



**KOMERCIJALNA BANKA**

AD Beograd

# INSTRUCTION

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## Using Interactive Voice Response (IVR)

## Instruction for using IVR

The Interactive Voice Response (IVR) of Komercijalna Banka AD Beograd allows the customers to find, very easily, the most important information about the services which they use in the Bank, by dialing the telephone number **+381 11 20 18 600** or **0700 800 900**. IVR works 24 hours a day, 7 days a week and can be used by calling from Serbia and from abroad (number 0700 800 900 can be dialed only from the fixed phones in Serbia and the conversation will be charged at the local call cost).

All the Bank's customers, provided they use touch-tone phone, by following a simple safety procedure can obtain the following information:

- Total debt with the Bank,
- Balance on current account,
- Amount of approved overdraft,
- Date by which the overdraft applies,
- Number of unrealized cheques,
- Balance on RSD a vista sub-accounts,
- Balance on FX a vista sub-accounts,
- Balance on RSD fixed-term sub-accounts,
- Balance on FX fixed-term sub-accounts,
- Available limit on all charge, credit and pre-paid payment cards,
- Amounts of due liabilities against all loans,
- Amounts of monthly annuities against all loans,
- Dates of next and last annuities against all loans.

All mentioned data are confidential and are safely kept and made available to customers 24 hours a day, 7 days a week. Only you can hear it, since for that information, after establishing a connection and choosing the appropriate menu, you need to enter the first seven digits of your date of birth in the following order: day, month, year (for example 0102955 for February 01<sup>st</sup>, 1955), and then your CC PIN (Customer Care Personal Identification Number), the four-digit password that you will take on any of the ATMs of our Bank or via SMS which you yourself will initiate.

## Instruction for using IVR

By proper navigation through the menus of the IVR, the Bank's clients and other citizens can get other relevant information, such as general information about the Bank, our services, current campaigns and the exchange rate, with the possibility of establishing a direct contact with the operators of the Contact Centre. You can reach the operator by selecting the key 0 on the main menu, or by selecting the same key on other submenus of the interactive voice response.

The IVR can be used in Serbian and in English language.

### Checking Account Balance by Phone

In order to check by phone your account balance(s), once you access the IVR by dialing one of the above telephone numbers, you must do the following:

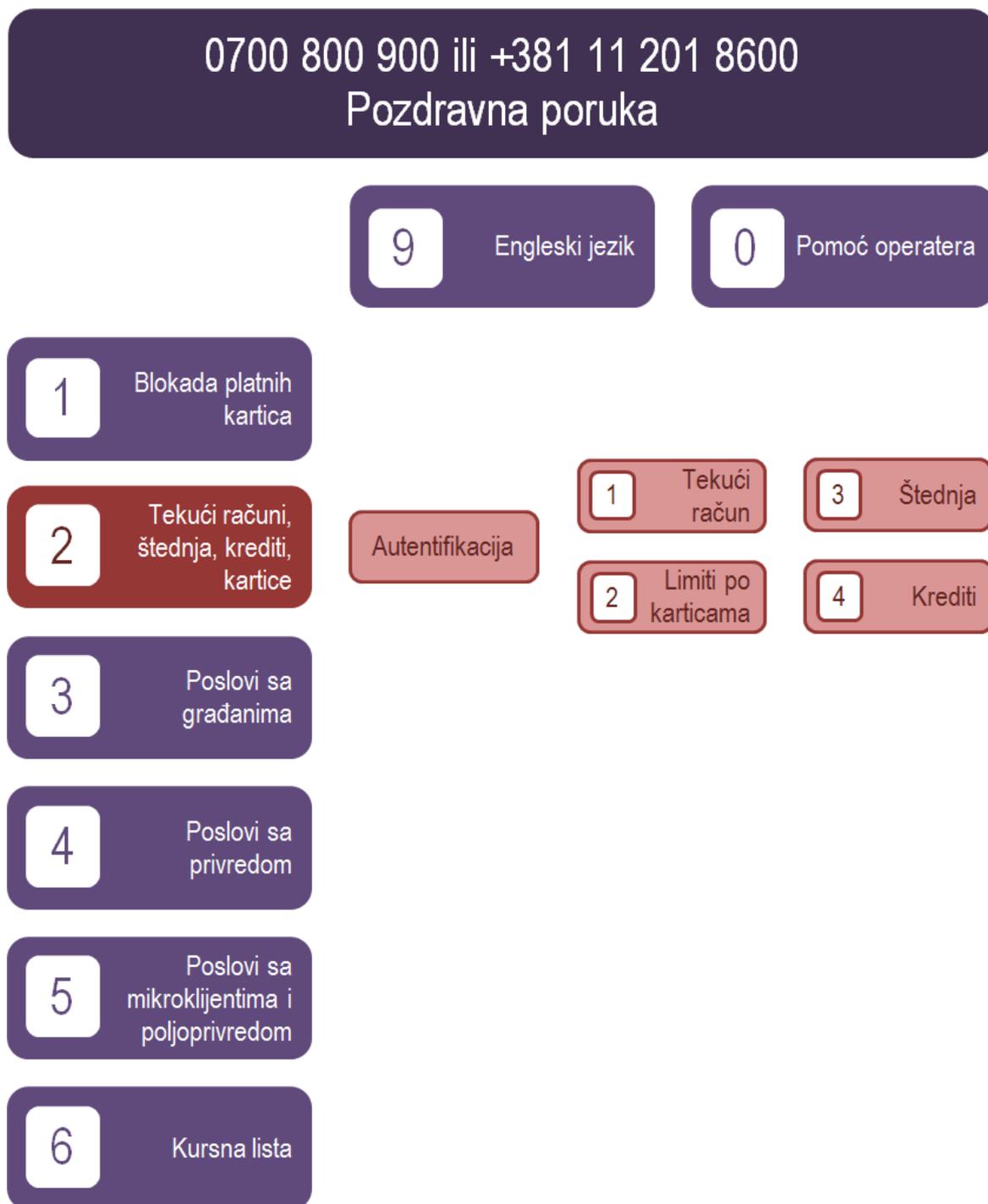
1. After the greeting message, you will first choose the language in which you wish to listen to the message (**key 9** for English)
2. By pressing **key 2** on your phone you will access the submenu where you can check the balances on accounts and limits on payment cards and where you need to perform the **authentication** (when the IVR prompts you to do so, you will enter the first 7 digits of your JMBG/UPIN and CC PIN).
3. To check the **current account balance** you need to press the key 1. Immediately after that you will hear the current balance, as well as all other information about your current account or current accounts in case you hold more than one account with the Bank.
4. To check the balance on your **foreign exchange (FX) account, loan sub-account or unused limit on the payment card**, after authentication and after you select the **key 2**, you need to enter the following:
  - **Number 2** for checking the available limit on payment card / cards.
  - **Number 3** for checking the balance on FX account / accounts.
  - **Number 4** for checking the balance on loan sub-account / sub-accounts

You can listen again by selecting the key „hash“(#), and you can return to the previous menu by selecting the key „asterisk“(\*)

At any time by pressing the **key 0** you can get in touch with the operator of the Contact Centre who will provide you with all the detailed information about your accounts and sub-accounts.

## Instruction for using IVR

Navigation through the menus can be facilitated by using the visual scheme of the IVR (on the following page).



For any further information you can contact us on the phone number of the Contact Centre, by e-mail, or through social networks Twitter and Facebook.

Contact phone numbers: 0700 800 900 (for calls from fixed phones in Serbia) and +381 11 201 8600 (for calls from mobile phones and/or from abroad).

## Instruction for using IVR

E-mail: [kontakt.centar@kombank.com](mailto:kontakt.centar@kombank.com)

Web site: [www.kombank.com](http://www.kombank.com)