GUIDANCE FOR THE SAFE USE OF THE BALTIC INTERNATIONAL BANK INTERNET BANKING SYSTEM AND THE BIB MOBILE APPLICATION AND GUIDANCE FOR THE PROTECTION OF PERSONAL COMPUTERS, TABLETS AND SMARTPHONES

To ensure safe use of the Internet Banking System and the Mobile Application please read and follow the guidance for the protection of PCs, tablets and smartphones, and the guidance for the safe use of the Baltic International Bank Internet Banking System and the BIB Mobile Application("***B Online***").

Protection of PCs running under Windows, Mac OS or Linux

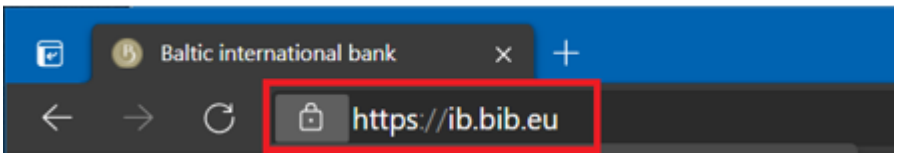
- Install software provided by reliable suppliers only;
- Antivirus and anti-spyware software must be installed on the access device;
- For protection against malware, spyware and unwanted software keep your antivirus software up to date, configure the software for automatic updates and run a complete system scan on a regular basis. Please keep in mind that the use of antivirus software does not guarantee complete protection;
- Install new software updates on a regular basis by using the Automatic Updates feature. Make sure that all software, including the operating system and apps (such as Microsoft Office, Adobe Acrobat, QuickTime, iTunes, Internet browsers Chrome, Edge, Firefox etc.), are updated as well;
- Install a separate or enable a built-in local firewall and configure it to ensure that connecting from the Internet to your computer is impossible;
- In order to connect to the Internet from your computer, you must configure a user account without any privileges (the user name that you use to log in must not have any administrator rights);
- Do not use pirated software;
- Back up important data.

Protection of Tablets and Smartphones

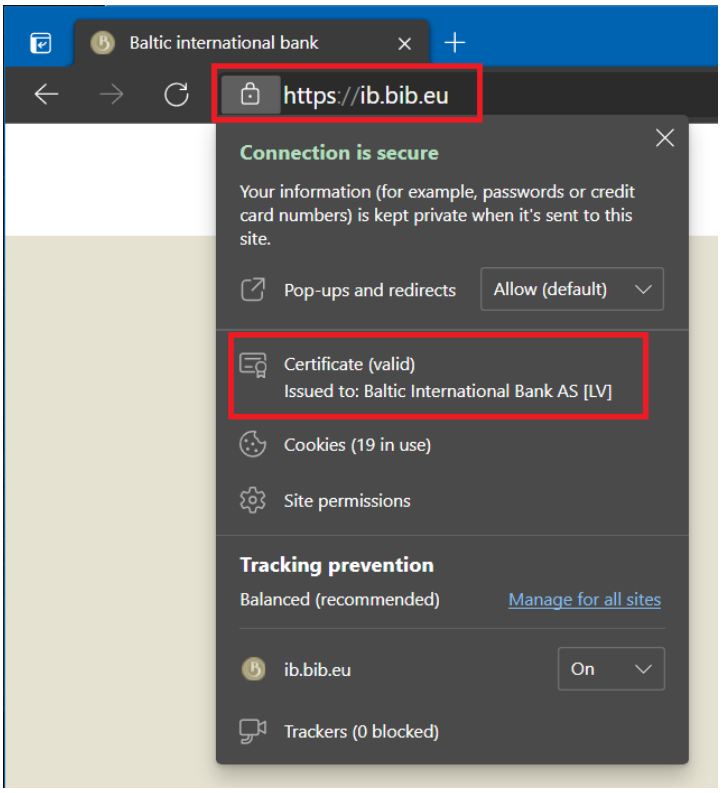
- Use the permitted download sources (Apple App Store for iPad and iPhone, Google Play for Android);
- Turn on automatic updates for software installed on your device, follow and update your device OS to the latest version on a regular basis;
- Do not make any unauthorized changes to your device in order to bypass the restrictions and protection set by the device manufacturer (jailbreake, root access);
- Activate protection for access to your personal device (PIN code, biometrics);
- Back up the data of the entire device.

Guidance for the safe use of the Baltic International Bank Internet Banking System and the BIB Mobile Application ("*B Online*")

- Before entering any access codes please make sure you are visiting the authentic website page of the Baltic International Bank Internet Banking System. The address must start with https://ib.bib.lv/.
- The connection must be encrypted as evidenced by the presence of a lock icon in the browser address bar:



Click on the lock icon to verify the authenticity of the security certificate. Now the certificate is issued by DigiCert:



- Do not use any computers available in public places (e.g. in libraries, Internet cafes, etc.);
- Do not connect your portable devices to any free and unknown Wi-Fi networks;
- Do not click OK where a web browser or any other system offers to save your user name and passwords;
- Make sure you end an Internet Banking session correctly. Merely closing the active window is not enough, use the menu item EXIT instead;
- Do not use the same PC/tablet/smartphone for Internet Banking activities with third's persons (include your relatives and children);

- Never use any links for access to the Internet Banking website, do not trust any links obtained via search engines or received by email;
- Baltic International Bank will **never** ask its customers to provide any access codes, passwords, PIN codes by email, in text messages or MMS, or over the phone and etc.;
- Do not disclose your user name, password, PIN code and any other ID information to any third party;
- Keep your Internet Banking authorisation tools (user name, Digipass, PIN code, activation keys) in a secure way;
- In case of suspicion of an unauthorised use of the Internet Banking System or unauthorised access to your authorisation tools and any other ID information by any third party please notify your personal private banker about it immediately.