

Frequently Asked Questions.

General Personal Online Banking

What is Kina Personal Online Banking?

Kina Personal Online Banking is a secure digital platform that allows you to access and manage your Kina Bank accounts from a computer, tablet, or smartphone. You can perform various banking transactions using either a web browser or the Kina Bank Mobile App.

What are the features of the Kina Personal Online Banking?

- View accounts, including balances, account details, transaction history, and download monthly statements.
- Instant opening of new Current Account/Savings Accounts.
- Purchase prepaid top-up from PNG Power Easipay, Digicel, BMobile and Telikom PNG.
- Domestic Transfer funds Including funds transfer to Own Account,
 Other Kina Bank Accounts, and Other Bank Accounts within PNG.
- International Funds Transfer (Telegraphic Transfers).
- Open, view and manage Fixed Deposit Accounts.
- Make payments, view and download transaction history for Loan Accounts.
- View, manage, make payments and download statements for Credit Cards.
- Link Superannuation Accounts.
- Smart Connect Xero Bank Feed Integration.
- Biometric security setup.
- Manage Favourites and Recurring Transactions.
- Manage Card Controls (Visa).
- Manage Alerts.
- Manage Transactional Limits.
- Manage Multi-channel OTP for 2-factor authentication.
- Device Binding.

How do I register for Kina Personal Online Banking?

To sign-up for Personal Online Banking, you will need to have an Individual cheque or savings account with Kina Bank. Then simply go to Kina Personal Online Banking, click on "Register Now" and fill out the online form with your account details, and soon you'll be banking securely and quickly anytime or anywhere you choose!

What do I need to access Kina Personal Online Banking?

You need an internet connection, a device such as a smartphone or computer, and your login credentials (username and password).

If I am an existing Kina Bank customer, am I eligible to use Kina Personal Online Banking?

Yes. You'll just need your account details. Make sure they are up-to-date. Get started here.

Is Kina Personal Online Banking a transactional or savings account?

Neither, actually. It's an online portal where you can login from a computer, tablet or smartphone to manage your existing Kina Bank transactional and savings accounts.

Is there a fee for using Kina Personal Online Banking?

Personal Online Banking is generally free to use, but certain transactions within the platform, such as fund transfers and top-up may incur fees. Please refer to our <u>Fees & Charges</u> document for more details.

Is there a limit to the amount I can transfer via Kina Personal Online Banking?

Yes, there are daily and monthly limits for Domestic Funds Transfers and International Funds Transfer (TT). See our <u>Fees & Charges</u> document for transactional limits on Personal Online Banking.

What should I do if I forget my Password?

If you forget your password, click on the "Forgot Password" link on the login page. Follow the instructions to reset your password via your registered email address.

What should I do if I forget my Username?

If you forget your Username, please visit your nearest Kina Bank branch or contact Kina Bank Contact Centre at the Toll-Free Number 180 1525 or +675 308 3800, or email kina@kinabank.com.pg for assistance.

Is Personal Online Banking secure?

Yes, our Online Banking platform uses advanced security measures such as encryption, multi-factor authentication, and secure login procedures to protect your account.

How do I update my personal information (e.g., mobile number or email address)?

To update your personal information, please visit your nearest Kina Bank branch.

What should I do if I notice unauthorized transactions on my account?

If you notice any unauthorized transactions, please contact Kina Bank Contact Centre immediately, at the Toll-Free Number 180 1525 or +675 308 3800, or email kina@kinabank.com.pg for assistance. We will assist you in investigating and securing your account.

