

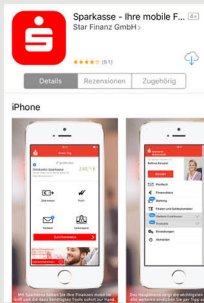
Sparkasse app: Initial setup and options

www.spk-ri.de/app



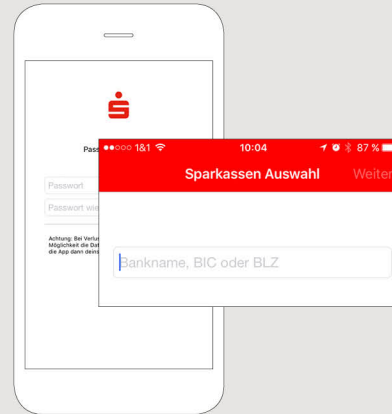
Please have your online banking login details ready. The Sparkasse app and the S-pushTAN app for TAN generation are ideally matched so we recommend using them together. The following instructions apply to the iOS operating system. The procedure may vary slightly for other mobile phone operating systems.

1 Download the **Sparkasse app** from the App Store onto your smartphone.

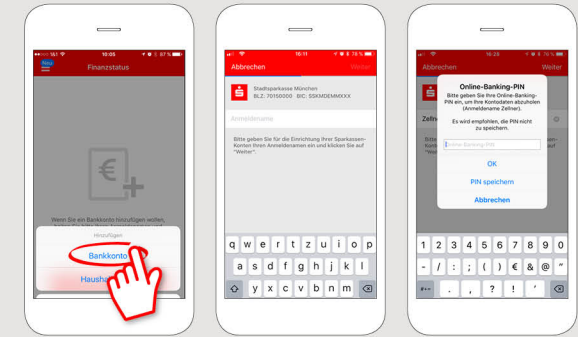


Note: To receive messages directly in the app, enable push notifications.

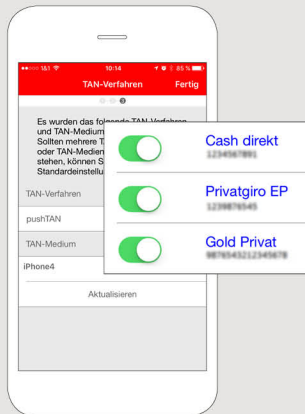
2 To set up the app, you must first enter a personal password and enter your bank's BIC/sorting code.



3 Enter your account number. This completes the app's initial setup.



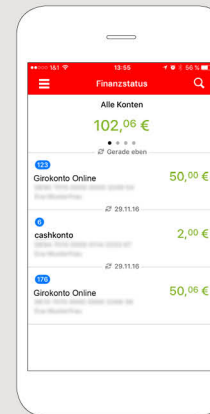
4 All accounts belonging to this online banking agreement are now accessible using the app. Security procedures are automatically applied.



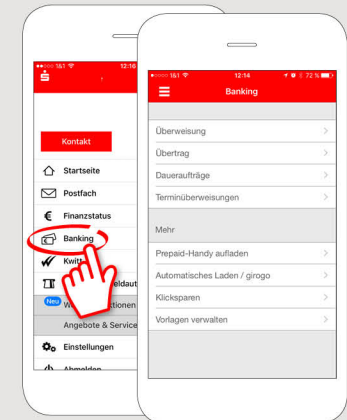
5 We recommend that you enable the receipt of push notifications.



In the next step you get a **financial overview** of your accounts.



6 In the menu under "Banking", you will find options for payment transactions, prepaid mobile phone refills (Prepaid-Handy aufladen), automatic draft for girogo (automatisches Laden für girogo) and Klicksparen.



DO YOU HAVE ANY QUESTIONS?

Central service call number: You can contact us under **08721/1200-0 Mon – Fri from 8 am – 7 pm**. Further information about online banking can be found at: www.spk-ri.de/banking

YOU CAN ALSO CONTACT US AT:

Direct consulting
Text chat: www.spk-ri.de/chat
Service hours: **Mon – Fri from 8:30 am – 4:30 pm**

Online banking support for private customers
Telephone: **08721/1200-7455**
Available: **Mon – Fri 8 am – 4.30 pm**

OUR DEPARTMENTS:

www.spk-ri.de/filialsuche
Our consultation times by appointment:
Mon – Fri 8 am – 8 pm

Sparkasse app: Initial setup and options

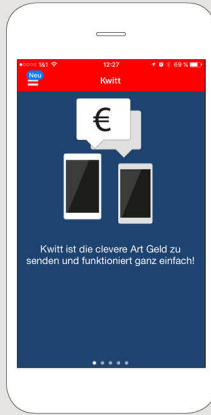
www.spk-ri.de/app



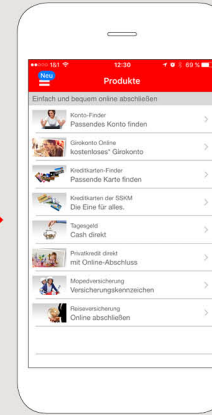
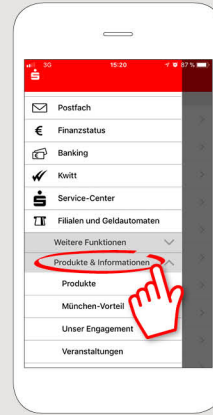
Please have your online banking login details ready. The Sparkasse app and the S-pushTAN app for TAN generation are ideally matched so we recommend using them together. The following instructions apply to the iOS operating system. The procedure may vary slightly for other mobile phone operating systems.

7 Kwitt enables you to easily and securely send and request money. All you need is the recipient's mobile phone number.

How it works: Tap "Kwitt" in the menu. Select the required person from your contact list. Enter the amount you wish to send or request. Up to €30 can be sent without requiring a TAN.

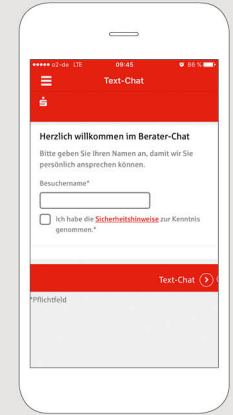


8 Under Products & Information ("Produkte & Informationen") you will find products available from the Sparkasse Rottal-Inn as well as current offers and promotions.



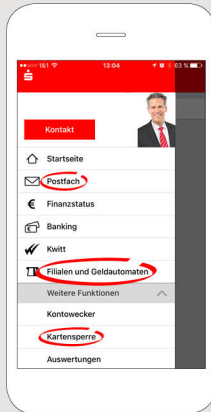
9 Under Contact ("Kontakt") → "Chat" you can communicate with service personnel during opening times to quickly clarify any queries.

Just enter your name and start the chat.

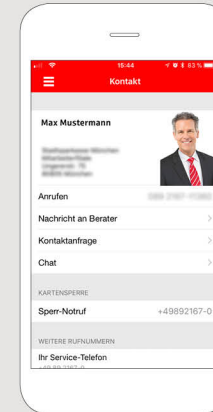


10 The menu also has options for branch and ATM searches (Filial- und Geldautomaten-Suche) and accessing your inbox (Postfach).

If you need to urgently block a card (Kartensperre), you will find the telephone number under additional features ("Weitere Funktionen").



11 The app's menu displays an image of your personal service contact. Tap the image to display contact details. You can then contact the person quickly and easily whenever required.



DO YOU HAVE ANY QUESTIONS?

Central service call number: You can contact us under 08721/1200-0 Mon – Fri from 8 am – 7 pm. Further information about online banking can be found at: www.spk-ri.de/banking

YOU CAN ALSO CONTACT US AT:

Direct consulting
Text chat: www.spk-ri.de/chat
Service hours: Mon – Fri from 8:30 am – 4:30 pm

Online banking support for private customers
Telephone: 08721/1200-7455
Available: Mon – Fri 8 am – 4.30 pm

OUR DEPARTMENTS:

www.spk-ri.de/filialsuche
Our consultation times by appointment:
Mon – Fri 8 am – 8 pm