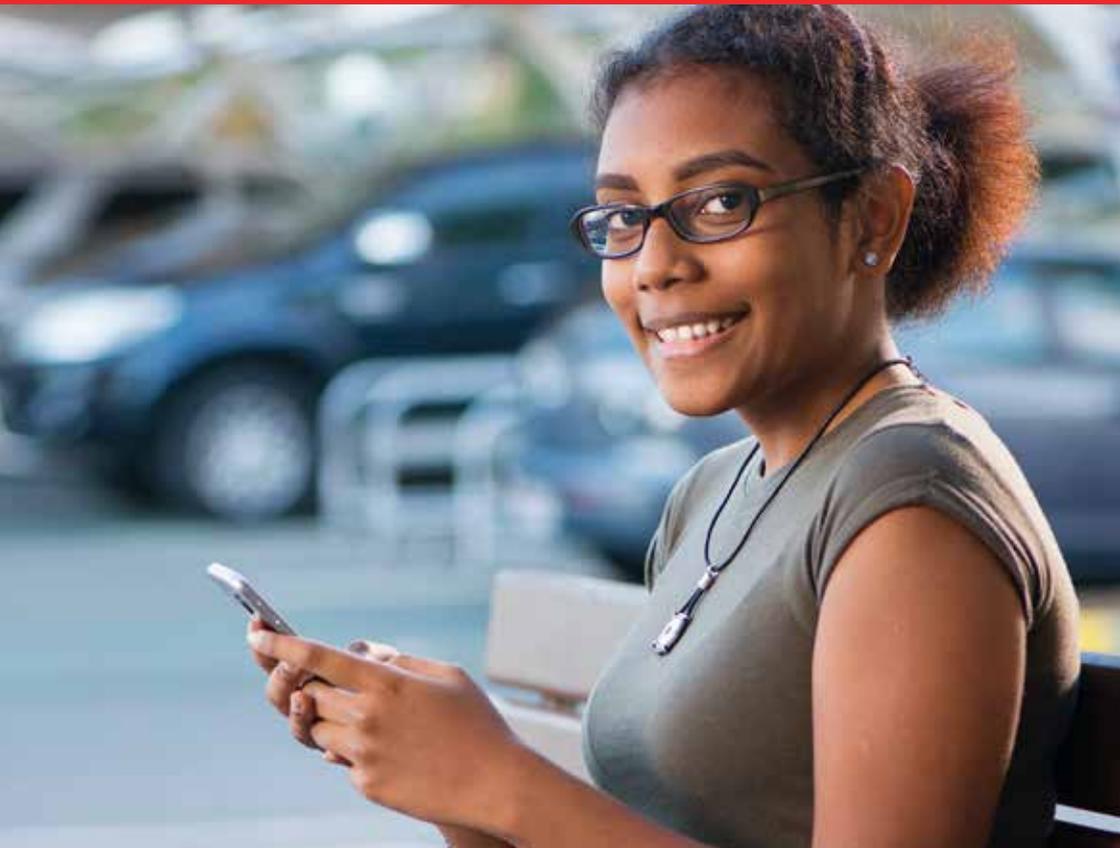


Mobile Banking

Bank wherever the Kina app takes you!



Bank wherever the Kina app takes you!

Use your smartphone or tablet and start managing your money on the go with our simple and secure mobile banking app.

Convenient

Experience simple, secure and convenient banking from the comfort of your home, or on the go. With just a few taps, you'll be able to make payments, view your accounts and much more.

At a glance

- View account balances
- View transaction history
 - Current month
 - Previous month
 - Last quarter

Transactions made easy!

- Transfer funds to:
 - Own accounts
 - Favourites
 - Third-Party account
- Bank cheque request
- Cheque book request
- Deposited cheque enquiry
- Open a fixed deposit account
- Open a savings or current account
- Apply for a loan

Manage your account

- Download eStatements
- Manage alerts
- Manage transaction limits
- Manage recurring transactions
- Change password

Let's get started



Download the App

You'll need some data to download the Kina Bank App for the first time.

How to get it

Go to Google Play or Apple Store, type "Kina Bank" and download the Kina Bank App.

How to register

To use Kina Mobile Banking, you must have an active Internet Banking Username and Password.

If you are an existing Kina Internet Banking user, simply use your existing Username & Password to log onto Kina Mobile Banking.

If you do not have an existing Kina Internet Banking user account, you must perform the 'First Time Login' process on Kina Internet Banking by visiting www.kina.com.pg and following these instructions:

1. Click on **Online Banking**.



2. Click on **First Time Login** and follow the instructions.

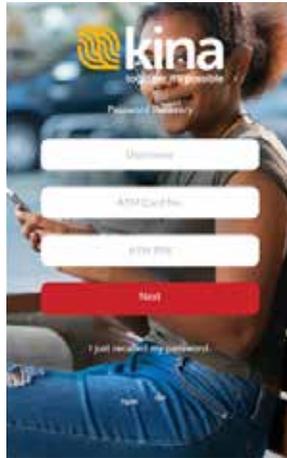


Once you have registered for Internet Banking, you can proceed to download the Kina Bank App on Google Play or Apple Store.

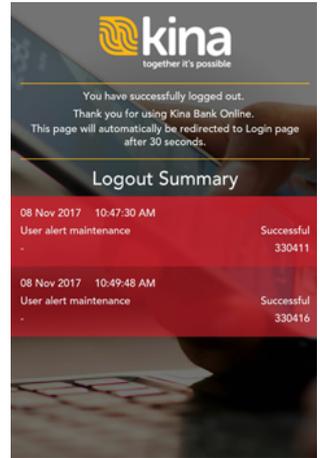
Using the Kina mobile banking app



Login Screen – allows you to login to mobile banking by entering your internet banking username and password.



Forgot username/password
Please click on **Forgot your username/password** and follow the steps.

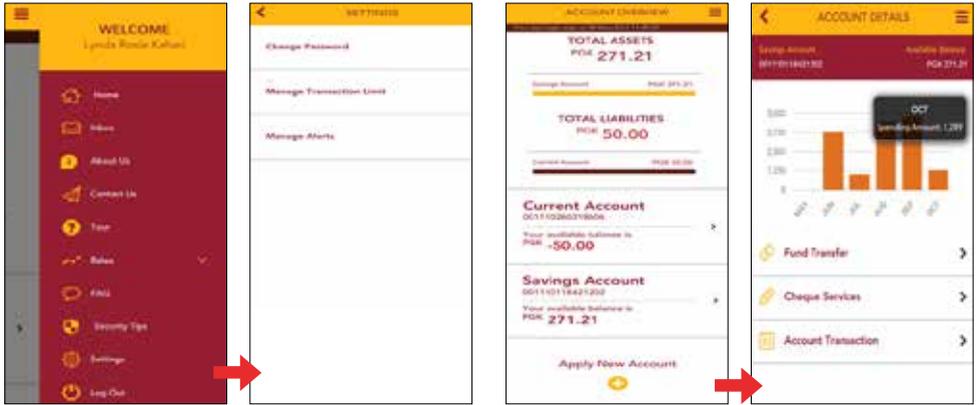


Logout Screen – confirms you have successfully logged out and gives a summary of all transactions you have carried out via mobile banking.

Your banking needs at your fingertips – notes to remember!

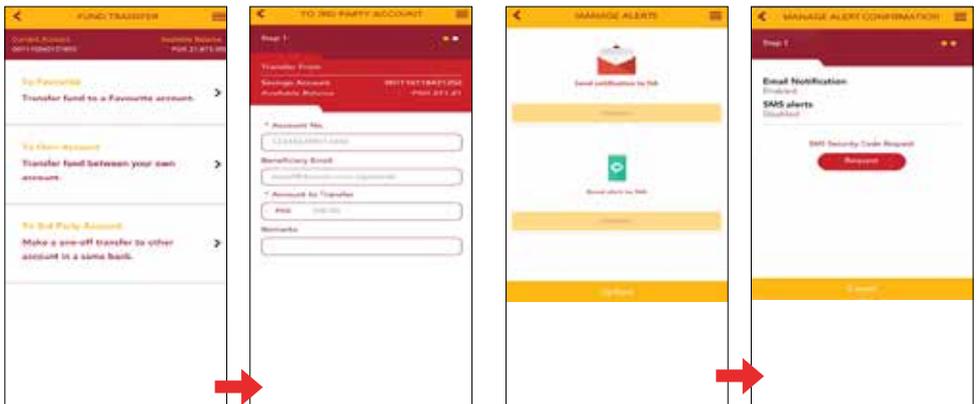
Registration	To experience Kina Mobile Banking, you must register by ticking Internet and Mobile banking on the account opening form. If you are already a Kina Bank customer, you must complete the Internet and Mobile Banking form.
Daily Limit	All transactions carried out via Kina internet and mobile banking are subject to a daily limit of PGK25,000. If you wish to decrease your daily limit from PGK25,000, log into your internet banking and enter the new limit.
Funds Transfer	You can make payments or funds transfers to favourite accounts or to a recurring payment. It is your responsibility to check and confirm the accuracy of the account details.
Service Requests	Bank cheque request – a bank cheque request will take 3 working days from after request Cheque book request – the cheque book can be collected from the home branch within 7 working days after request. eStatements – you can download statements for a period of up to 12 months.
Fees and Charges	Please refer to our Fees and Charges Schedule for all fees and charges.
Username and Password	Always remember to keep your user name and password confidential at all times. If you suspect your password has been compromised, please change it immediately. Please refer to Security Tips uploaded on the internet and mobile banking site.
Terms and Conditions	Please refer to the Terms and Conditions available on internet and mobile banking or to the Terms and conditions provided to you on account opening.

What you get when you log in



Welcome menu – gives you the various options available when you use mobile banking. If you click on Settings, you will have the option to change your password, manage alerts, transaction limit and others.

Account overview – provides you with an overview of your current account balances at a glance.



Make payments – allows you to make payments and transfer money to Own accounts, Other Kina Bank accounts and Third-Party accounts with Other Banks.

Manage alerts – allows to change your email and/or mobile phone notification details. An SMS security code is generated and sent to you to confirm the transaction.



Frequently Asked Questions

What is Mobile Banking and is it safe?

Kina Mobile Banking is internet banking accessed by a mobile phone and allows customers to access account balance information, view transaction history, transfer funds and much more via the web browser on their mobile phone.

Kina Mobile Banking is as safe to use as a personal computer. You should follow the same basic security precautions you do with a personal computer. This would include being careful about what is installed on the phone and applying security patches as they become available.

How will Kina Mobile Banking make my banking convenient?

Kina Mobile Banking allows you to do your banking whenever, wherever by using your mobile phone.

How do I access Mobile Banking?

You can access Mobile Banking via the Kina Mobile App that is available through the Apple Store and Google Play.

Is the banking app safe to use?

Yes, our banking app is on a secure platform and you can bank safely.

How do I download the Kina Bank Mobile App?

If you're an iPhone/iPad user (iOS), visit the Apple Store and type "Kina Bank".

If you're an Android user (ie using a Samsung phone), simply go to Google Play and type "Kina Bank".

For security, only download the Kina Bank App via the official Apple Store and Google Play sites directly via the links on your device.

Does the app cost anything?

No – it's free to download and use. Please refer to your Mobile Network Operator for data and other pricing.

Do I have to be a Kina customer to use the mobile app?

You need to be an existing Kina Bank customer and should be a Kina Internet Banking user. If you are not a registered Kina Internet Banking user, please register first for Internet Banking.

What are eStatements and how do I access them?

An eStatement is an electronic version of a traditional paper statement. eStatements are free of charge, and can be downloaded as a PDF, and printed, or saved.

What is a secure message?

Secure messages enable you to receive messages from the Bank via Kina Internet Banking or Mobile Banking. You must be logged on to Internet or mobile banking to view secure messages. Secure messages are protected by Kina Internet Banking's high security so no one else can read your messages.

What is a Third-Party transfer, and how do I know if it has worked?

A Third-Party transfer is a simple way to transfer money from your Kina Bank account to an account at another financial institution in PNG. A receipt is auto generated once you complete a payment to a Third Party.

Why do I receive a session timeout message when using Mobile Banking?

To protect your personal information, Internet Banking will automatically log you off if there has been no activity for two minutes. If you wish to continue, simply log back on.

What is a payment limit?

Payment limits apply to inter-account transfers and Third-Party payments. These form an important part of your Internet banking security and can potentially stop a phisher from transferring very large amounts of money from your account.

When daily limits are set, you will only be able to transfer money and make payments within these limits. The limit values you set-up are entirely up to you and can be reset at any time under your profile.

A payment limit is set independently from your account balance. You still need to have the money available to make payments.

Daily payment limits can be set up in Internet Banking.

Can I use Mobile Banking when travelling overseas?

Yes, you can use Mobile Banking while abroad, as long as you have internet connection. However, for transactions that might generate SMS alerts, you will need to be roaming with your PNG registered mobile number. Please contact your mobile phone provider for activation of international roaming and for details of any associated fees and charges.

What must I do if I have forgotten my username or Password?

You can click on **Forgot your Username/ Password** on the logon screen of Internet Banking and follow the steps given.

How secure is my financial information in the event that I have lost my mobile phone?

Financial information which is accessed using your mobile phone is not stored on your mobile phone at any time. If however, you lose your phone and would like to deactivate Mobile Banking, please call our Contact Centre at 308 3888.

What are the fees and charges applicable to Mobile Banking?

There are no fees for accessing Mobile Banking. However, web access rates may be charged depending on the mobile phone provider. It is advised that customers check with their mobile phone service provider for details on specific fees and charges. Kina Bank Fees and Charges Schedule still applies.

What if I lose my mobile phone – how do I protect my information?

Financial information which is accessed using your mobile phone is not stored on your mobile phone at any time. If you lose your phone, call us on 308 8888 and we can deactivate Internet and Mobile banking for you.

Can I block my access to Mobile Banking if I lose my mobile phone?

Yes, you can block your Mobile Banking access by calling our Contact Centre on 308 3888 or visiting your nearest branch.

Need Help?

For any queries on mobile banking,
please visit your nearest Kina Branch.

Contact us on:

Telephone +675 308 3888

Email kina@kina.com.pg

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