



**BGL
BNP PARIBAS**

| The bank for a changing world

Remote banking








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Remote banking

Track your accounts and take care of everyday business

- Advanced security built in
- From home, from work – wherever you are
- 24/7 availability
- No additional fees¹⁾
- A choice of languages
- Via Internet, Smartphone, mobile or fixed phone

The best of remote banking from BGL BNP Paribas

-  Web Banking for PC or Mac
-  Mobile Banking for Smartphones
-  Phone/Fax Banking from any phone
-  MultiLine on PC for businesses and professionals

¹⁾ Excluding LuxTrust products and transfers in excess of the number allowed free. For more information on LuxTrust security support, see page 10 or visit www.luxtrust.lu

Web Banking for PC or Mac



The Internet solution for optimum banking efficiency

With Web Banking, you can

- Check your account balances, account entries and credit-card totals
- Make transfers, and set up standing orders and debit authorisations
- Place stock-market orders and review your securities portfolio
- Send a secure e-mail to BGL BNP Paribas or contact your adviser directly
- Open a savings or time-deposit account

Web Banking is

- Free¹⁾
- Easy to set up: simply stop in at your branch
- Secure (see page 11 for Security reminders)

¹⁾ Excluding LuxTrust products and transfers in excess of the number allowed free. For more information on LuxTrust security reminders, see page 10 or visit www.luxtrust.lu



Mobile Banking with a Smartphone



All your basic banking services, wherever you are

With Mobile Banking you can

- Check your account balances, account entries and credit-card totals
- Make transfers to previously designated beneficiaries in Luxembourg and neighbouring countries
- Check your securities portfolio
- Have an adviser call you back
- Carry out a loan simulation

Mobile Banking is

- Designed for iPhones, Blackberries and other Smartphones
- Free¹⁾
- Reserved to clients already registered with Web Banking
- Directly accessible from your Smartphone at www.bgl.lu
- Secure and the only service in Luxembourg compatible with LuxTrust security systems (see page 11 for Security reminders)



¹⁾ Excluding connection charges and transfers in excess of the number allowed free.



Phone/Fax Banking from any phone



Quick, easy access to banking basics

With Phone/Fax Banking you can

- Check your account balances and credit-card totals
- Make transfers within Luxembourg and Belgium and to one previously designated account in another country
- Get information on stock prices and interest rates
- Have information sent to you by fax

Phone/Fax Banking is

- Free¹⁾
- Easy to set up: simply stop in at your BGL BNP Paribas branch or by phone on (+352) 42 42-2000
- Secure, with access requiring personal codes
- Available in Luxembourgish, French, German and English

¹⁾ Excluding connection charges.



MultiLine on PC for businesses and professionals



Professional account management online

With MultiLine you can

- Check your account balances and entries
- Make individual and grouped transfers, and set up direct debits
- Download payment lists and statements of account
- Define levels of access for individual users
- Manage payee files
- Add your electronic signature to transactions and files

MultiLine is

- Free¹⁾
- Easy to set up: simply stop in at your branch
- Multi-bank
- Secure, with access requiring implementation of LuxTrust security systems

For more details, visit www.multiline.lu



¹⁾ Excepting LuxTrust products. For more information on LuxTrust security support, see page 10 or visit www.luxtrust.lu

Technical summary

	REQUIREMENTS	SECURITY	FUNCTION
Web Banking	PC under Windows, Mac under MAC OS 10.5 or higher	Card code or LuxTrust (all products)	Optimized online management of your personal accounts
Mobile Banking	iPhone, Blackberry, other Smartphones	Card code or LuxTrust (Token or SMS)	Account access on the move
Phone/Fax Banking	Multi-frequency phone, mobile phone	Code supplied by the bank	Account management by phone
MultiLine	PC under Windows	LuxTrust (smartcard)	Optimized online management of business and professional accounts

LUXTRUST SECURITY

Authentication solutions for secure online transactions

The Internet is an open system and frequently under attack. In response, the government of Luxembourg and most of the country's banks, including BGL BNP Paribas, have opted for a common defence with LuxTrust digital certification technology. This guarantees high-security authentication for payments, tax declarations and other online transactions.

LuxTrust certification allows several options for online authentication of user identity:

- *smartcard*
- *USB signing stick*
- *random single-use access code generated by a token or sent via SMS.*

For more details, visit www.luxtrust.lu

You can order your LuxTrust certificate at www.bgl.lu under Web Banking.



Security reminders

Web Banking security

We do all we can to ensure high levels of security in our remote banking services, but you should remember that the Internet and mobile communications can be vulnerable to unauthorized access and observe some simple rules:

- Never reveal your access codes or passwords to anyone
- Change your password regularly
- Disconnect using the disconnect option after each session
- Check the URL displayed on your screen when you log on (this should be <https://www.webbanking.bgl.lu>)
- Check that your last connection time indicated is consistent
- Install a firewall and antivirus software on your computer and keep them up to date
- Update your operating system and browser regularly

Mobile Banking security

Smartphones and mobile networks are also vulnerable to unauthorized access via the Internet. Be sure to take appropriate precautions when you use your phone to log into our Mobile Banking service.

- A LuxTrust Token is the recommended authentication solution (www.luxtrust.lu) – our Mobile Banking offering is currently the only service in Luxembourg compatible with LuxTrust (and with iPhones)
- Never reveal your access codes or passwords to anyone
- Never store your banking identification, password or code on your Smartphone
- Choose a 3G connection to log onto the Internet where possible
- When you log on via a hotspot, check that the site address starts with “https”
- Check that the address shown on your browser when you log onto Mobile Banking is <https://www.mobilebanking.lu>
- Disconnect using the disconnect option after each session
- Protect your phone with antivirus software just as you do your computer
- Deactivate the Bluetooth option or set your Smartphone to prevent detection by Bluetooth connections

For more security information, go to www.cases.public.lu



Contact Center: (+352) 42 42-2000

For more information,
contact one of our advisers
from Monday to Friday.

Branch offices

in Luxembourg:

Royal-Monterey	Ettelbruck
Bonnevoie	Grevenmacher
Cloche d'Or	Howald
Gare (railway station)	Junglinster
Grand-Rue	Larochette
Kirchberg	Mamer
Limpertsberg	Mersch
Merl-Belair	Mondorf-les-Bains
	Niederanven
Bascharage/Kordall	Redange-sur-Attert
Bereldange	Remich
Bettembourg	Schifflange
Clervaux	Steinfeld
Diekirch	Strassen
Differdange	Tétange/Käldall
Dudelange	Troisvierges
Echternach	Vianden
Esch/Centre	Wasserbillig
Esch/Place Benelux	Wiltz

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