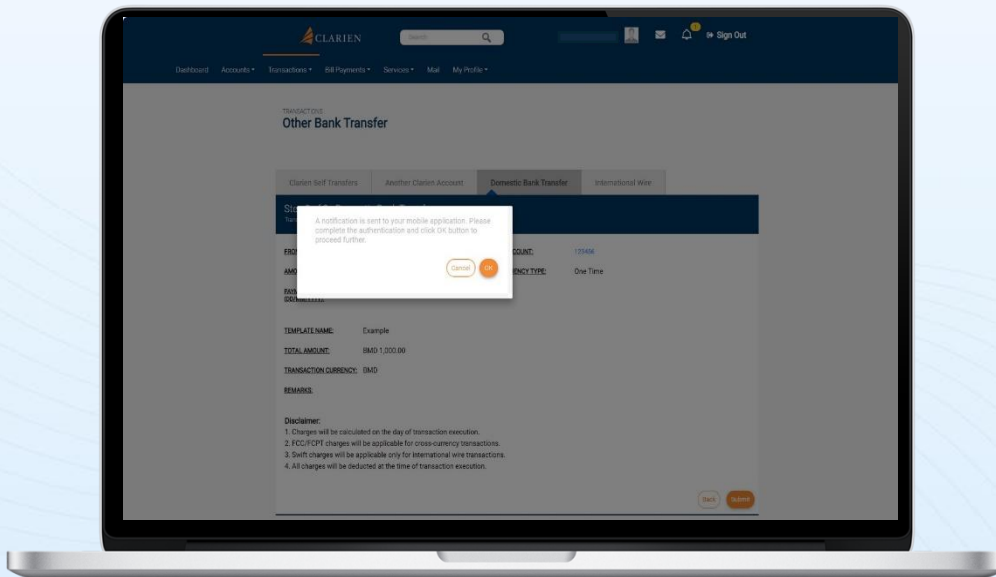
Click on the iSecure notification on your mobile device screen, which will open the iSecure app.

Then, click on the Check Pending Request button.



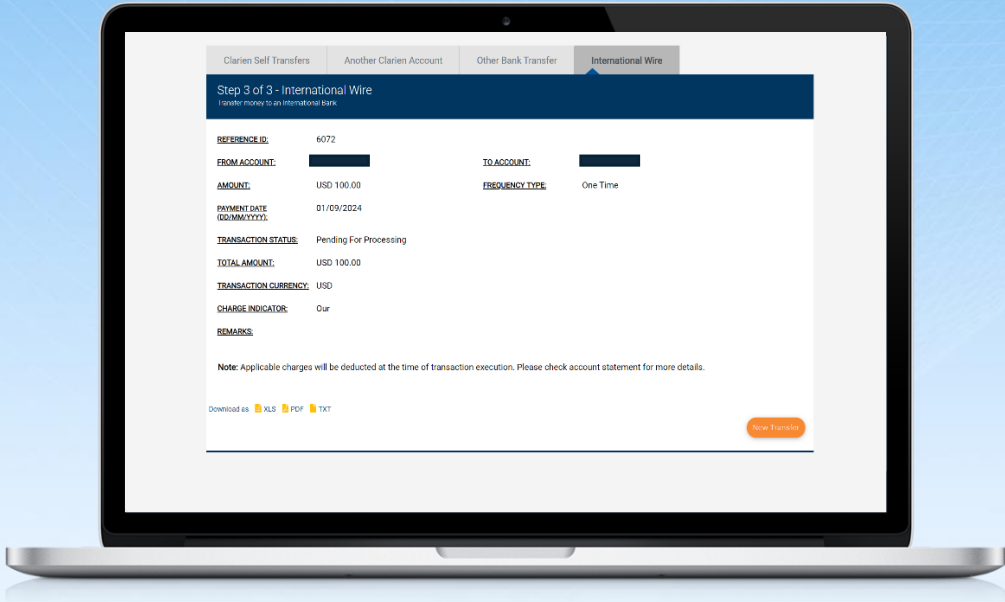
Review the Transaction Request details. If correct, select Approve.

iSecure will confirm your approval.



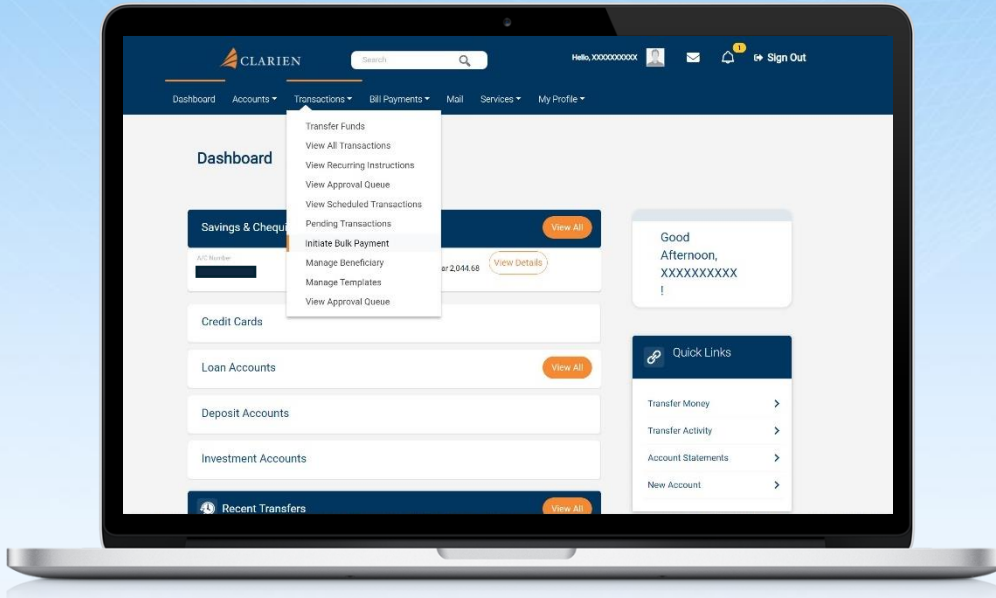
Return to your laptop or desktop and select OK to proceed.

You have initiated your transfer. A confirmation screen will display. You may download your transfer details or select New Transfer at the bottom of the page.

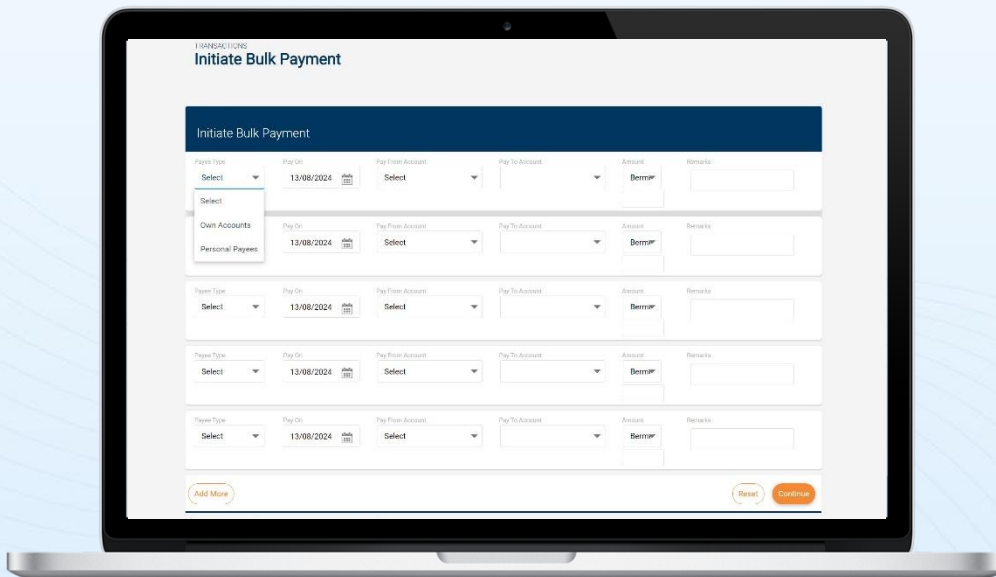


INITIATE BULK PAYMENT

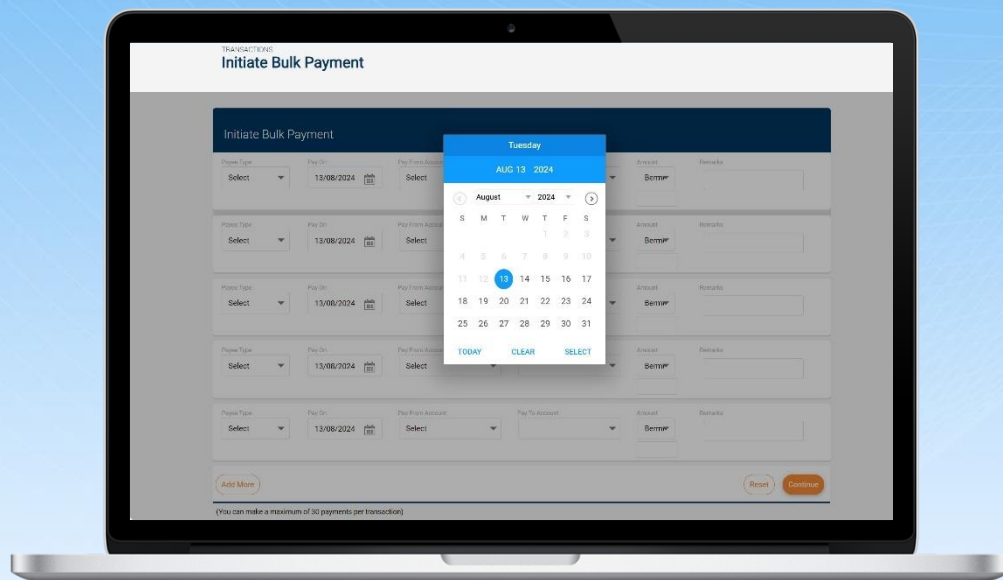
To make multiple debit payments, select Initiate Bulk Payment from the Transactions menu.



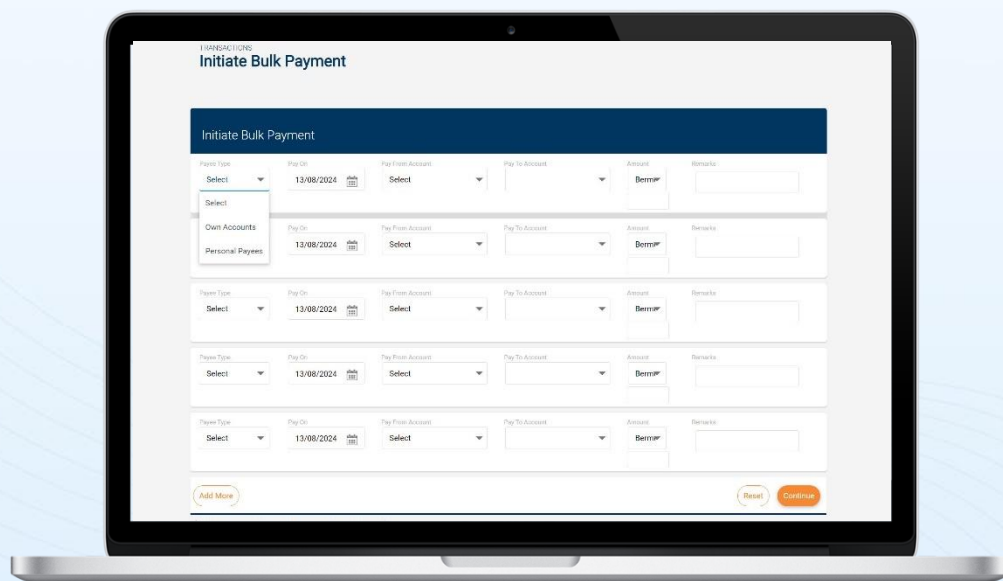
Begin by selecting the Payee Type – is the payment to your own account, or a personal payee?

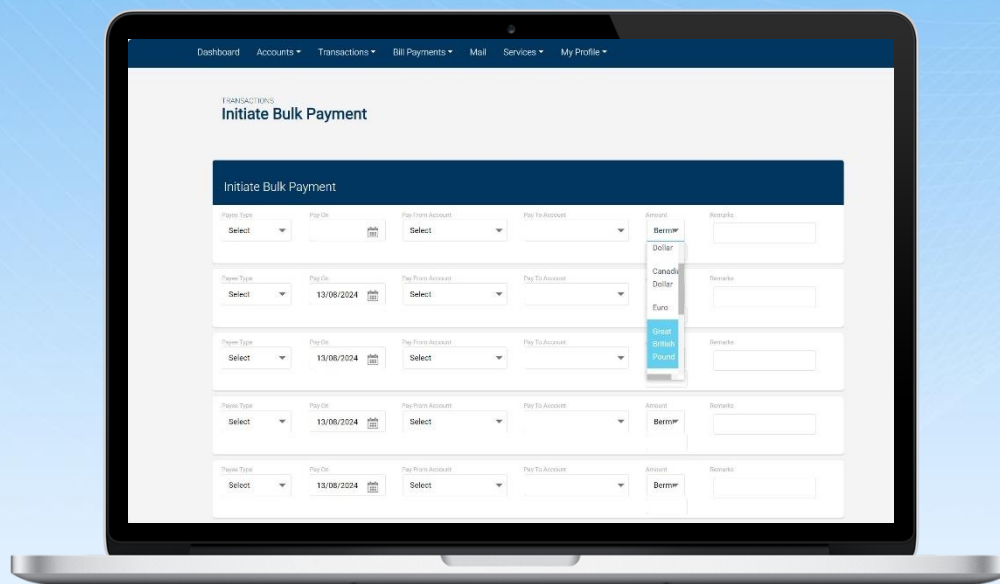


Then, select the date that you want to make this payment.

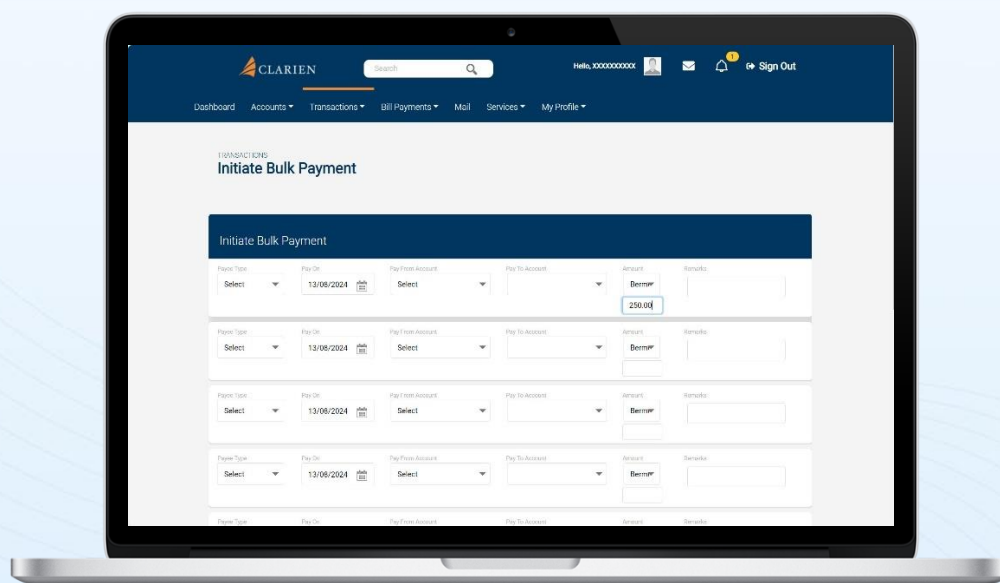


Next, select the account you are paying from and the account you are paying to.



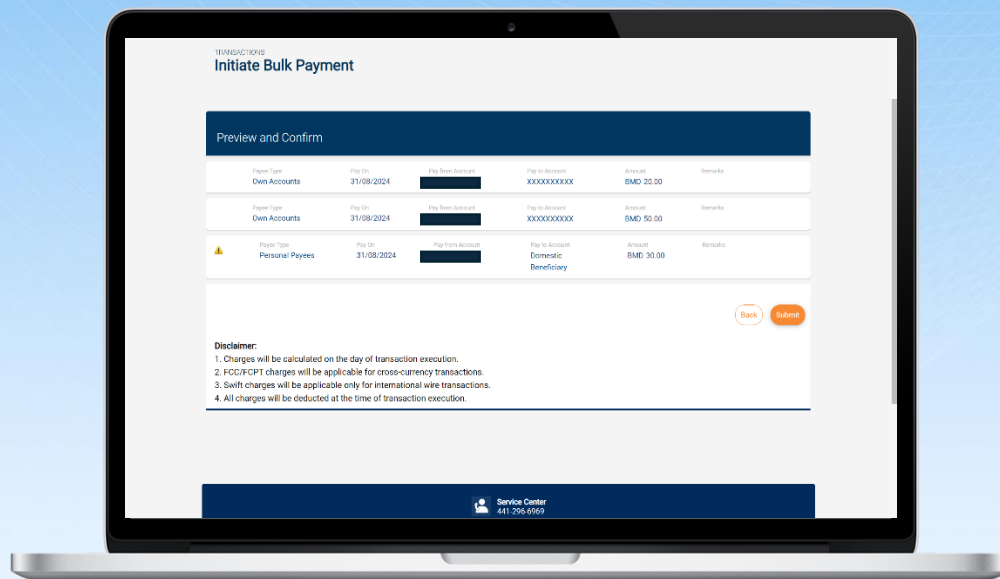


Enter your currency, amount and any remarks regarding the transaction.



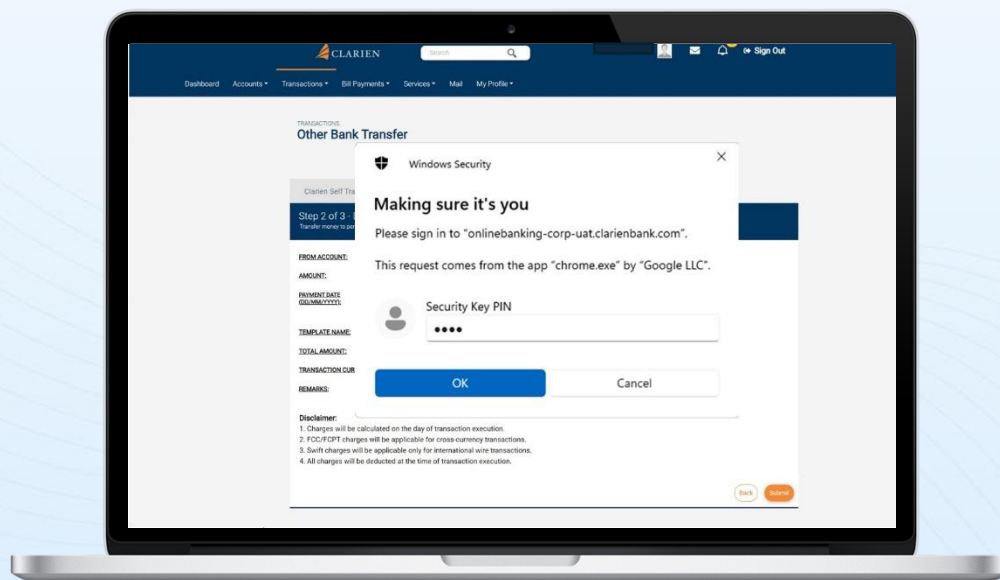
You will repeat these steps until you have entered all payments.

At the bottom of the page, you can add more payments, for a maximum of 30 per bulk payment transaction.



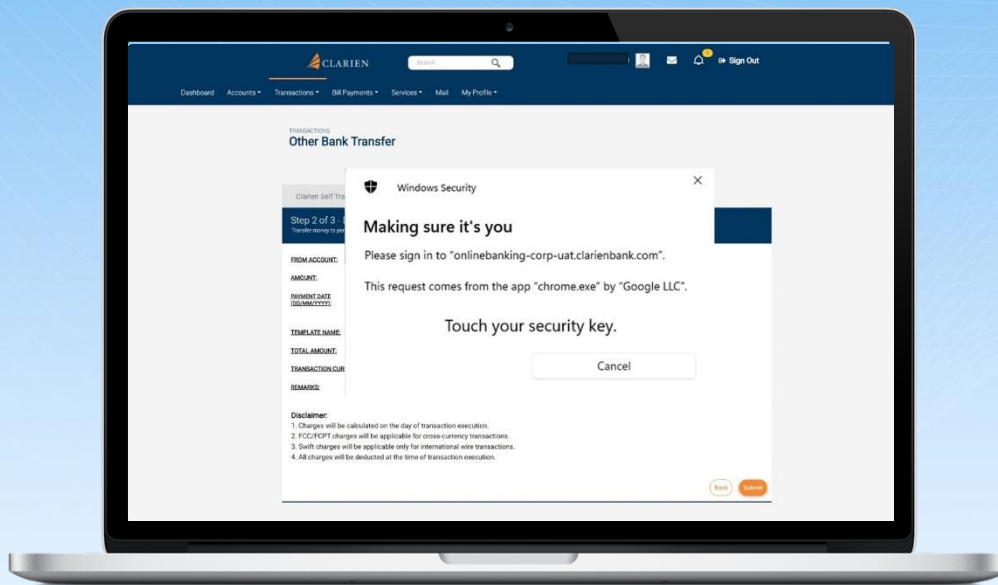
When complete, select Continue to review your payments. If a caution symbol displays next to one of your payments, please click on the symbol for details.

Then, submit your Bulk Payment Transaction.

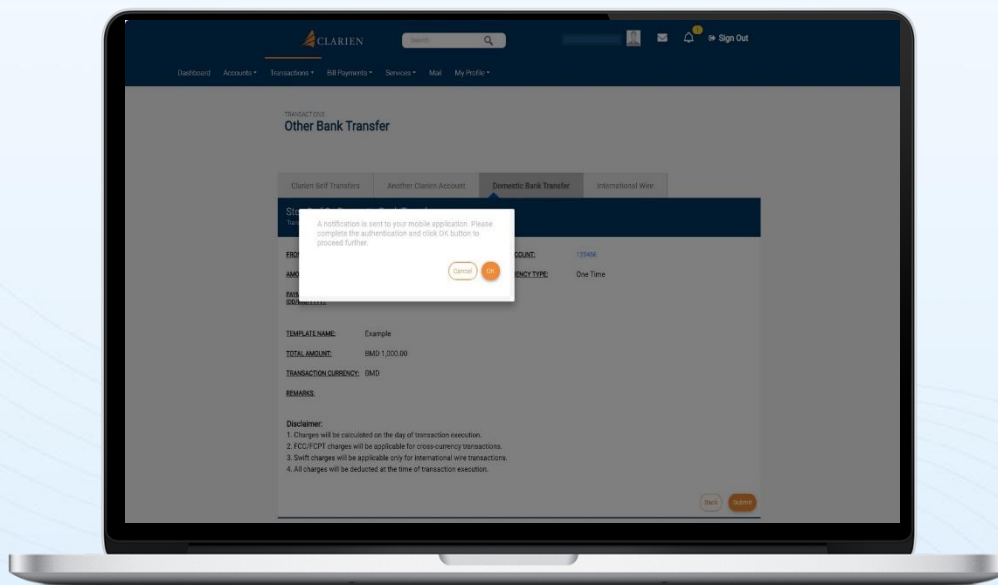


An authentication notification will display on the screen.

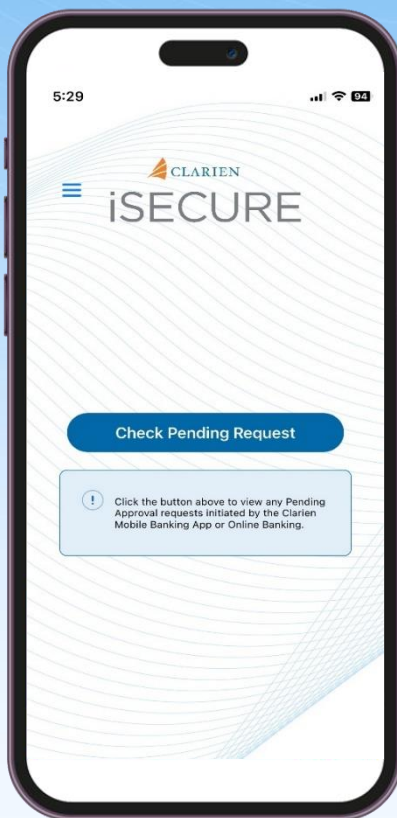
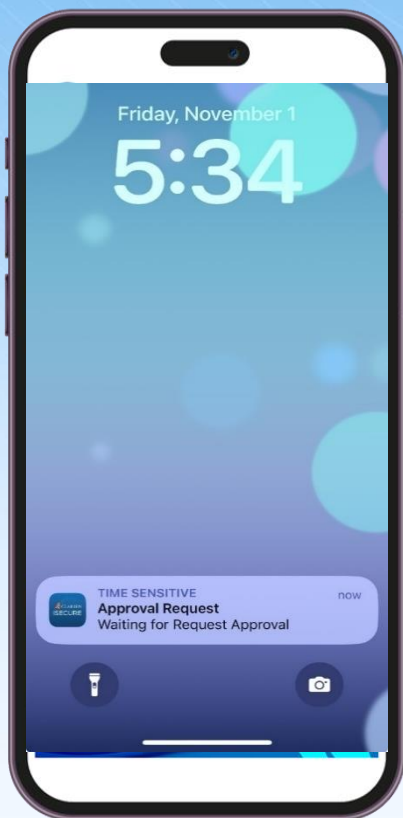
If you are using the **Clarien Security Key USB Hard Token**, please be sure your device is inserted into a USB port. Enter your Security Key PIN, then select OK.



You will then be prompted to touch your security key. Simply touch the edge of the device with the tip of your finger.

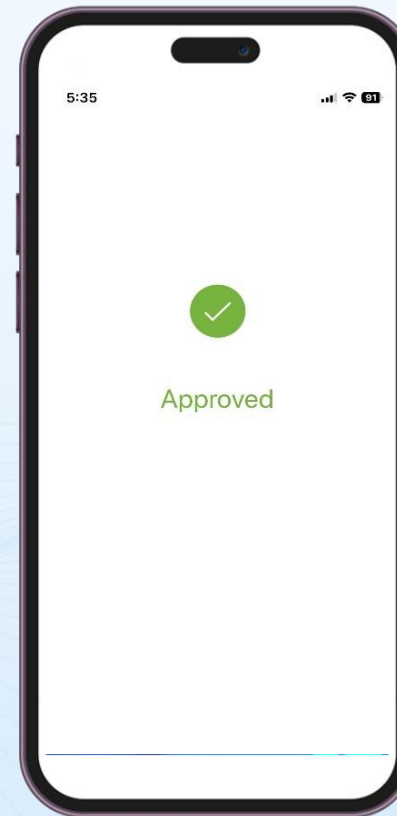
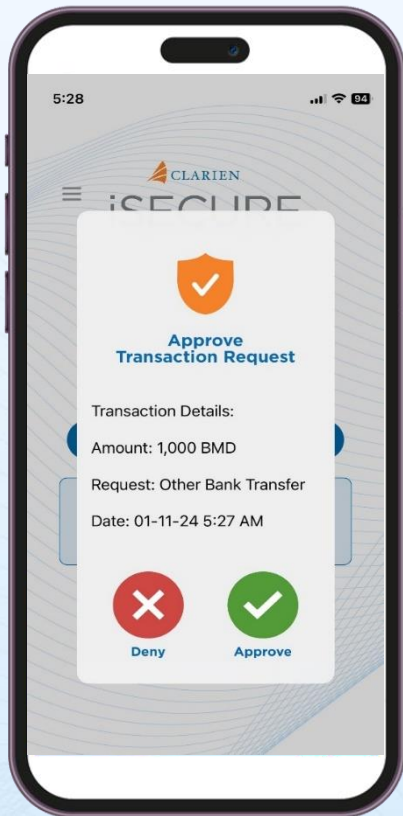


If you are using the **iSecure soft token authenticator**, your notification will advise you to check your mobile app.



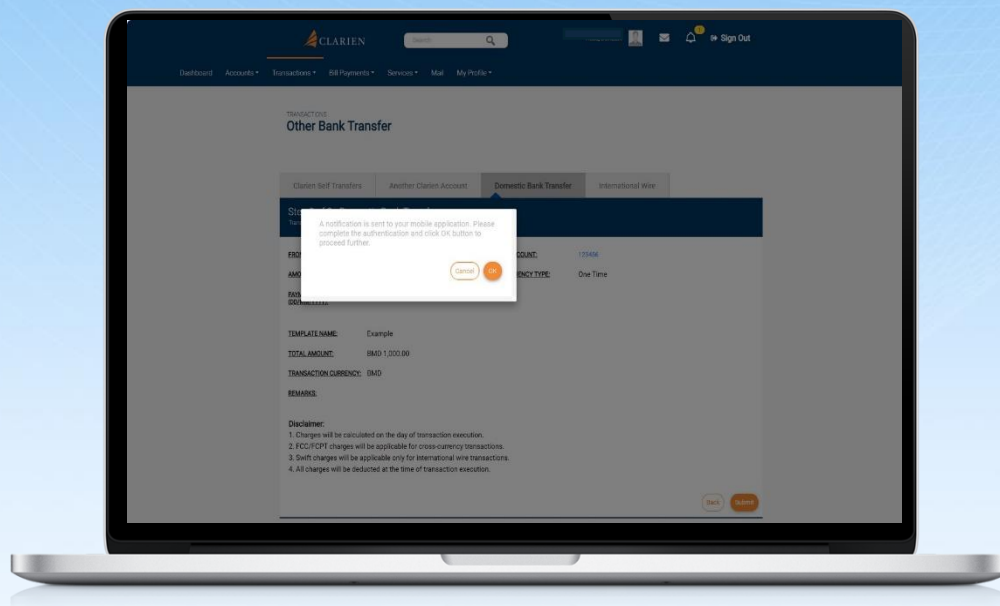
Click on the iSecure notification on your mobile device screen, which will open the iSecure app.

Then, click on the Check Pending Request button.

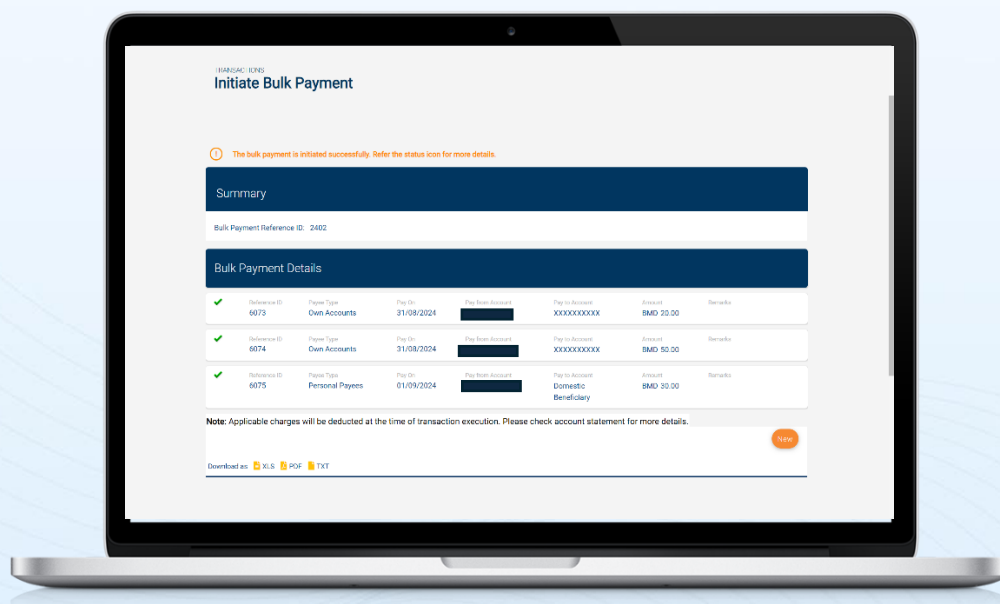


Review the Transaction Request details. If correct, select Approve.

iSecure will confirm your approval.



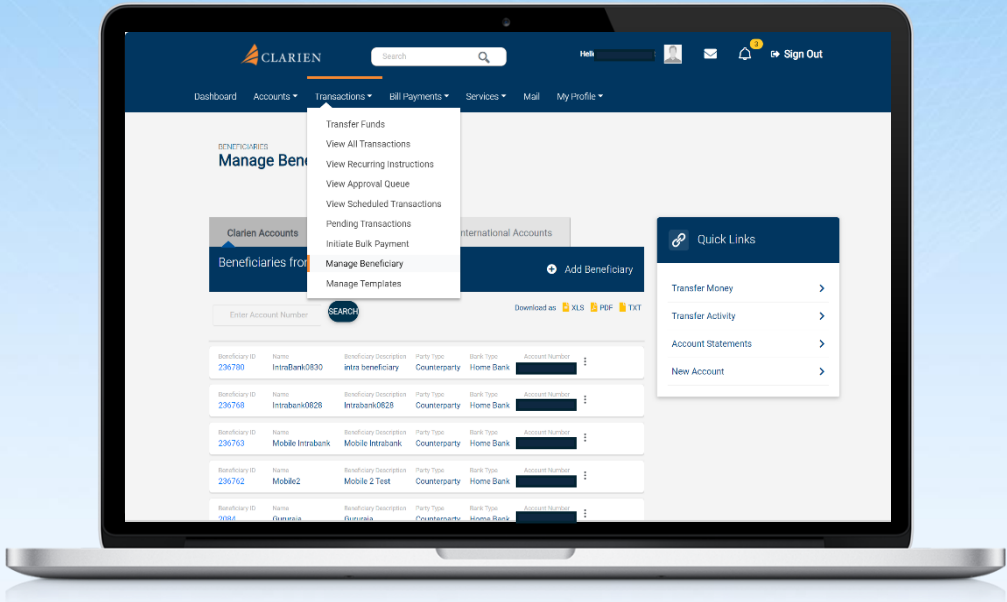
Return to your laptop or desktop and select OK to proceed.



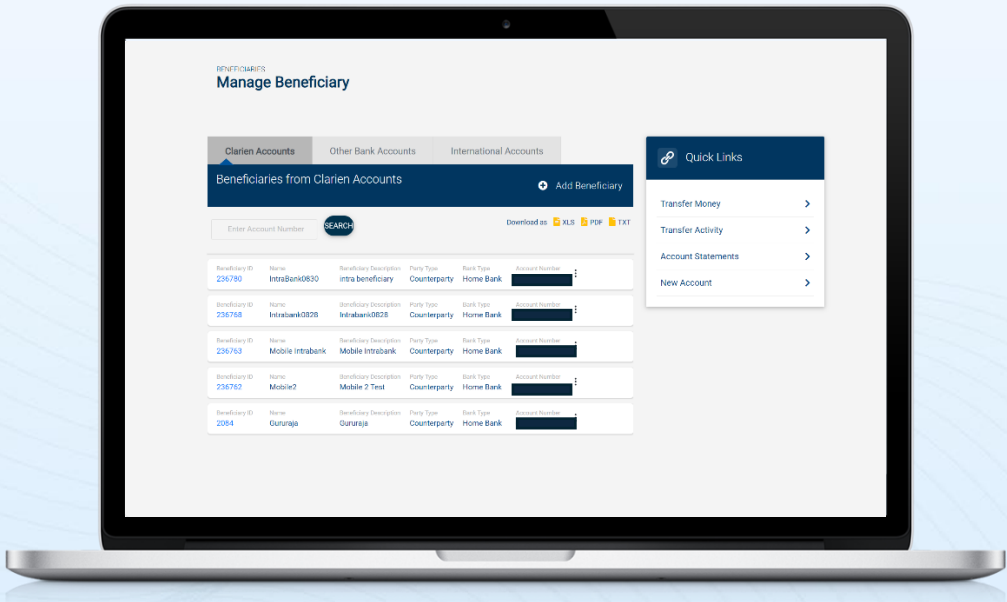
Your confirmation screen will display. You may download your confirmation details by selecting the file type of your choice.

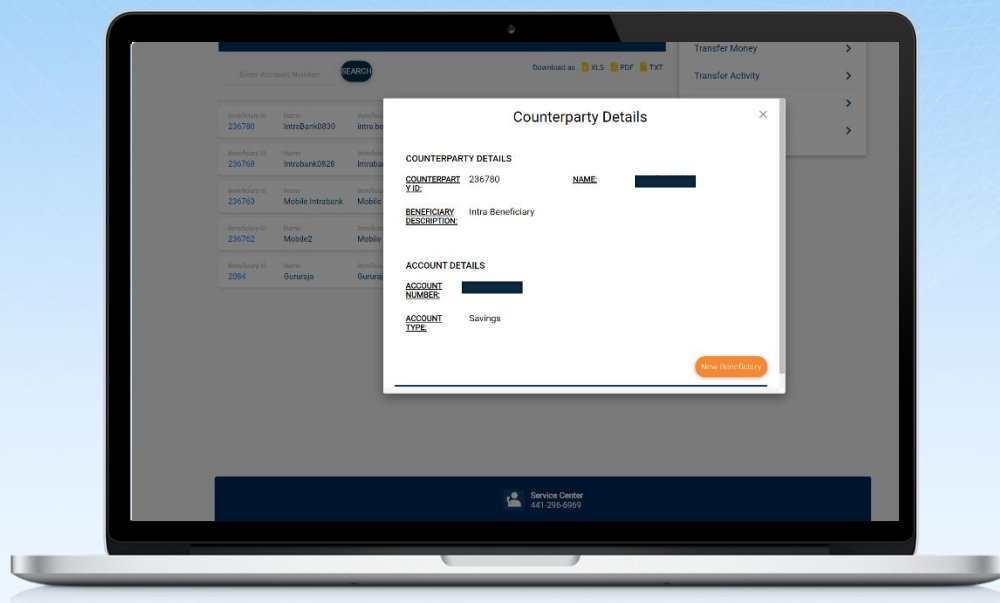
MANAGE BENEFICIARIES

You can Manage Your Beneficiaries anytime from your Transactions menu.



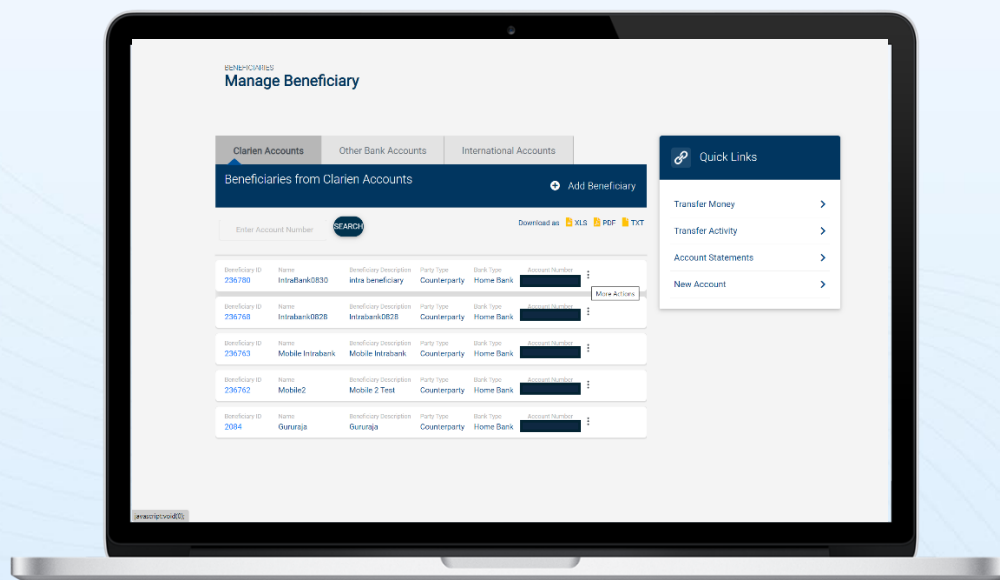
Select your beneficiaries with Clarien Accounts, accounts at other local banks or international accounts.





Once you select the tab, you will see a list of your beneficiaries.

Click on the Beneficiary ID number, the blue number to the left of each listing, to view the Counterparty Details.

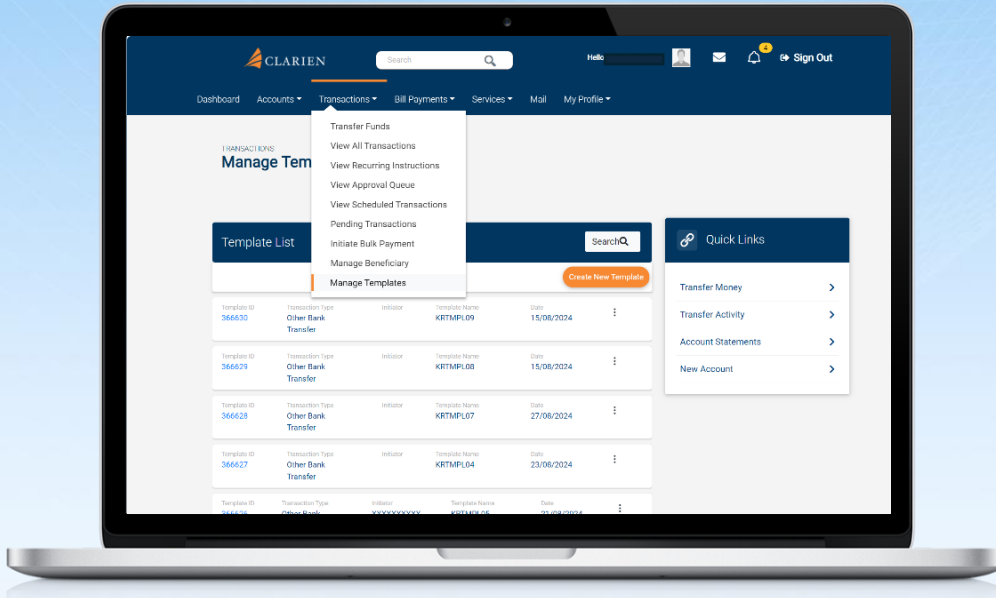


Or use the More Actions menu, the 3 dots to the right of each beneficiary, to make edits, make a transaction or view transactions and instructions.

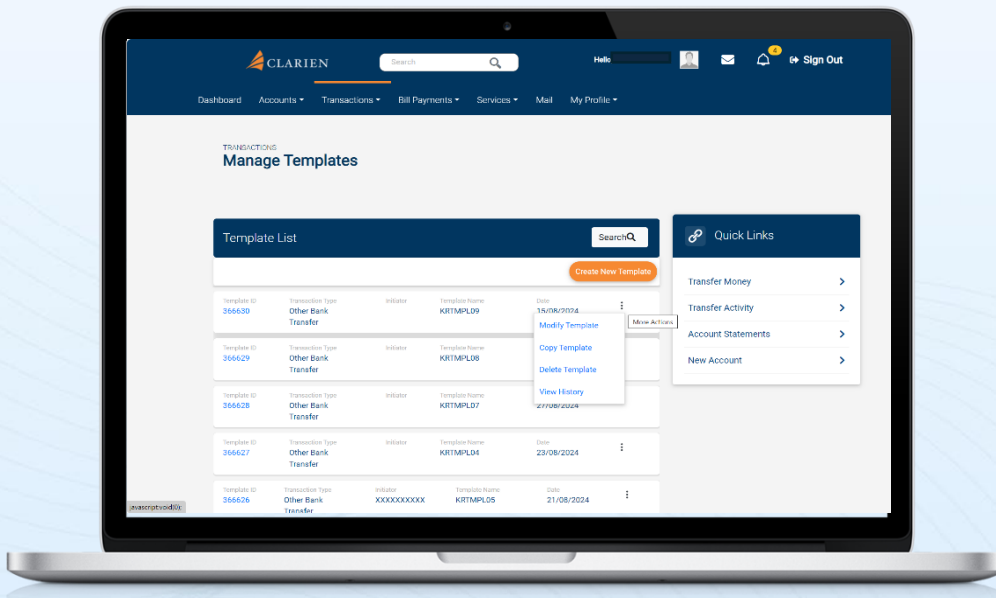
You may also add a new beneficiary by selecting the plus sign in the header or download a list of beneficiaries by selecting your file type from the file menu.

MANAGE TEMPLATES

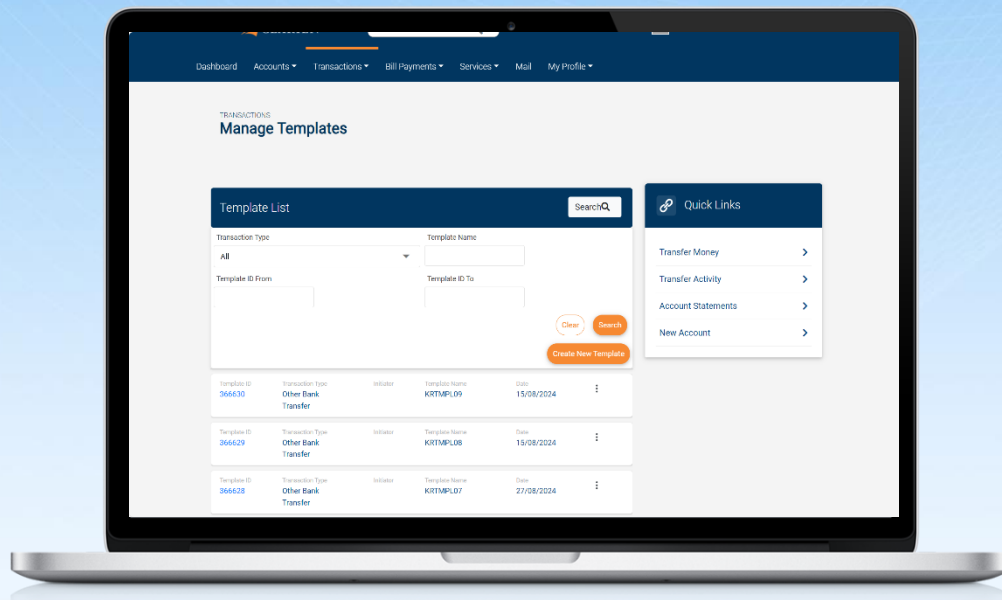
Begin by selecting Manage Templates from the Transactions menu. Your current template list will display.



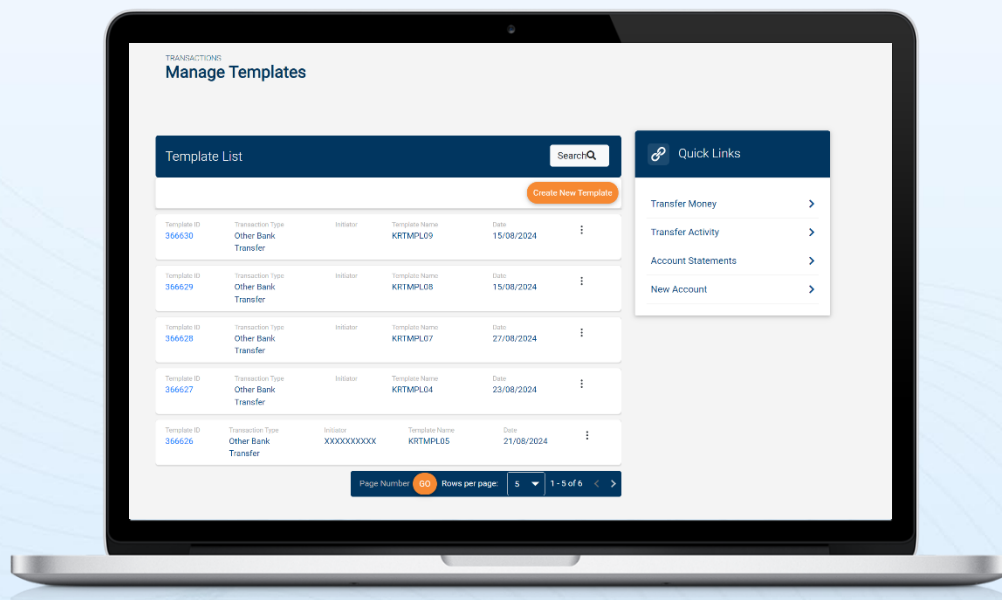
Click on the template ID number to the left to view more details. You may also click on the More Actions menu, which are the 3 dots to the right of the template name, to Modify, Copy or Delete a template, or to view History.

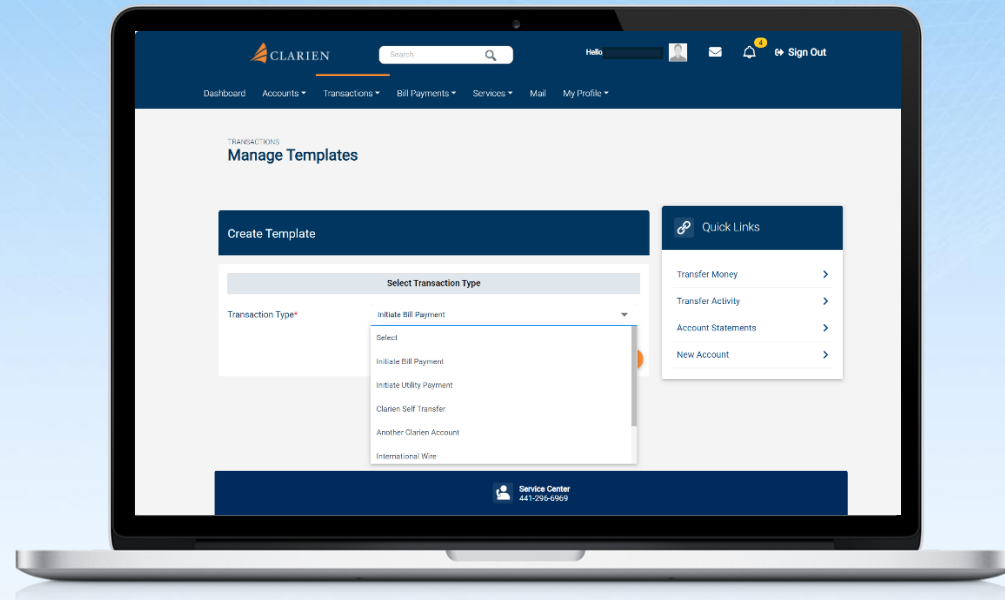


You can select the Search button to enter the transaction type, name and ID to locate a specific template. Click Search to view your results.

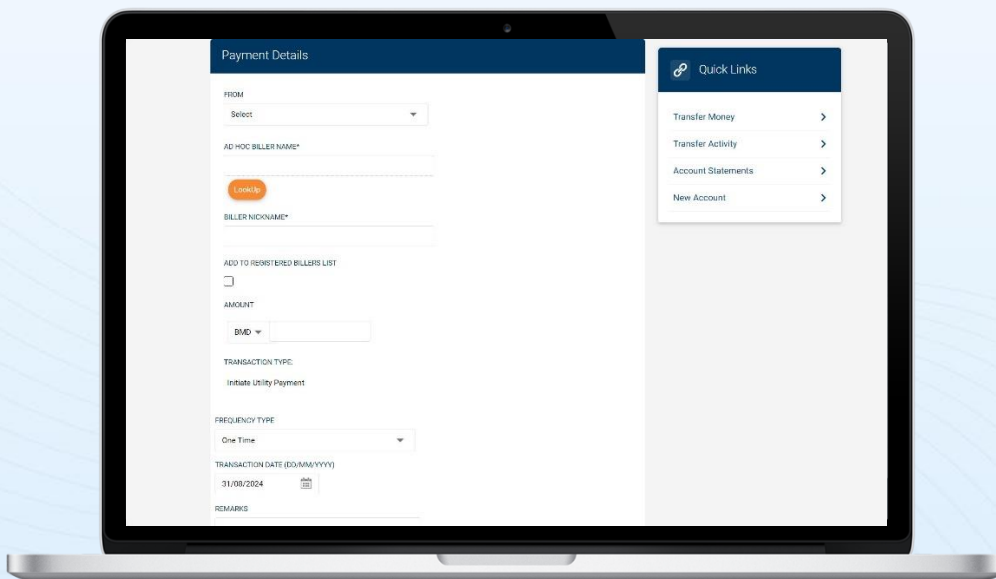


You may also create a new template by selecting the Create New Template button.

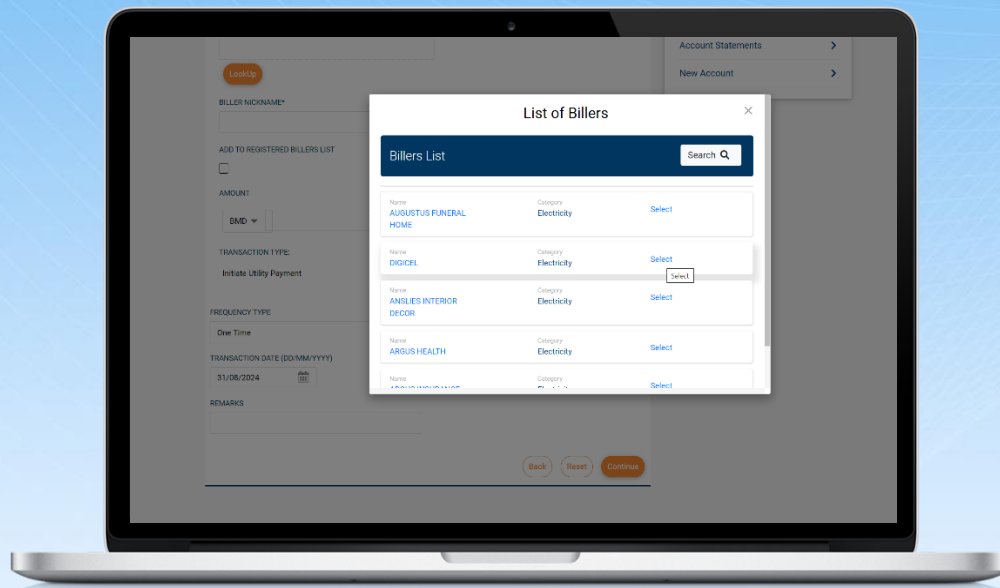




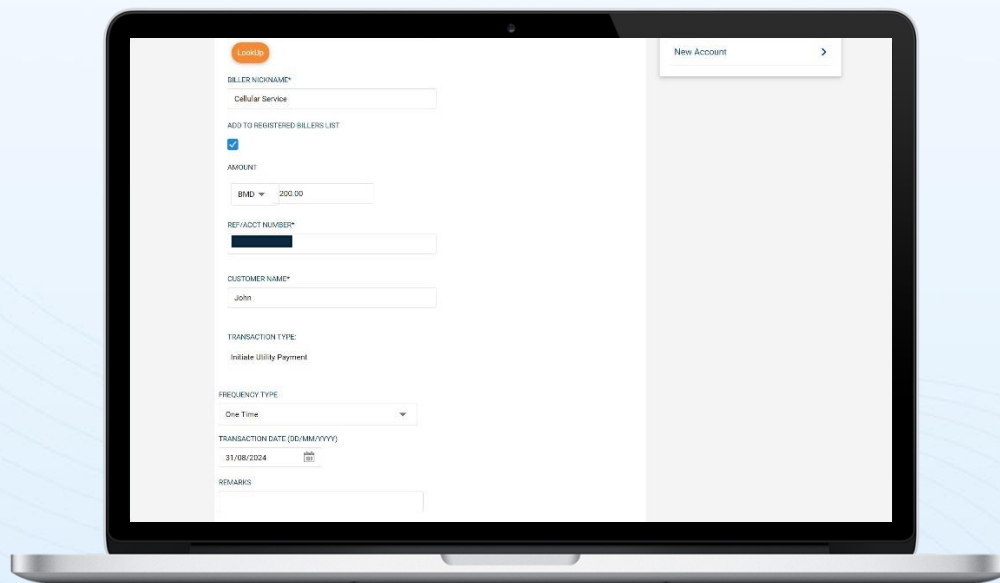
Enter the transaction type.



Enter the payment details.



Click on the Look Up button to see a list of your billers. Click on Select to the right of the biller that you choose.



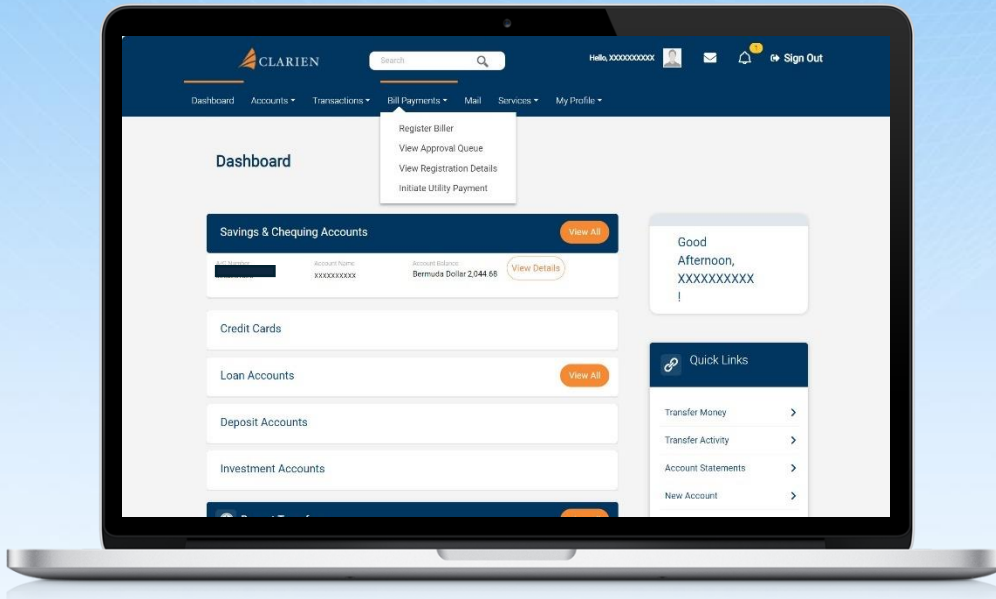
Click the box below the biller nickname to add this biller to the registered biller list. When all details have been entered, select Continue.

Enter Continue to review and confirm your template.

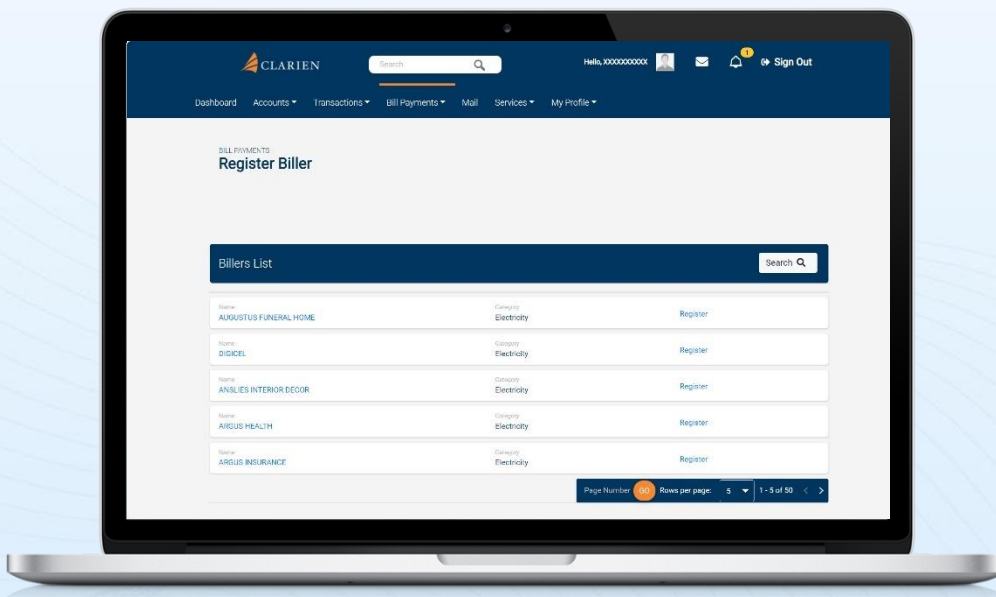
Quick links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.

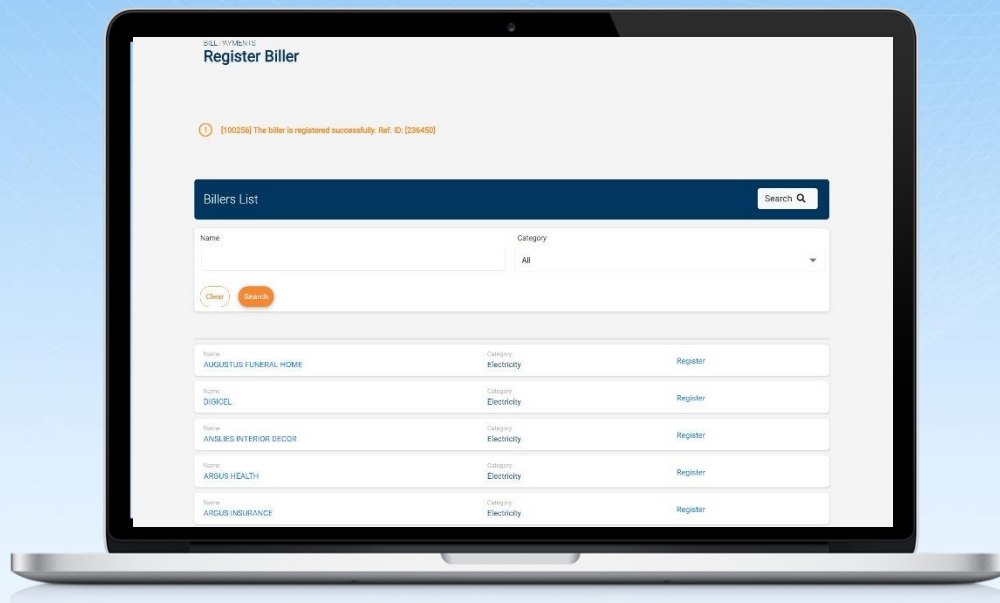
REGISTER BILLER

Paying your bills is easy with Clarien Online Banking. To begin, select Register Biller from the Payments menu.

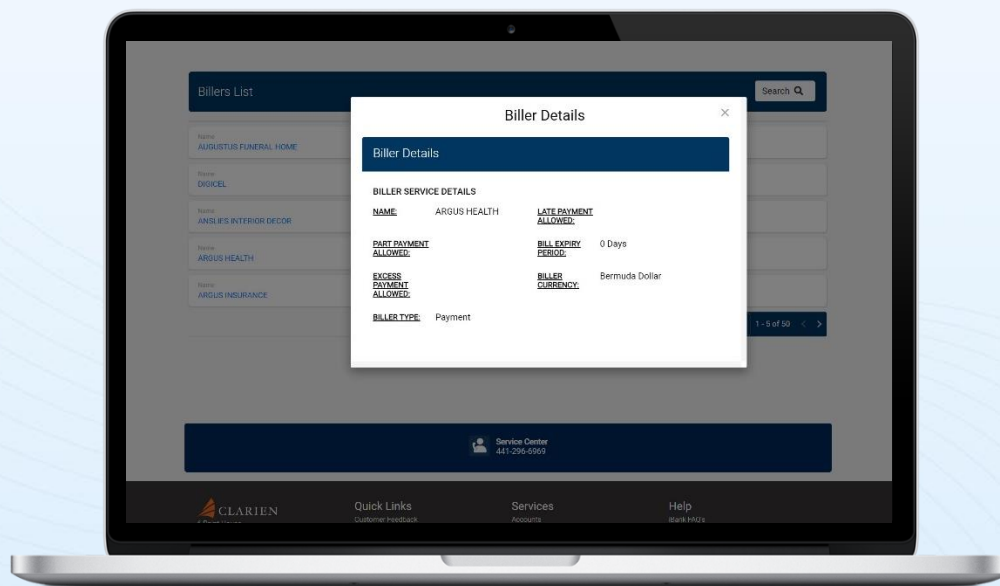


The list of available billers is shown on screen in alphabetical order.

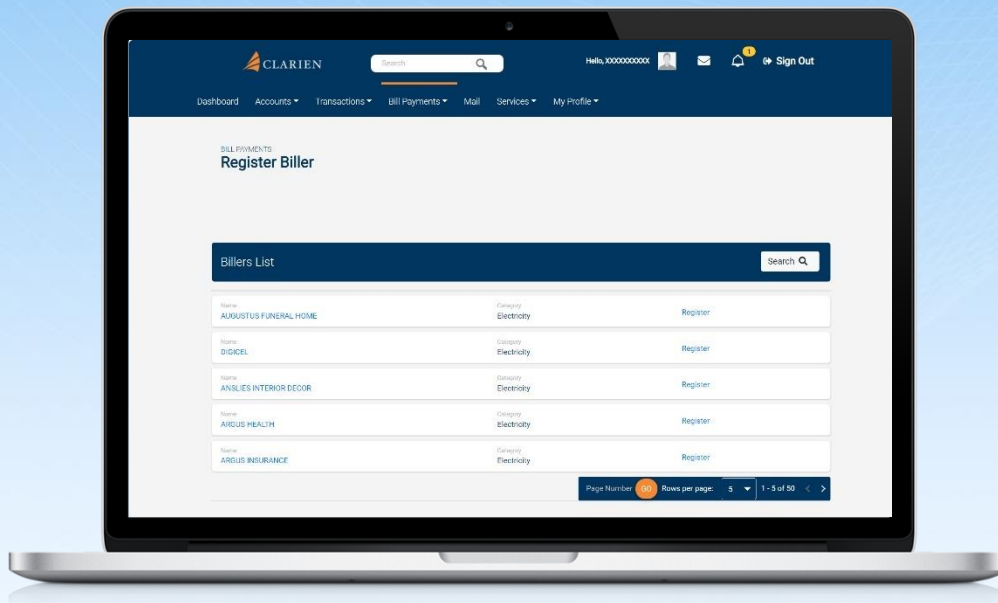




To quickly search for a specific biller, select the Search button and enter the Biller name and select a category.

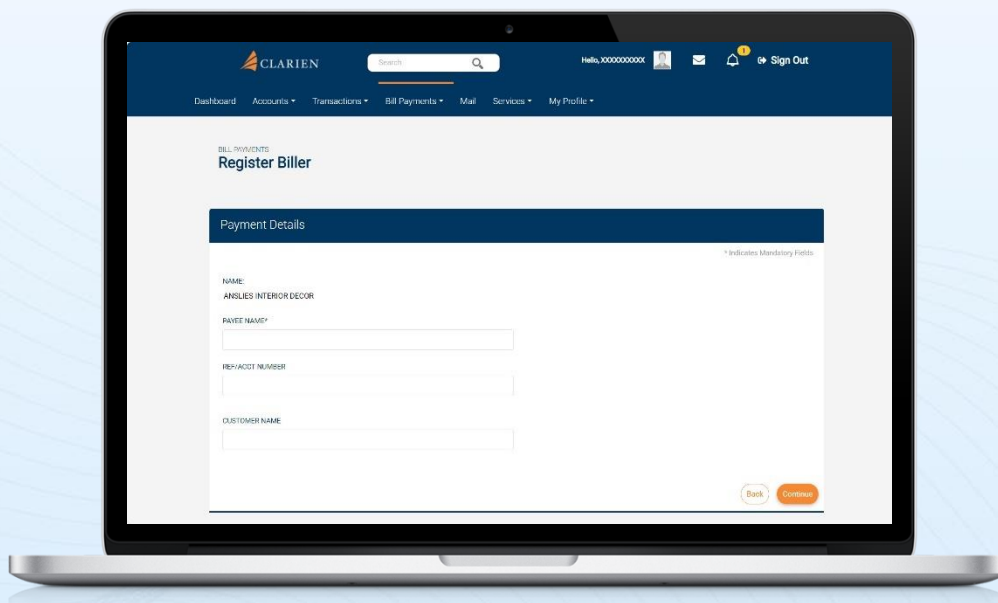


If you would like to view Biller service details, click on the biller name.

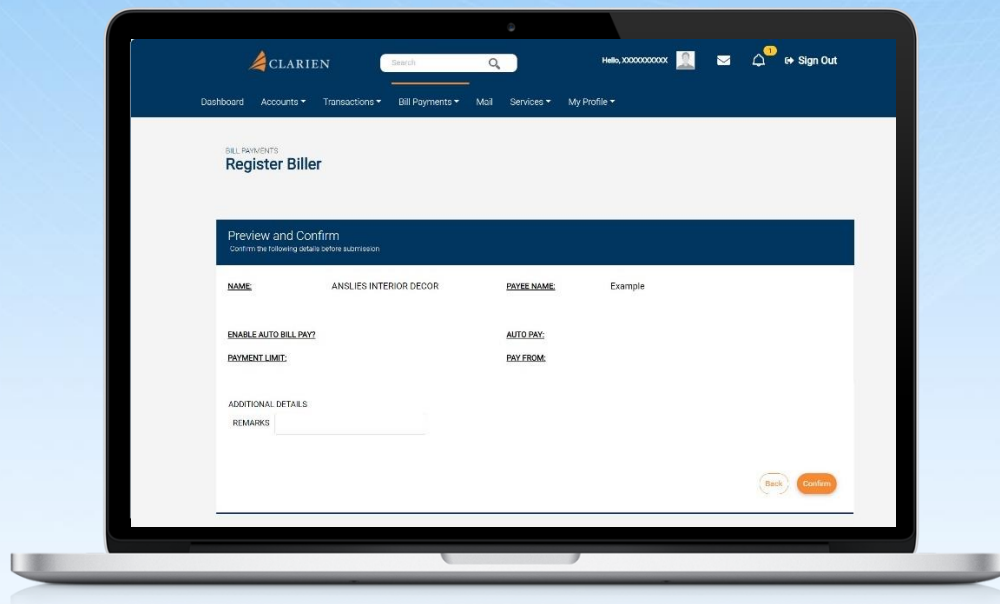


Below the list, you can increase the number of rows per page or use the arrows to view additional billers.

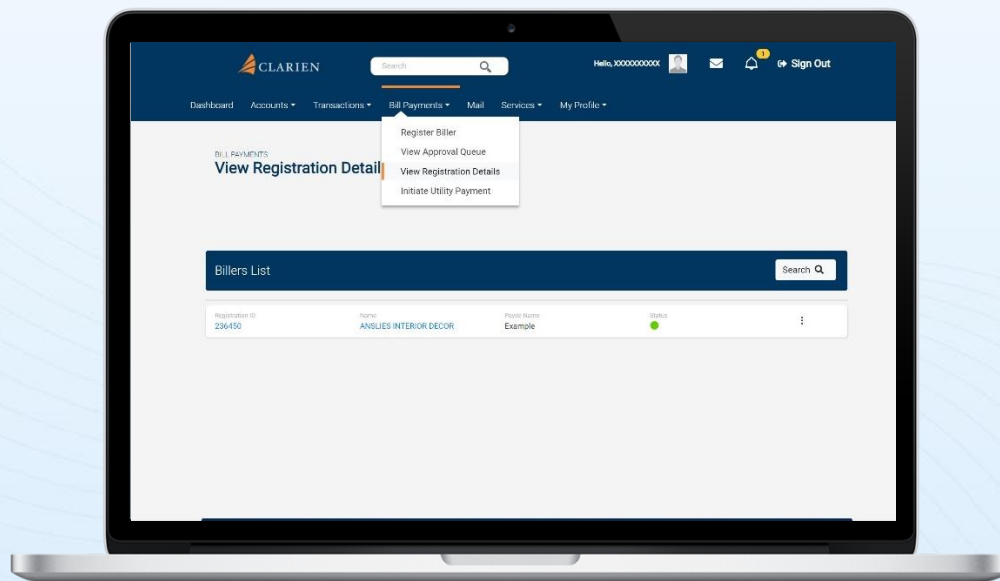
Select the Register link to the right of the Biller name to begin the registration process.



The Payment Details page will display. Enter the Payee Name, your reference or account number and your customer name. If you are unsure, please confirm the payee name with your biller.



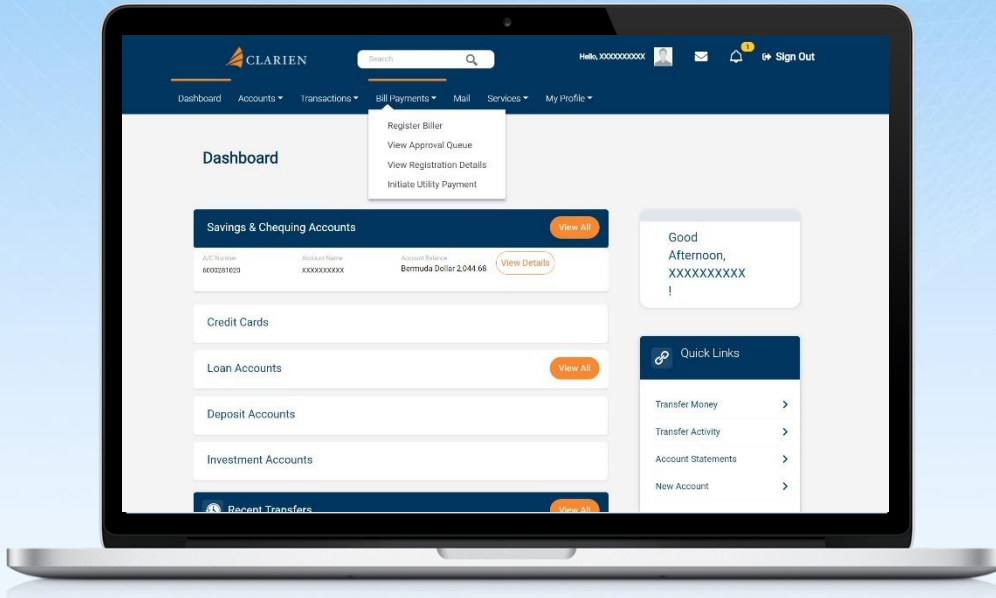
Review your Biller details. If everything is correct, select confirm.



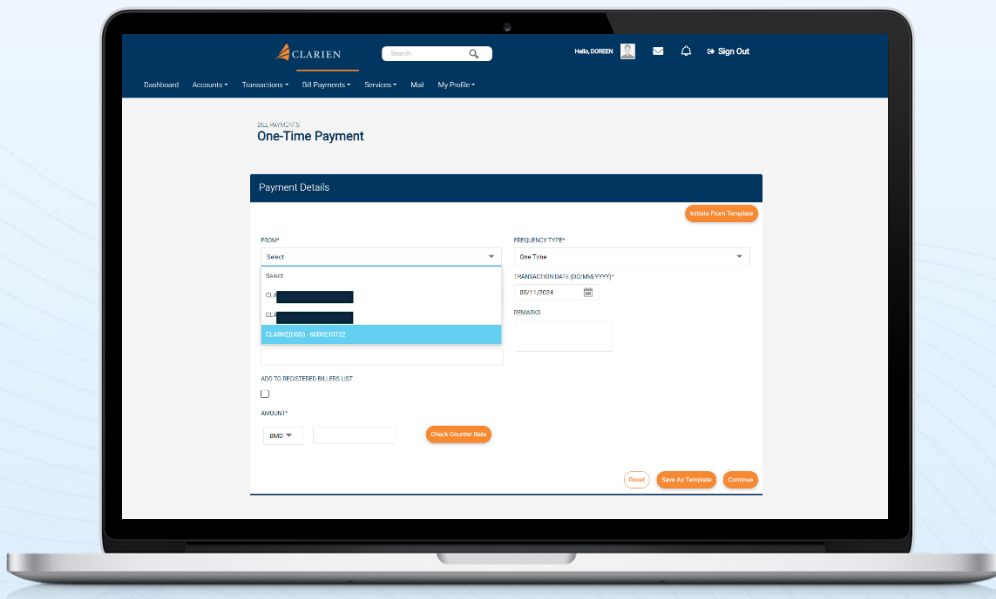
You can then view your registered biller by selecting View Registration Details in the Bill Payments menu. Your registered billers, registration ID and registration status are all shown. To the right of the biller, select the three dots to edit the registration details, make a payment to this biller, or deregister this biller.

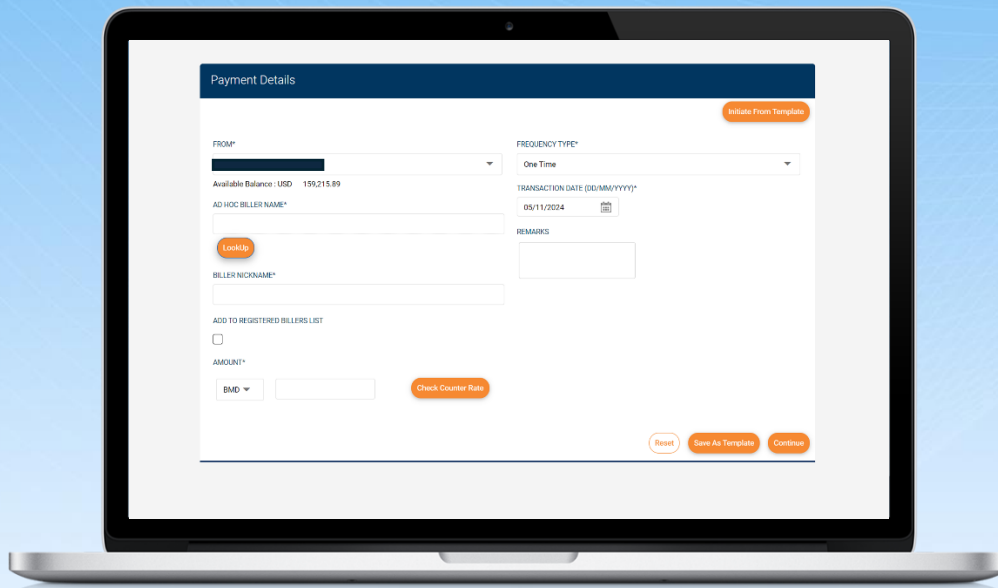
BILL PAYMENT

Select One Time Payment from the Bill Payment menu.

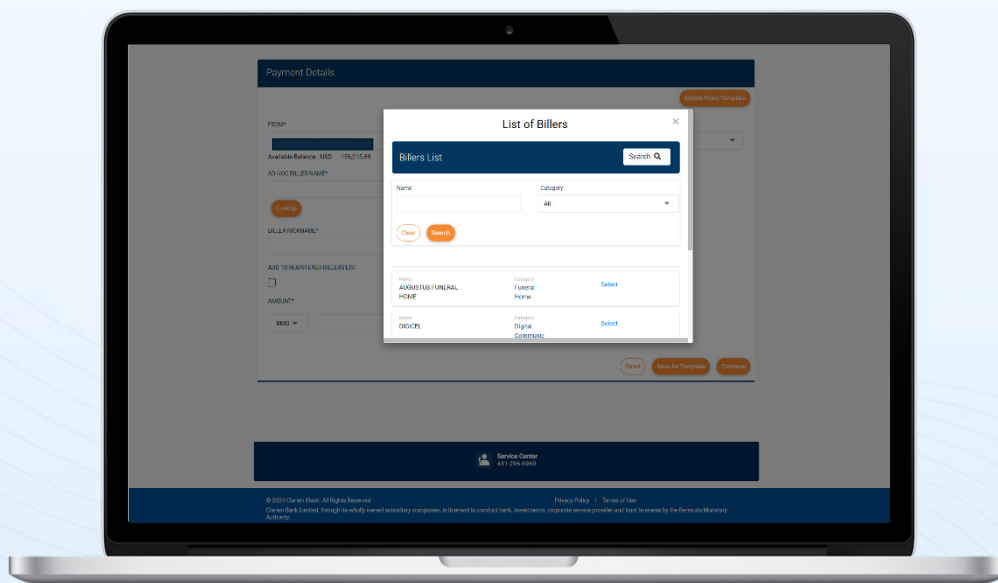


Select the account you want to pay the bill from.

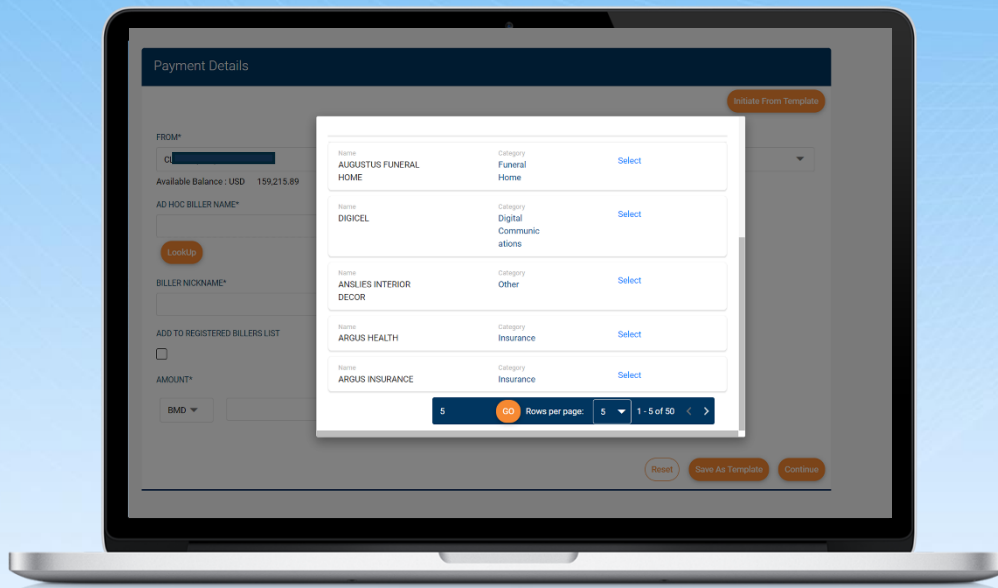




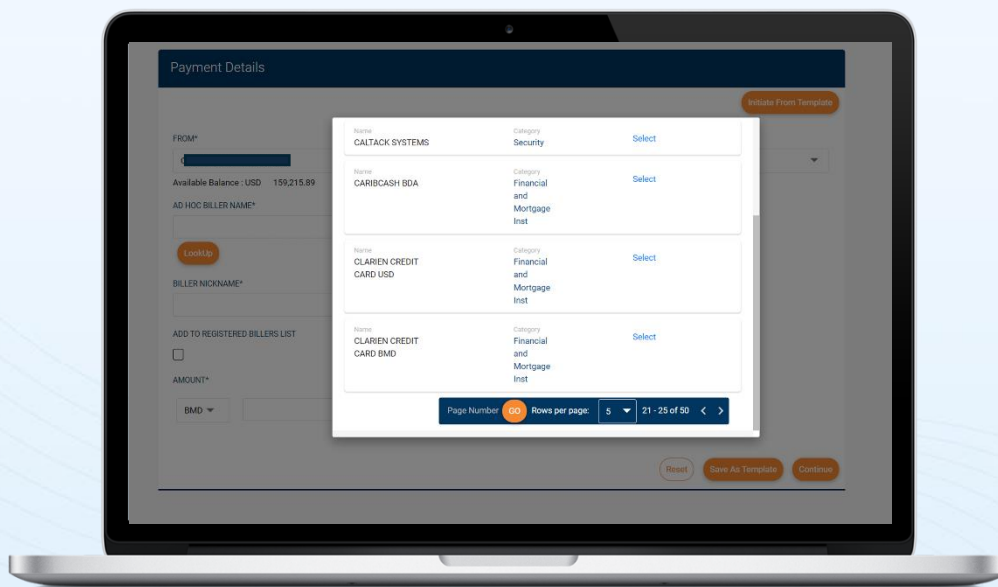
Select the Look Up button to choose your biller.



A list of billers will appear. Click the search button to enter the biller name and select the category or scroll the list to locate the correct biller.



At the bottom of the List of Billers, enter a page number or use the right and left arrows to navigate to another page. Use the drop-down arrow to indicate the number of billers to display per page.



Once the biller has been located, click on Select to the right of the biller name and category.

The selected biller will then populate the ad hoc biller name field.

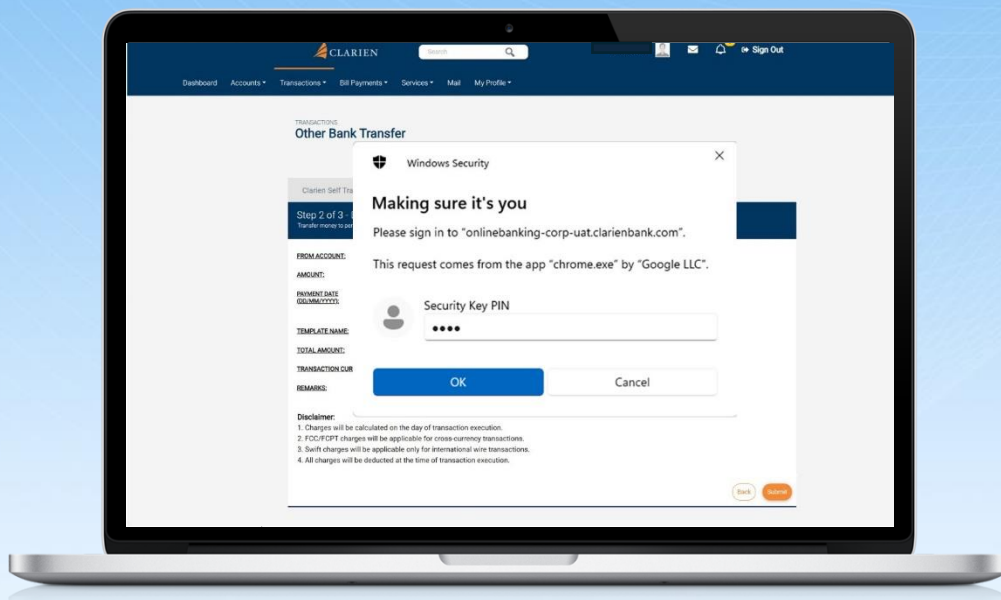
Then, enter a biller nickname.

Then, tick the box if you'd like to add this biller to the Registered Billers list.

Enter the payment amount.

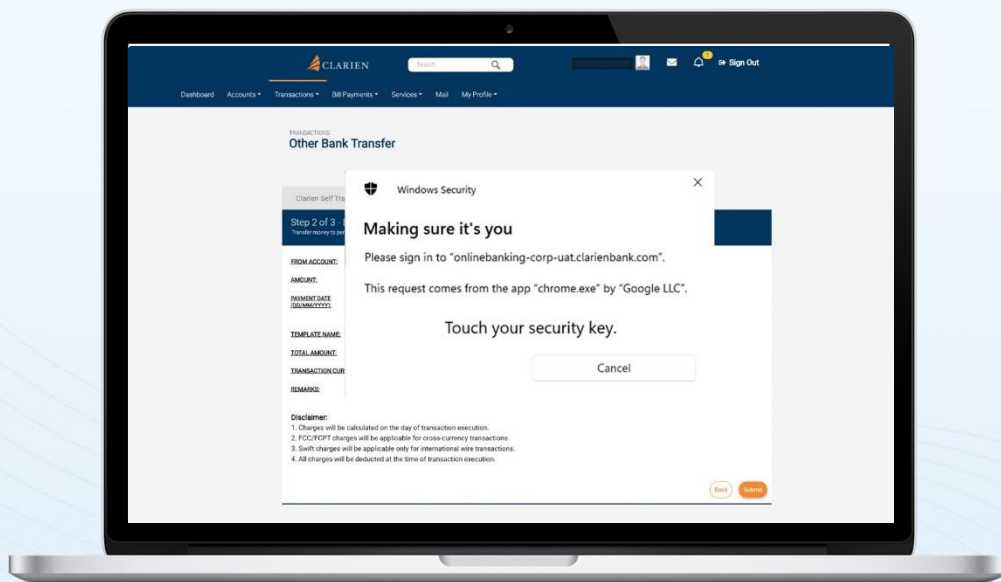
Then, enter the credit card number and cardholder name that will be used to make the payment.

Select Continue, then review your payment details.

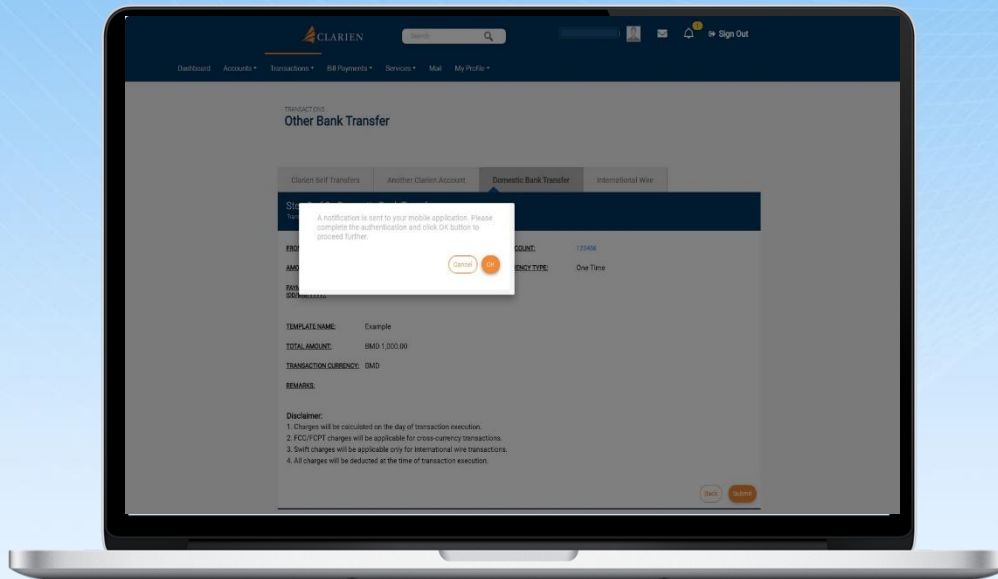


An authentication notification will display on the screen.

If you are using the Clarien Security Key USB Hard Token, please be sure your device is inserted into a USB port. Enter your Security Key PIN, then select OK.



You will then be prompted to touch your security key. Simply touch the edge of the device with the tip of your finger.

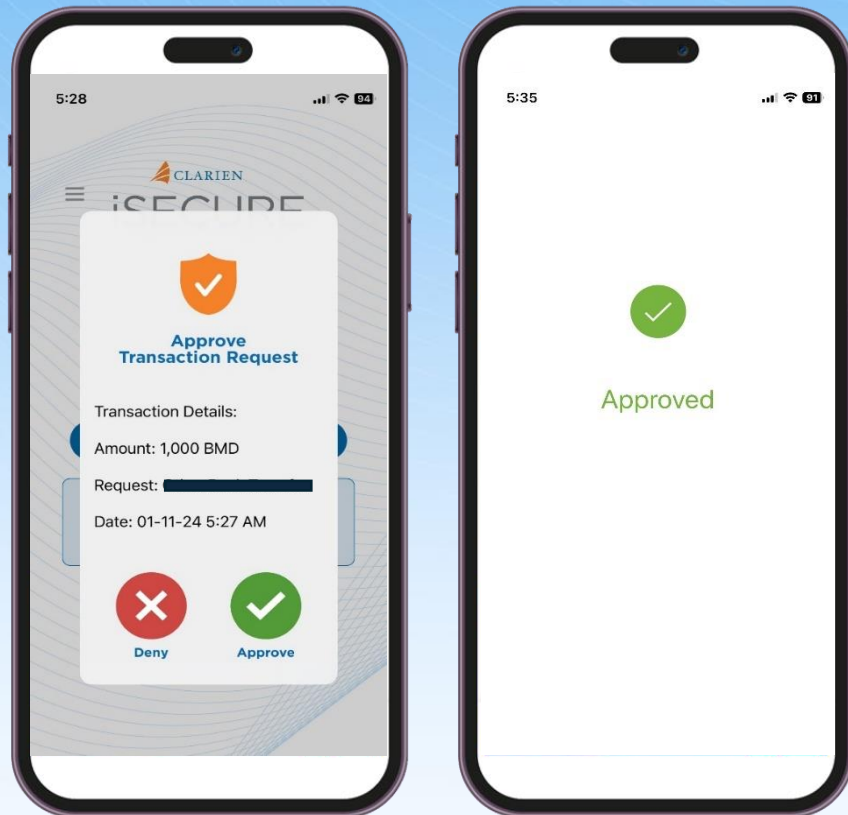


If you are using the iSecure soft token authenticator, your notification will advise you to check your mobile app.



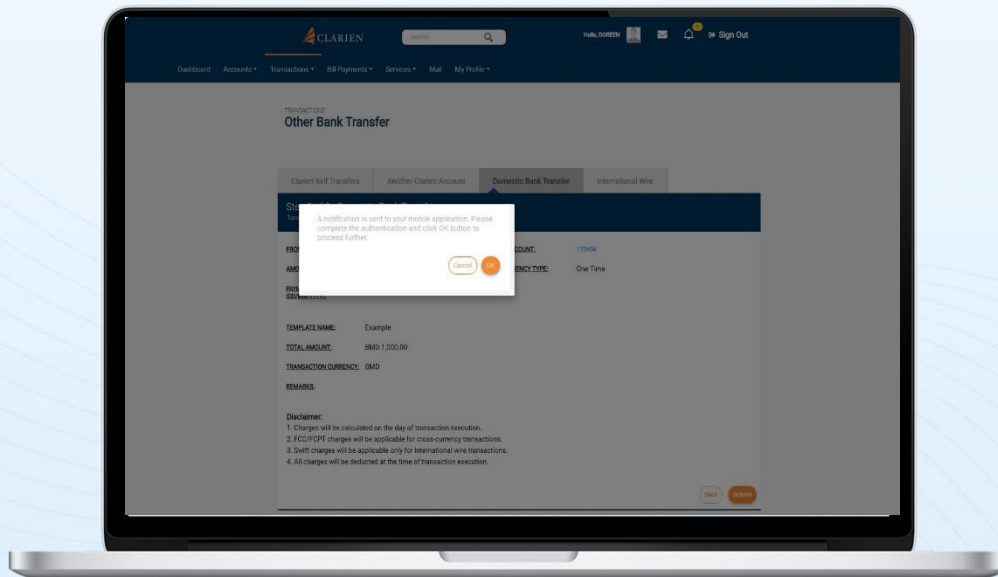
Click on the iSecure notification on your mobile device screen, which will open the iSecure app.

Then, click on the Check Pending Request button.



Review the Transaction Request details. If correct, select Approve.

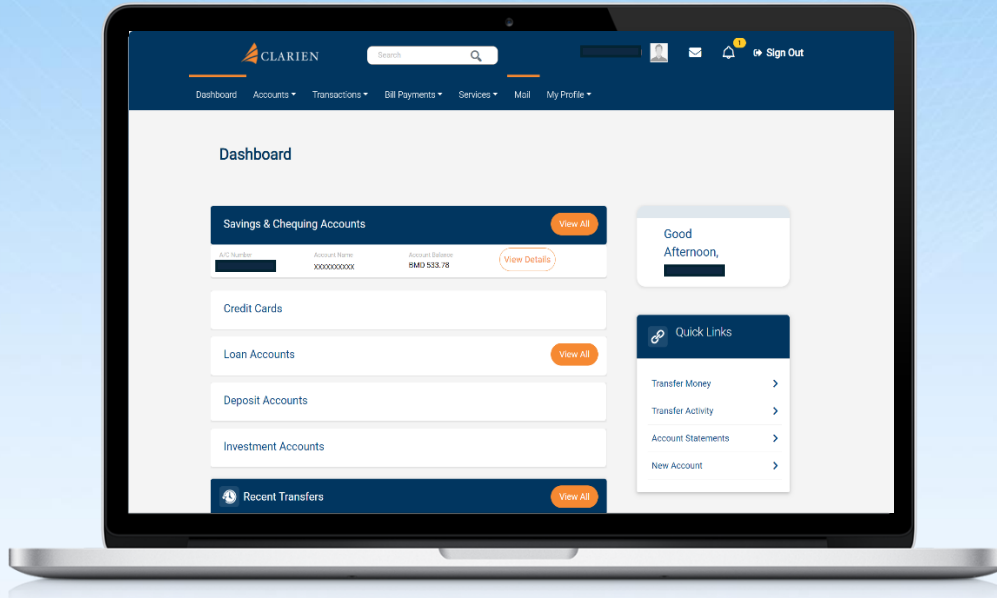
iSecure will confirm your approval.



Return to your laptop or desktop and select OK to proceed.

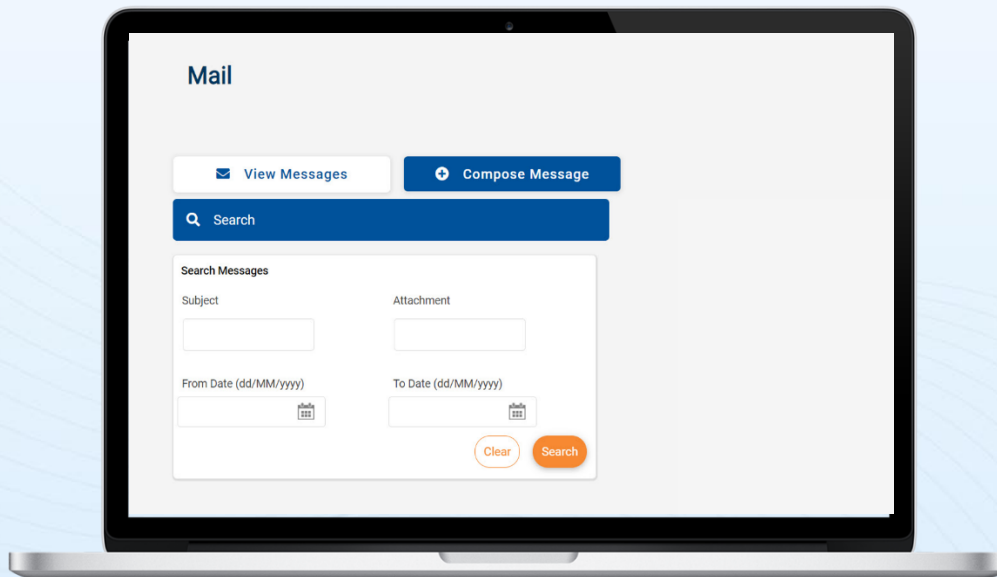
You have initiated your bill payment. You may download the transaction details.

MAIL

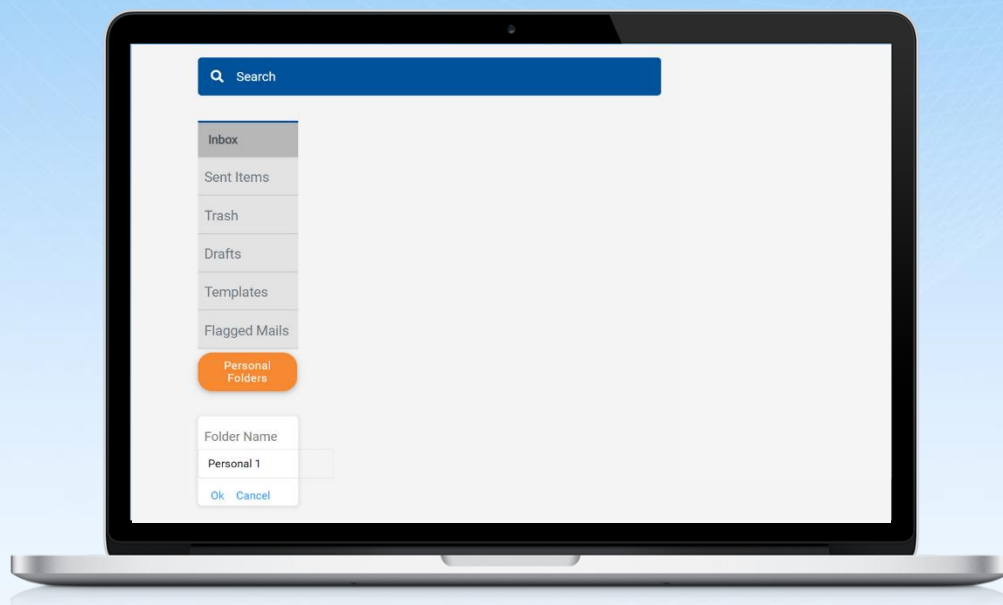


Send and receive secure messages in the Clarien online banking mailbox. Begin by selecting Mail from the main menu on your Dashboard screen.

Your current inbox will be displayed. You may select View Messages or Compose Messages at the top of the page, or view any of your Sent Messages, Trash, Drafts, Templates or Flagged Mails by selecting the option from the left menu.



You may also quickly locate a specific message by selecting the Search option. Enter the subject, attachment or search dates and hit enter to view your results.



Create Personal Folders to organize your messages as you choose. Simply click on the orange Personal Folder button, enter your folder name, and select OK.

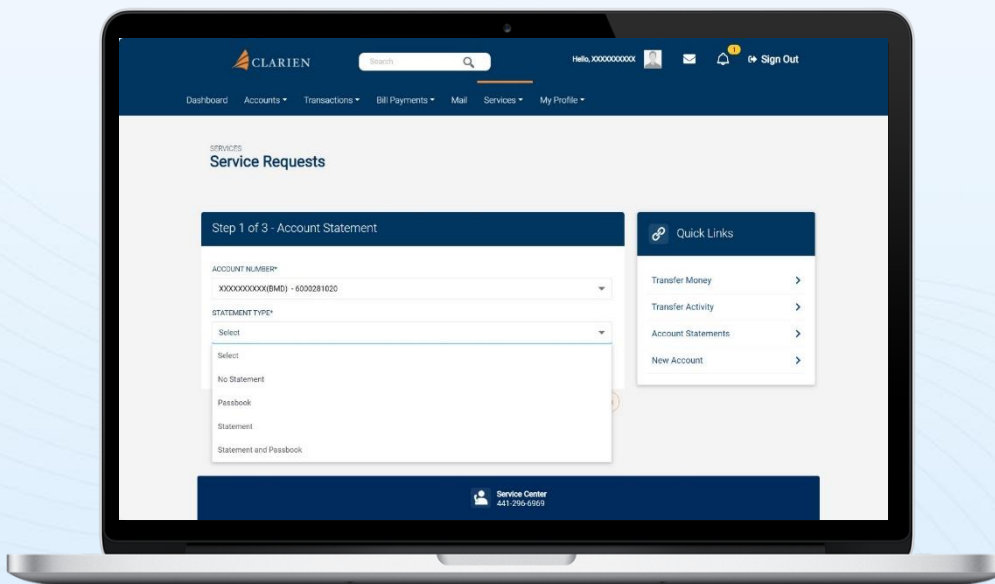
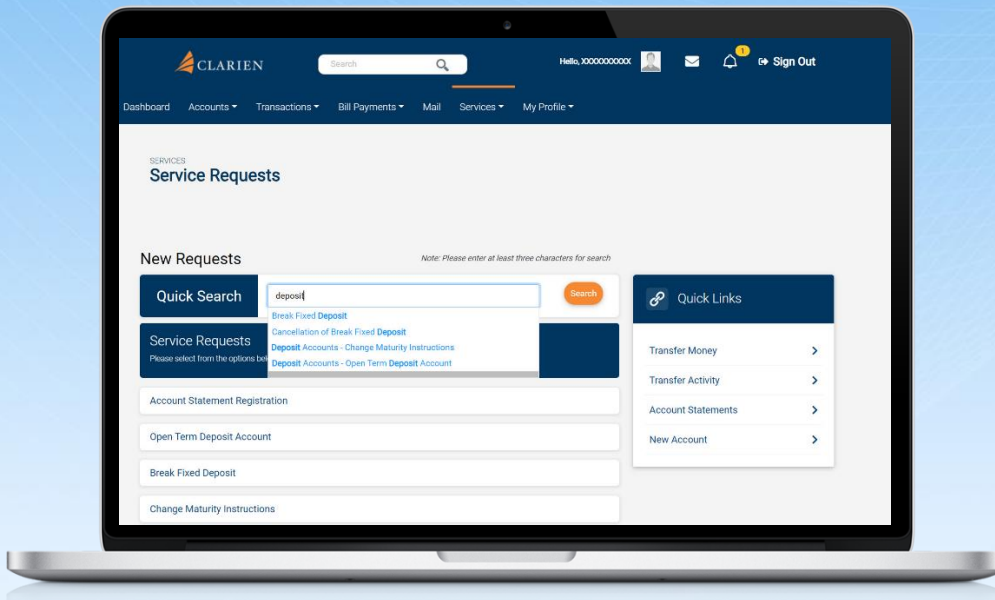
SERVICE REQUESTS

Select **Services** from your top menu. Then, select Service Request from the drop-down menu to request services, including account statement, deposit account and bank draft assistance.

At the top of the page, you can quickly locate a service by using the Search feature. Enter the key words of the service you need in the Quick Search box. Related services will automatically display. Choose what you need and select the Search button to view results.

For **Account Statements**, select the account number from your list of accounts in the drop-down list. Then, select the statement type from No Statement, Statement, Passbook, Statement and Passbook.

Then, select Add to List to submit your service request.



ACCOUNT OPENING DATE (DD/MM/YYYY)*
14/08/2024

NOTE: DEPOSIT ACCOUNT WILL BE OPENED AND WOULD BE VISIBLE FROM NEXT BUSINESS DAY

DEBIT ACCOUNT**
Select

INTEREST INSTRUCTION
INTEREST PAYMENT*
Select

RENEWAL INSTRUCTIONS
PRINCIPAL MATURITY*
Select

REMARKS
TRANSACTION REMARKS

Back Submit Online

To **Open a Deposit Account**, enter the deposit amount and duration, which should include the number of years, months, and days. Enter your Account Opening date. Select the debit account from which you want to fund your deposit account.

Then, select your interest payment instruction – would you like an interest payout at the end of your term, or would you like to re-invest into a deposit account.

Finally, select your principal maturity instructions – do you want to redeem your proceeds or renew your maturity amount. Select Submit to enter your request.

Review your confirmation page and submit.

Step 2 of 3 - Open Term Deposit Account

Account Preferences
DEPOSIT AMOUNT: 200.00
DEPOSIT DURATION (YEARS): 1
DEPOSIT DURATION (MONTHS): 1
DEPOSIT DURATION (DAYS): 1
ACCOUNT OPENING DATE: 14/08/2024
DEBIT ACCOUNT: [REDACTED]
FIXED DEPOSIT BRANCH: RETAIL BANKING

Interest Instruction
INTEREST PAYMENT: Renew TO PREMIUM AT MATURITY

Renewal Instructions
PRINCIPAL MATURITY: Renew Maturity Amount

Remarks
TRANSACTION REMARKS

ADDITIONAL DETAILS
REMARKS

Quick Links
Transfer Money
Transfer Activity
Account Statements
New Account

To **Break a Fixed Deposit**, select your Deposit account from the drop-down list. Enter the amount you would like to break, and the date. Tell us where to transfer the broken amount by selecting an account from your drop-down list. You must then agree to the Terms and Conditions, then submit your request.

To **Change Maturity** instructions, begin by selecting your deposit account. Then, change the tenor, or length, of you deposit account by entering updated renewal months and days. If you would like to renew additional maturity amount, enter the amount, then select your debit account from the drop-down menu. You can also close your account or renew your withdrawal.

Finally, you may change your product by adjusting the tenor months and days and selecting a new Term Deposit product code including Term Deposit Half Yearly, Monthly, Quarterly,

Yearly, and Premium at Maturity. Be sure to review the Rate Card for applicable fees. Then, submit your request.

Product Change

☒ Change in Product

Tenor

Tenor Months

Tenor Days

Product Code

Select

Select

TD GENERAL HALF YEARLY

TD GENERAL MONTHLY

TD GENERAL QUARTERLY

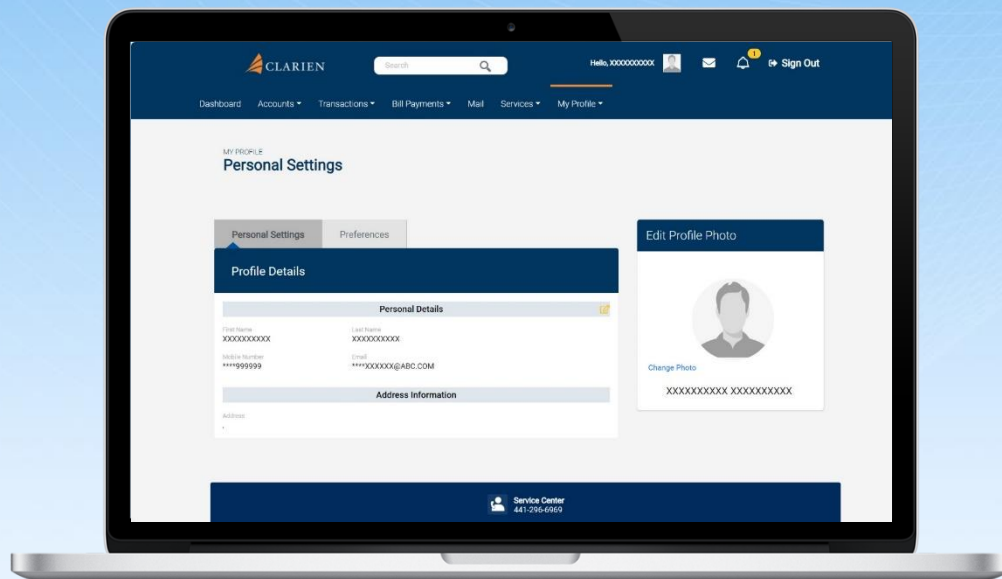
TD GENERAL YEARLY

TD PREMIUM AT MATURITY

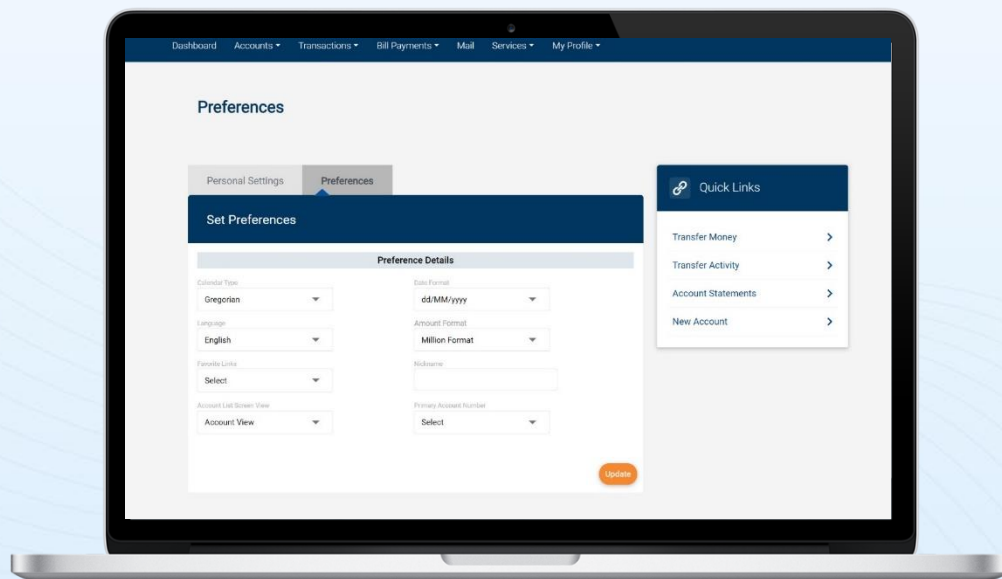
441-296-6969

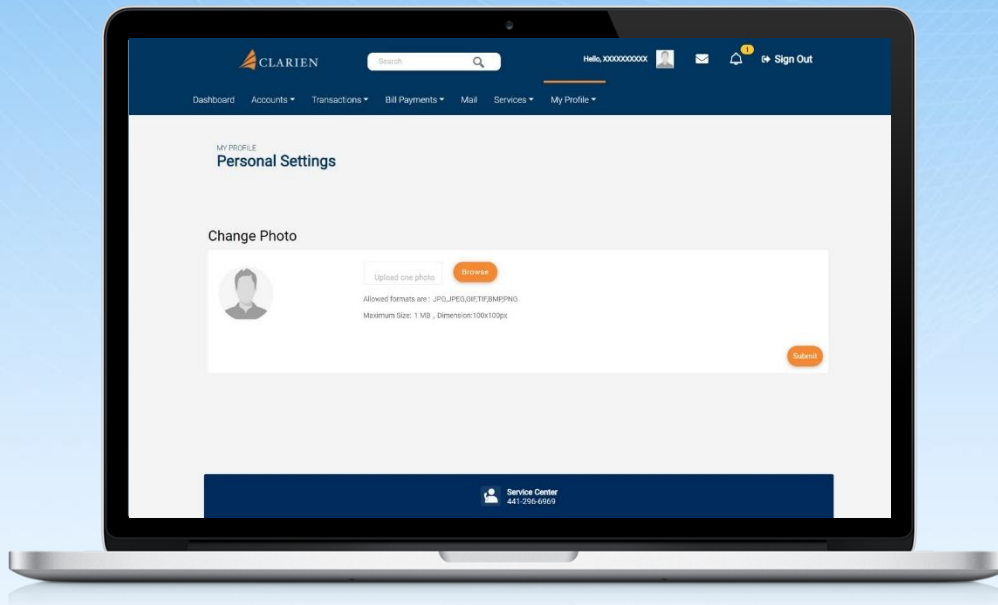
MY PROFILE

Select **My Profile** from your top menu. Here you will see your Personal Settings, which includes your profile details.

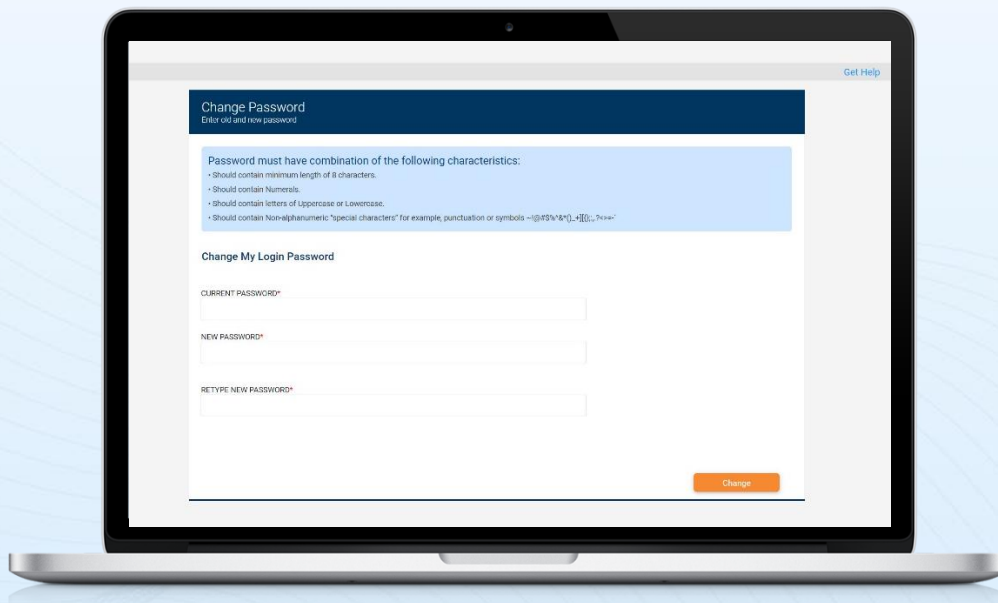


Select the **Preferences** tab to change settings such as your calendar type, account list view, date and amount format or your primary account number.





You can update your profile photo here as well. Simply click on the Change Photo link, located in the Edit Profile Photo section on the right of the page. Then, select Browse to locate your photo on your device. Acceptable file formats are listed, and your photo must exceed 1 megabyte in size. Click submit and your photo will automatically update.



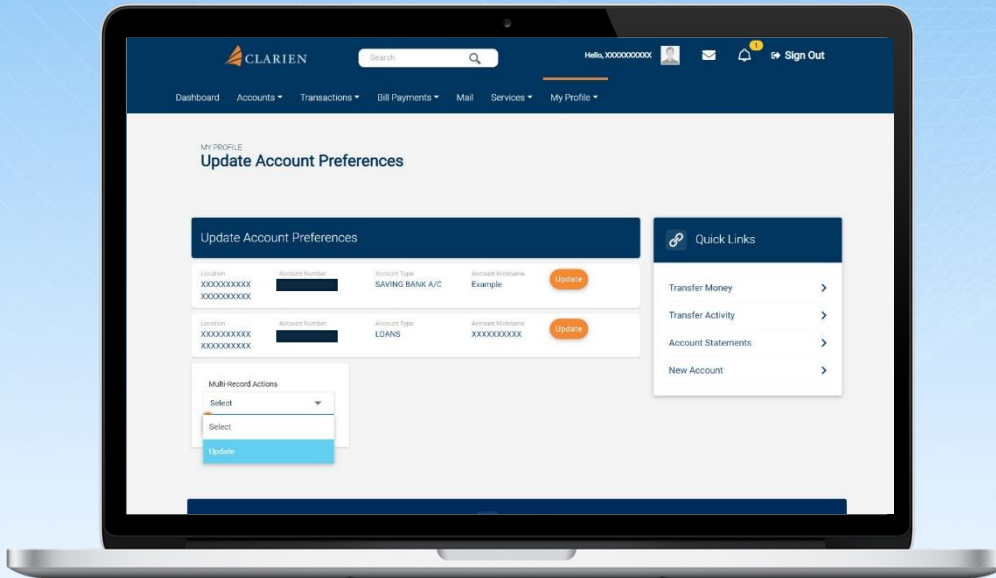
Select **Change Password** in the My Profile menu to make password updates. You will enter your old password first, then your new password. Your password should contain a minimum length of 8 characters, numbers, upper and lowercase letters and non-alphanumeric “special characters”. Re-enter your new password to confirm. Select Change to complete your update.

You may also change your password by selecting Security Settings from the My Profile menu.

ACCOUNT PREFERENCES

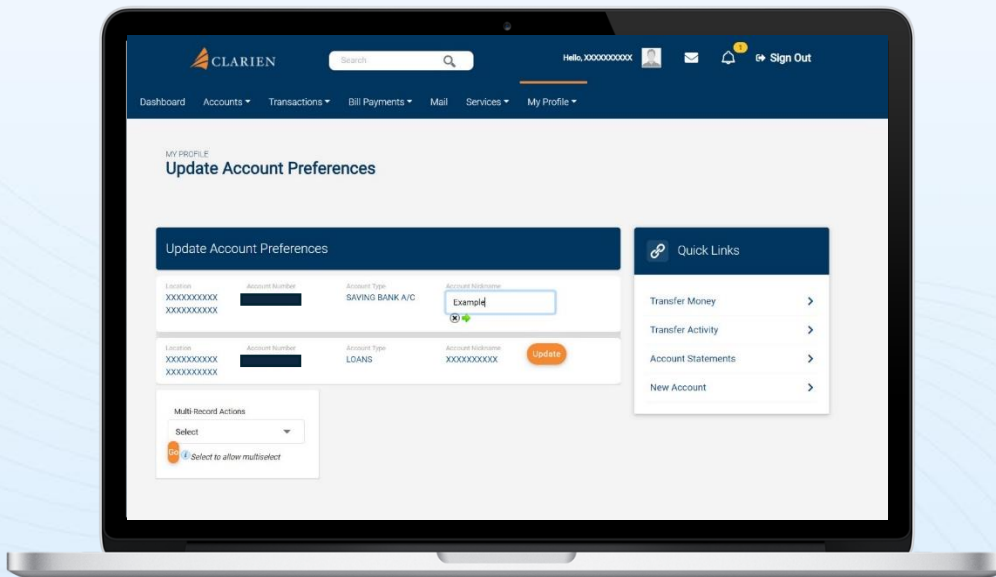
When you wish to update your account preferences, choose the item from the My Profile menu.

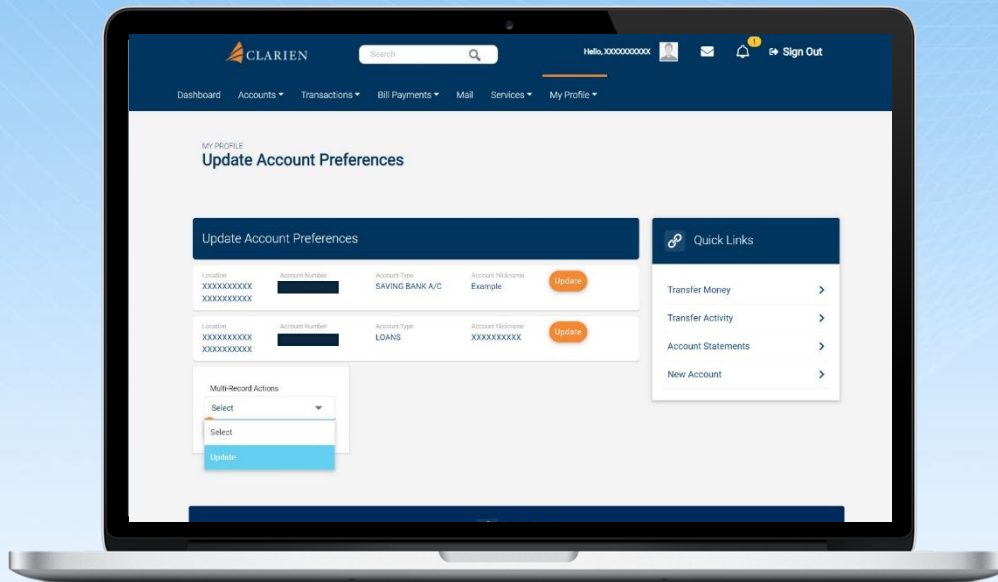
Click on the orange Update button next to the account which you would like to update.



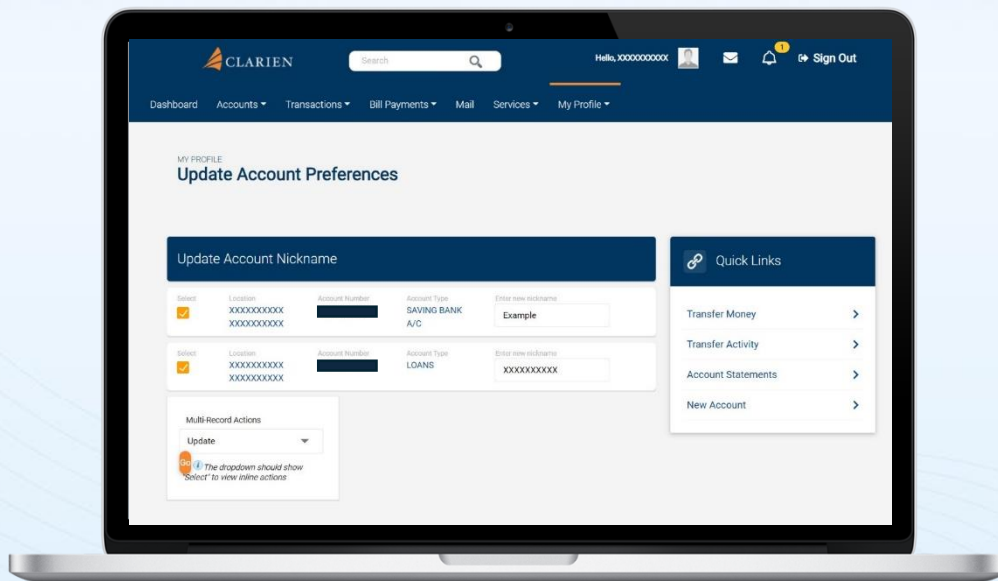
You can then update the **Account Nickname**, then click on the green arrow to continue. The account nickname is now changed and displayed on screen.

Click on the Submit button to confirm your updates.





You can also make multi-record changes by selecting update from the drop-down menu.

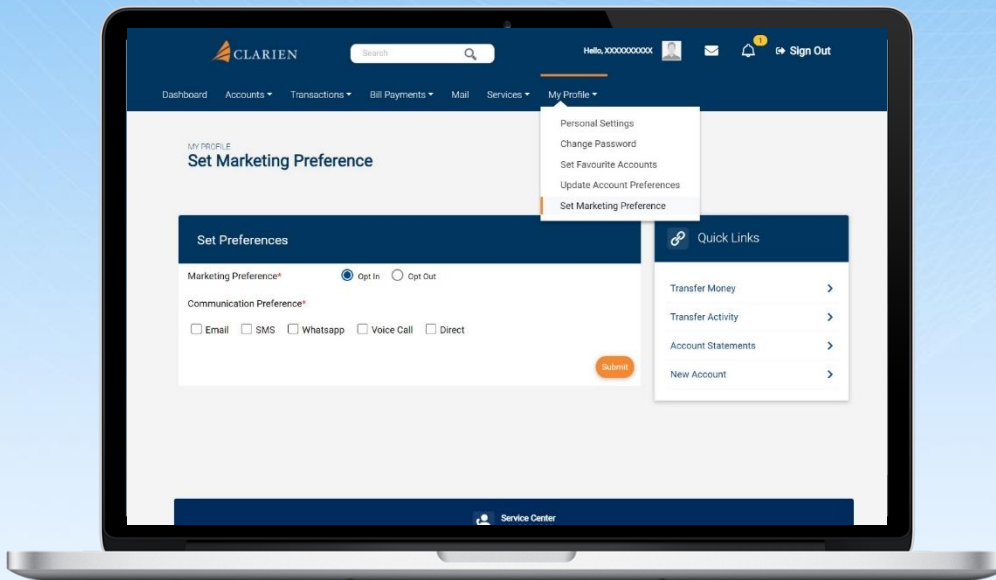


Then, click on the accounts you would like to change by checking the Select box to the left of the account. Make your updates, then select Go. Your updates will now display. Click on the submit button to confirm your updates.

Quick links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.

MARKETING PREFERENCES

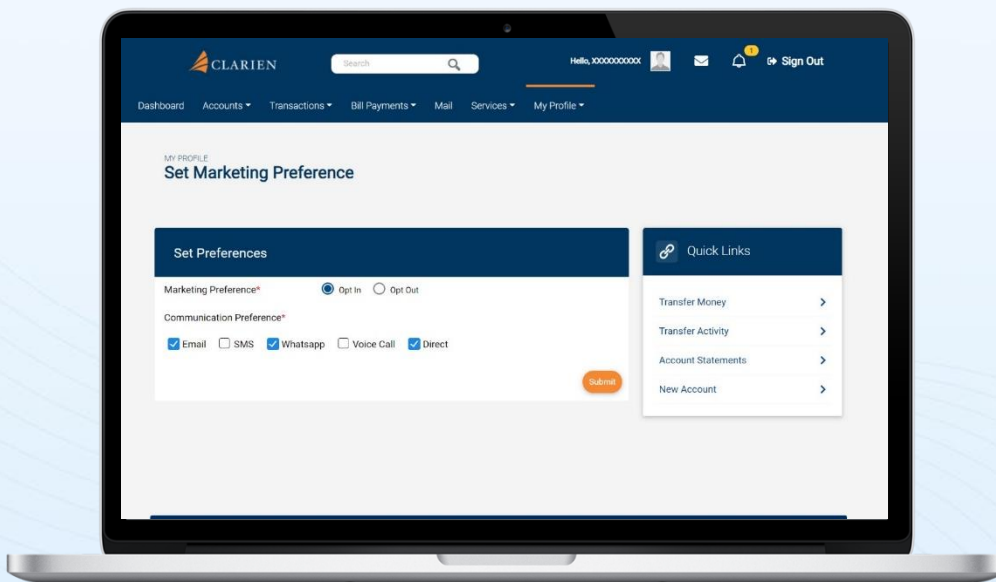
Choose **Set Marketing Preferences** from the My Profile menu to opt in or out of Clarien Marketing communications.



Select your preferred communications channels, which include email, SMS, WhatsApp, Voice Call or Direct mail. You may select multiple channels.

Select Submit to confirm and save your preferences.

Quick links are available in the right menu, allowing you to transfer money, view transfer activity and account statements or open an account.



Thank you for entrusting Clarien with your banking needs.

About Clarien Bank Limited

Clarien Bank Limited (“Clarien Bank”) provides personal & commercial banking, private banking, investments and corporate banking to individuals, families and corporations in Bermuda and worldwide. Clarien Bank is one of the largest independent integrated financial services organisations in Bermuda. Clarien Bank Limited through its subsidiary companies is licensed to conduct banking, investment, corporate services and trust business by the Bermuda Monetary Authority.



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