

9th October 2018

Dear Customer,

We would like to inform you that we are underway with our preparations to upgrade the security and functionality of the Bank's Online Banking Platform ("platform") in line with the newest requirements on Strong Customer Authentication stemming from PSD II. Over the coming months, customers will be informed of the improvements aimed at enhancing security upon entry into the platform and upon the authorization of payment instructions.

The authentication solution will change from the physical token solution customers currently hold, to a soft token solution in the form of an Authentication Application ("Application"). With the new solution, Payment Service Users will be authenticating their access into our Online Banking Platform through the use of the Application. The Application will be available as a Desktop solution on certain Windows OS Versions and as a Mobile solution (Android & Apple iOS). Customers will be able to have up to three authentication devices linked to each individual profile on which to run the Application. The new Application is planned to be released towards the turn of the new year. Kindly ensure that you update your operating systems as per the below.

Kindly find below the Operating Systems ("OS") that can run the Application:

- Android 5.0 or later;
- Apple iOS 9.3 or later;
- Windows 7;
- Windows 8;
- Windows 8.1;
- Windows 10;
- Windows Server 2012 with limited support;
- Windows Server 2012 R2 with limited support;
- Windows Server 2016;

We encourage our customers to ensure that at least one of their devices (PC or Mobile Device) has one of the above mentioned OSs installed to ensure that they will be able to access our new Online Banking Platform.

If you have any IT concerns we would suggest that you seek assistance from your IT Administrator. If you would like further clarifications regarding the content of this communication, do not hesitate to contact us via email at: Online@sparkasse-bank-malta.com

Yours sincerely,

Sparkasse Bank Malta p.l.c.