

FAQ

Why are you making this switch?

For a number of years the digital certificates you have used have proven to be a reliable and easy to use method for you to log into your online banking securely.

However over the last few years the dependency that digital certificates have on Java and its update cycle has become an increasing burden for you, our customer.

As Java gets updated, digital certificates often stop functioning properly, causing you inconvenience and frustration.

Is there a difference in pricing compared to a Digital Certificate?

No, the current monthly fees and fees for additional User IDs stay the same. New is a second Soft Token on an existing User ID, which was not possible before.

For example, the financial manager needs two Soft Tokens, one on his desktop, one on his mobile device he uses when traveling.

For additional or replacement Soft Token, we charge a one-time fee of NAF. 10.

Is there a deadline to switch to Soft Token?

Yes, once we switch to Soft Token login, which is currently planned for the upcoming 3 months, a user cannot login using the Digital Certificate anymore.

I like my digital certificate, can I keep it?

No, after we switch to Soft Token authentication, the Digital Certificate cannot be used anymore to login to Direct Corporate. The old Digital Certificate based website will exist for a while, but logging in to that site is only used to register the user for Soft Token and redirects the customer to the new website which uses Soft Token to log in.

I have more than one Digital Certificate. Do I need to download and install more Soft Token apps?

No, you only need to download and install the Soft Token app once. On the Soft Token app you will need to activate the same number Identities as the number of Digital Certificates you currently have.

I travel often and don't travel with the office PC. What is the best solution for me?

When traveling the best solution is to choose for a mobile Soft Token, which is installed on any mobile Android, iOS, Windows or Blackberry device.

MORE INFORMATION is available via e-mail and online. Please contact us by sending an e-mail to:
mcbdirect-corporate@mcb-bank.com
or via phone number +599 (9) 466-1838.

We will gladly assist you.



SOFT TOKEN INTRODUCTION

ON MCBDIRECT CORPORATE ONLINE BANKING

mcb-bank.com

 **MCB**
MADURO & CURIEL'S BANK N.V.

Dear Customer,

Maduro & Curiel's Bank is constantly searching for ways to improve our service and making banking more efficient and effective for our Customers. We are therefore pleased to announce the introduction of soft tokens for our MCBDirect Corporate Customers.

For a number of years the Digital Certificates you have used have proven to be a reliable and easy to use method for you to log into your online banking securely.

However, over the last few years the dependency that Digital Certificates have on Java and its update cycle has become an increasing burden for you, our Customer. As Java gets updated, Digital Certificates often stop functioning properly, causing you inconvenience.

As a result, we are happy to announce that we are in the process of moving away from Digital Certificates and instead will switch to Soft Tokens in the coming months. Soft tokens are small, secure applications that generate the log in security code you will use to log in to MCBDirect Corporate on your desktop.

We have chosen a world-wide leading provider for our Soft Token solution, which you can choose to install on your PCs, Macs and mobile devices.

Over the coming weeks we will ask you to download, install and activate your personal Soft Token. The first step is migrating your User ID from Digital Certificate to Soft Token.

This will be done automatically when logging in to MCBDirect Corporate.

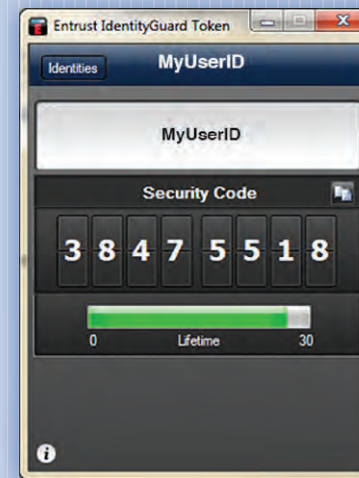
Until we switch MCBDirect Corporate from Digital Certificate to Soft Token log in, you are logging on as usual. However, after the switch, which is planned for upcoming months, you will need an activated Soft Token to be able to log in to MCBDirect Corporate. As this is an important milestone in the migration project, we will announce this important date many times in advance.

Activation of your new Soft Token is done via the Self-Service Portal. This new website enables you to download your PC or Mac Soft Token and activate it. Once activated it is ready for use at a later time.

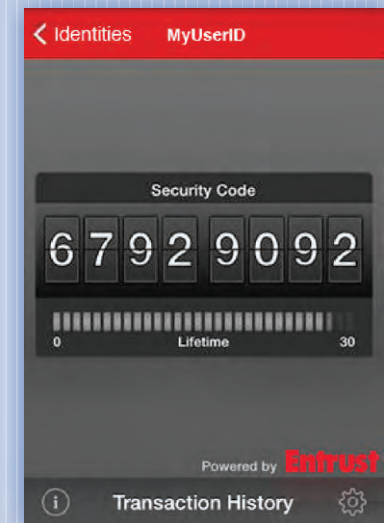
The Self-Service Portal enables you to do Soft Token and Password maintenance yourself, but of course all MCBDirect Corporate staff is ready to help you with the migration. They can support you in downloading, installing and activating the Soft token and are able to answer all important questions you may have.

The contact information as well as some of the most important questions and answers are written on the back of this newsletter.

The Soft Token app



On a PC

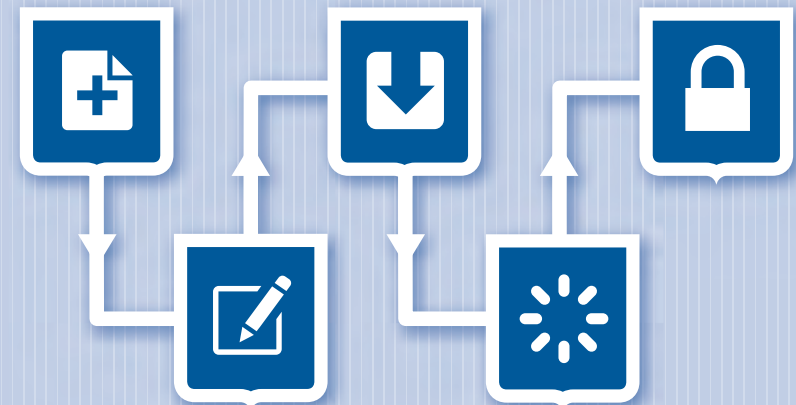


On a mobile device

Automatically registered

Download Soft Token

Log in with Soft Token



Log in to Self-Service Portal

Activate Soft Token