



# e-Crèdit

## Internet Banking

**e-Crèdit**, Crèdit Andorrà's online banking service, which allows customers to check their accounts and conduct transactions online easily and securely, can be accessed almost instantly from our website ([www.creditandorra.ad](http://www.creditandorra.ad)).

It can be used at anytime from anywhere by individuals and companies that wish to check their bank accounts or conduct transactions without the need to go to a branch and with the peace of mind that our sophisticated security systems will prevent any kind of data theft or possible fraud.

This service enables customers to check their accounts easily, quickly and securely, as well as to conduct transactions if they so wish. It is specifically intended to cover the needs of companies and people that conduct regular transactions (payment orders to Andorran and foreign banks, CASS payments, file transfers, purchase and sale of securities, etc.). Moreover, it is available in Catalan, Spanish, English and French in order satisfy all our customers.



In addition, a mobile phone app (**e-Crèdit Mòbil**) is now available. It is intended for customers who already have an **e-Crèdit** account and wish to operate using their iPad, iPhone or Android mobile phone devices.

**e-Crèdit** enables customers to do the following:

- ▼ **Check account statements and movements.**
- ▼ Make **payment orders** between Credit Andorra accounts, and to other Andorran or foreign banks, with the possibility of informing the beneficiaries by SMS or e-mail about the transaction conducted.
- ▼ **Set up standing orders.**
- ▼ **Purchase and sell securities.**
- ▼ Make **CASS payments.**
- ▼ Manage **remittance payments and collections**, payrolls, reverse factoring and file transfers to other companies.
- ▼ Check and find information about:
  - Transactions conducted using credit or debit **cards** and the SMSCrèdit alert service.
  - Correspondence sent from the bank and how to create alerts in order to receive it by e-mail from the bank's website ([www.e-credit.ad](http://www.e-credit.ad)).

- Deposits, loans and credits.
- Securities portfolio statements and pending purchase and sale orders.
- ▼ Sign up to **e-Crédit Mòbil**.
- ▼ Request a **Cybertargeta** (cybercard).
- ▼ **Top up mobile phones**.

### **e-Crédit Mòbil**

This service allows customers to access **e-Crédit** from an iPad, iPhone or Android mobile phone in order to check their accounts or conduct transactions wherever they are.

It is also possible to geolocate Crèdit Andorrà's branches and ATMs, gain access to Crèdit Andorrà's various useful telephone numbers, access the Crèdit Andorrà Group's websites and social networks, and keep up-to-date with the latest news and events in Crèdit Andorrà.

This app can be downloaded from the App Store or the Google Play Store.

### **Other advantages of e-Crédit**

In order to be able to make sound decisions on investments, our customers also have access to information about financial markets. Therefore, they can:

- ▼ Check Crèdit Andorrà's investment funds.
- ▼ Check currency exchange rates.
- ▼ Have direct access to BorsaCrèdit ([www.borsacredit.ad](http://www.borsacredit.ad)), Crèdit Andorrà's markets website.

**e-Crédit** uses the most sophisticated security systems, such as coordinate cards, tokens or the Entrust IdentityGuard Mobile app, so maximum confidentiality is ensured in all operations.

These security systems are personal and non-transferable, and they not only allow our customers to access the **e-Crédit** service but also the **Línia Directa Crèdit** service easily and securely. They ensure that customers' instructions issued in relation to the accounts associated with these services are followed, thanks to the identification of customers at the beginning of a session and at the time they confirm a transaction.