

**QUESTION: How can I send money using IBAN?**

ANSWER: Open the application and navigate to the Transfers section. Select 'Send Money', enter the recipient's IBAN, choose the account you want to send money from, and confirm the transaction.

**QUESTION: How can I send money using a phone number?**

ANSWER: Go to the Transfers menu in the application. Choose the 'Phone Number' option, enter the recipient's number, select the sending account, and complete the process by confirming the amount.

**QUESTION: How can I send money using an email address?**

ANSWER: In the Transfers section, select the 'Email Address' option. Enter the recipient's email, specify the amount, select your account, and confirm the transaction.

**QUESTION: How can I send money abroad?**

ANSWER: Navigate to the Transfers menu and choose 'International Transfers'. Enter the recipient's SWIFT code and bank details. Specify the amount and confirm the transaction.

**QUESTION: How can I transfer money between my accounts?**

ANSWER: Open the application, go to the Transfers section, and choose 'Transfer Between My

Accounts'. Select the source and target accounts, enter the amount, and confirm.

**QUESTION: How can I set up a scheduled money transfer?**

ANSWER: In the Transfers menu, choose 'Scheduled Transfers'. Set the recipient, frequency, amount, and the account to be debited. Save and confirm the schedule.

**QUESTION: How can I send money using Bluetooth or QR code?**

ANSWER: In the application, go to 'Quick Pay' and choose 'Bluetooth' or 'QR Code'. Select the recipient, confirm the amount, and complete the transfer.

**QUESTION: How can I pay my electricity bill?**

ANSWER: Go to the Payments section, select 'Electricity Bill', choose the provider, enter your customer number, and complete the payment by confirming the amount.

**QUESTION: How can I pay my water bill?**

ANSWER: Navigate to the Payments menu, select 'Water Bill', choose your provider, input your account number, and confirm the payment.

**QUESTION: How can I pay my natural gas bill?**

ANSWER: In the Payments section, select 'Gas Bill', choose your provider, enter your subscription details, and finalize the payment.

**QUESTION: How can I pay my internet bill?**

ANSWER: Go to the Payments section, select 'Internet Bill', choose your service provider, enter your account number, and confirm the payment.

**QUESTION: How can I pay my phone bill?**

ANSWER: Navigate to the Payments menu, select 'Phone Bill', choose your provider, enter your customer number, and complete the payment.

**QUESTION: How can I pay for my TV subscription?**

ANSWER: Go to the Payments section, select 'TV Subscription', choose your service provider, and enter your account details to pay.

**QUESTION: How can I pay parking fees?**

ANSWER: In the application, go to 'Quick Pay' and select 'Parking Fees'. Enter the vehicle details,

choose the amount, and confirm the payment.

**QUESTION: How can I pay municipal taxes?**

ANSWER: Navigate to the Payments section and select 'Municipal Taxes'. Enter the tax type, customer ID, and confirm the amount to pay.

**QUESTION: How can I pay traffic fines?**

ANSWER: In the Payments section, select 'Traffic Fines', enter the fine number or vehicle details, and complete the payment.

**QUESTION: How can I pay my insurance premium?**

ANSWER: Go to the Payments menu, select 'Insurance Premium', choose your insurance provider, enter the policy number, and finalize the payment.

**QUESTION: How can I pay my tax debts?**

ANSWER: Navigate to the Payments section, select 'Tax Payments', enter your tax ID, and confirm the amount to pay.

**QUESTION: How can I pay for memberships or subscriptions?**

ANSWER: Go to the Payments menu, select 'Memberships', choose the service provider, and confirm the payment details.

**QUESTION: How can I withdraw cash using a QR code?**

ANSWER: At the ATM, open the application, go to 'Quick Services', select 'Withdraw with QR Code', scan the ATM QR code, enter the amount, and confirm.

**QUESTION: How can I deposit cash using a QR code?**

ANSWER: At the ATM, open the application, go to 'Quick Services', select 'Deposit with QR Code', scan the ATM QR code, insert cash, and complete the process.

**QUESTION: How can I make store payments using QR code?**

ANSWER: In the application, go to 'Quick Pay', select 'QR Code Payment', scan the store QR code, and confirm the payment.

**QUESTION: How can I pay in restaurants using QR code?**

ANSWER: At the restaurant, open 'Quick Pay', select 'QR Code Payment', scan the QR code

provided by the restaurant, and confirm.

**QUESTION: How can I pay my credit card debt?**

ANSWER: In the application, go to the Credit Card section, select 'Pay Credit Card Debt', choose the account to debit, enter the amount, and confirm.

**QUESTION: How can I view my credit card statement?**

ANSWER: In the Credit Card section, choose 'View Statement'. You'll see details of all transactions and the total amount due.

**QUESTION: How can I increase my credit card limit?**

ANSWER: Navigate to the Credit Card section and select 'Increase Limit'. Enter the desired limit and submit the request.

**QUESTION: How can I withdraw cash using my credit card?**

ANSWER: In the application, go to the Credit Card menu, select 'Cash Advance', enter the amount, and confirm the withdrawal.

**QUESTION: How can I create a virtual credit card?**

ANSWER: In the Credit Card section, select 'Create Virtual Card', specify the limit, and confirm to generate the card.

**QUESTION: How can I check credit card promotions?**

ANSWER: In the application, go to the Credit Card menu and select 'Promotions'. Browse the available offers and activate the ones you want.

**QUESTION: How can I buy foreign currency?**

ANSWER: Go to the Investments section, select 'Currency Exchange', choose the currency pair, enter the amount, and confirm the transaction.

**QUESTION: How can I buy gold?**

ANSWER: In the Investments menu, select 'Buy Gold', specify the weight or amount, and complete the purchase.

**QUESTION: How can I buy stocks?**

ANSWER: Navigate to the Investments section, select 'Stock Trading', search for the stock, enter

the quantity, and place your order.

**QUESTION: How can I buy mutual funds?**

ANSWER: In the Investments section, choose 'Mutual Funds', select the fund type, specify the amount, and confirm the transaction.

**QUESTION: How can I open a deposit account?**

ANSWER: Go to the Accounts menu, select 'Open Deposit Account', choose the account type and term, and confirm to open it.

**QUESTION: How can I track my investments?**

ANSWER: In the Investments section, select 'Investment Portfolio'. You can view your assets and their performance.

**QUESTION: How can I apply for a quick loan?**

ANSWER: Navigate to the Loans section, select 'Quick Loan', enter the amount and term, and submit your application.



**QUESTION: How can I disburse an approved loan?**

ANSWER: In the Loans section, select 'Approved Loans', choose the loan, and transfer the amount to your account.

**QUESTION: How can I pay my loan installments?**

ANSWER: Go to the Loans menu, select 'Pay Installments', choose the loan, and confirm the amount to be paid.

**QUESTION: How can I restructure my loan?**

ANSWER: Navigate to the Loans section, select 'Restructure Loan', choose new terms, and submit the request.