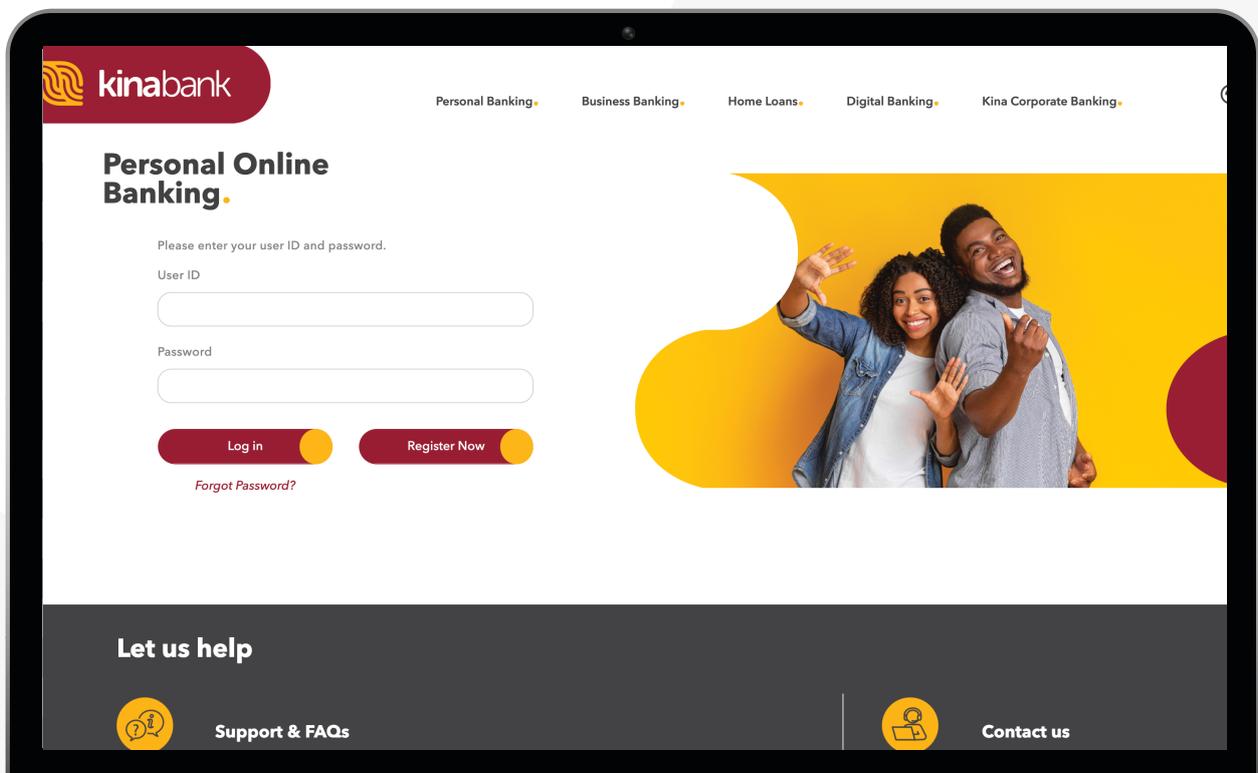


Personal Online Banking.

Online Banking User Guide



1. Visit <https://digital.kinabank.com.pg/retail/> and click on "Register Now".

Kina Bank Internet Banking and Mobile Banking Terms and Conditions

1. Introduction

These Terms and Conditions apply to our Internet Banking and Mobile Banking services. The terms and conditions of this Agreement shall apply to and govern your access and use of all Internet Banking Services and Mobile Banking Services currently offered or that may be offered in the future.

Copies of the Internet and Mobile Banking Terms and Conditions may be obtained from our website www.kinabank.com.pg or from any of our Branches. It is important that you read and understand these terms and conditions before using Internet and Mobile Banking Services.

By using our Internet and Mobile Banking Services, you agree that these terms and conditions apply to you and you will comply with them. If you do not understand any part or if you have any questions, please speak with Kina Bank staff at any branch or call our Contact Centre on +675 308 3888.

All other terms and conditions applicable to your Accounts, including other agreements you have with Kina, now or in the future, remain in effect and are made a part of this Agreement by reference unless specifically modified.

2. Definitions & Interpretation

2.1. Interpretation

The use of headings are inserted for convenience and ease of reference only and are not to be considered in the interpretation or construction of any provision of these Terms and Conditions.

I Decline

I Agree

Kina Bank Internet Banking and Mobile Banking Terms and Conditions

24. Complaint & Dispute Resolution

24.1. If for any reason you register a complaint with us, you can do so at any Branch or by emailing through our website www.kinabank.com.pg.

24.2. We will make every effort to answer your query or resolve your complaint quickly and fairly. If you think your enquiry has not been dealt with properly, please notify us through our Branches or by emailing us through our website www.kinabank.com.pg.

25. Disclaimer of Warranties

25.1. You expressly understand and agree that use of the Electronic Banking Service is at your sole risk subject to these Terms and Conditions. Subject to these Terms and Conditions KINA expressly disclaims all warranties of any kind, whether expressed or implied, including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

By availing of this service, the Accountholder affirms that he/she has read and understood, and agrees to be bound by, the Terms and Conditions of Use stated above.

2

I have read and accept the Terms and Conditions.

I Decline

3

I Agree

2. Read through the Terms and Conditions. You must (1) scroll all the way down and (2) tick the "I have read and accept the Terms and Conditions." box down the bottom left before you can (3) Click "I Agree" and continue.

3. Fill out all the Fields under "Step 1 - Login Information"

Create Username

(Username should be alphanumeric with minimum 6 characters e.g. Abc123)

Password

(Password must contain uppercase, lowercase, number and special characters e.g. Abc@123!)

Confirm Password

(re-type your password)

The screenshot displays the Kinabank registration interface. At the top, the Kinabank logo is on the left, and navigation links for Personal Banking, Business Banking, Home Loans, Digital Banking, and Kina Corporate Banking are on the right. A search icon is also present. Below the navigation, a progress bar shows 'Step 1 Login Information' highlighted in yellow. Under Step 1, there are three input fields: 'Create Username', 'Password', and 'Confirm Password'. Each field has a red asterisk and an information icon. A yellow arrow points to the 'Create Username' field. Below Step 1, 'Step 2 Client Information' is highlighted in yellow. Under Step 2, there are four input fields: 'Mobile No.', 'Email Address', 'Account No.', and 'WhatsApp No.'. 'Mobile No.' and 'WhatsApp No.' have dropdown menus for PIN codes (PNG 675). 'Account No.' has a red asterisk and an information icon. 'Email Address' has a red asterisk and an information icon. 'Account Type' has two radio buttons: 'Main Account' (checked) and 'Joint Account'. A yellow arrow points to the 'Account No.' field.

4. Fill out all Fields under "Step 2 - Client Information"

Mobile Number

(Your mobile number should be registered with Kina Bank)

Account Number

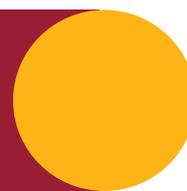
(Your Kina Bank Savings or Current Account 8 digit number)

Email Address

(the email address that is registered with Kina Bank)

Account Type

(Default to M (Main Account)). Select Joint Account only if you are registering using an account where you are not the Primary Holder)



Step 1 Login Information

* Create Username

* Password * Confirm Password

Step 2 Client Information

* Mobile No. PNG 675

* Email Address

* Account No. 12345678

* Account Type Main Account Joint Account

WhatsApp No. PNG 675

Back Confirm

5

5. Click on “**Confirm**” down the bottom right.

Once successfully registered, you will receive your 1st OTP (One Time Password) on your email address.

Use the OTP to confirm registration.

