

## BZWBK24 sms

The BZWBK sms service offers access to bank accounts via the mobile phone, however, without a possibility of making money transfers. The only exception is topping up of a prepaid mobile phone. Other functionalities of this service are related to requests for information about an account which are sent to the customer in the form of short text messages (SMS). The messages include:

- balances of own accounts (maximum nine accounts)
- history of operations on the accounts (last five operations)
- current exchange rates for USD, EUR, CHF and GBP
- detailed information about own accounts (maximum nine accounts)
- information about the status of ARKA Fund registers (value, history)
- information about the current valuation of the investment funds.

In BZWBK24 sms you can also change your PIN password and top-up your prepaid mobile phone.

To use the service, you need to make the appropriate settings in the message centre of your phone. The numbers of the message centres are different depending on the GSM operator you use.

### How to access the Bank?

In order to get the information, you have to send the appropriate text message to number 2424. After a short while, you will receive a text message with the response. Your message should always contain the following elements:

- NIK number
- PIN password
- code of the selected service.

**Note: NIK and PIN numbers and the service code have to be separated by spaces.**

Example:

In order to obtain information about the account balance, you have to send a following SMS message to the number 2424:

12345678 0000 S

where:

S – is the 'account balance' service code

0000 – stands for a PIN password

12345678 – stands for a NIK number

After a short while, you will receive an SMS message with information about the account balance, e.g.

ACCOUNT BALANCE 27 April, 2009

- R 1 PLN 125.55

- R 2 USD 565.50

where R1 and R2 stand for different accounts.

A charge in accordance with the Schedule of Fees and Charges is paid in consideration of the service.

### How to access your account?

Depending on the kind of information you want to obtain, after NIK and PIN numbers type in one of the following service codes:

S – account balance (1-5)

S2 – account balance (6-9)

H1 – history of transactions on account 1 (for other accounts type H2, H3 .... H9, respectively).

I1 – details of account 1 (for other accounts type I2, I3 .... I9, respectively).

### How to obtain information about investments?

The BZWBK24 sms service also gives access to information about the status of the ARKA investment fund registers.

Depending on the type of requested information, after PIN and NIK numbers you should enter one of the following codes:

A S 1 or A S – value of the first five registers

A S 2 – value of the next five registers

A H {register number} – history of transactions for the register number specified in the response to the register value enquiry

### How to check the value of investment fund participation units?

To obtain information about the current valuation of the investment registers send a text message with the word ARKA.

### How to check the exchange rates?

To obtain information about the current exchange rates, after NIK and PIN numbers type in one of the following service codes:

KN – average NBP rates

KG – exchange rates: money

KB – exchange rates: f/x currencies

#### Help

To obtain information about the available service codes, send a short text message with 'HELP' or '?' to the number 2424 (without giving your NIK or PIN numbers)

## How to top up your prepaid mobile phone number?

The service enables topping up your prepaid mobile phone account by sending a text message to a toll-free number 8024. When you send an SMS message, the specified amount of money from your account will be transferred to the mobile phone operator. The service is free of charge.

Before starting to use this service, you need to register the telephone number from which you want to top up your phone.

You can do it:

- at the Bank branch
- by contacting the BZWBK24 Electronic Advisors Team at 61 856 52 42 – provided you are a user of the BZWBK24 Telephone service.  
Before talking to the operator who may register a telephone number you have to log in by entering the NIK and PIN numbers to the BZWBK24 Telephone service
- via the BZWBK Internet service – authorisation by smsCode or a token is required.

From the registered phone number, you will be able to top up any prepaid mobile phone numbers, both the registered number and any other numbers specified in the text message.

The text message must have the following format <elements in the parentheses are not always required>:

<NIK> PIN <account> D amount <mobile telephone number>

### NIK

In the majority of cases you don't need to type in your NIK number. When the text message without a NIK number is sent, the mobile phone number from which the top-up order is sent will be automatically associated with the NIK number.

### PIN

The PIN password to the BZWBK24 sms service.

### account

Account Code e.g. R1, R2 etc. If you have only one account which can be debited via electronic banking services, you don't need to specify that number.

### D

Top-up symbol.

### amount

Amount (Polish zlotys without decimals) which will be transferred to top up the mobile phone account. The top-up amounts match the standard nominal top-up values set by the operators.

Detailed information about the acceptable amounts can be found on the operator websites or at [www.bzwbk.pl](http://www.bzwbk.pl).

### mobile telephone number

The mobile telephone number that will be topped up. If you are topping up the mobile telephone which you are using to send the text message, you don't need to specify the number.

Examples of text message instructions (sent to the number 8024):

1111 D 50 – topping up one's own mobile telephone account with an amount of PLN 50

1111 D 100 303123654 – topping up the mobile telephone account number 303123654 with an amount of PLN 100

Top-ups of prepaid mobile phones via BZWBK sms service have to fall within the monthly value limit amounting to PLN 150 per one calendar month. In the future, the limit may be changed. The limit does not apply to top-ups effected via BZWBK24 Internet or ATMs.

You can also top up a prepaid mobile phone using BZWBK24 Internet service or BZ WBK ATMs.

## How to change your PIN password?

If you want to change the PIN password to the service, after entering the NIK number and your current PIN password, type in P nnnn, where P is a symbol of the PIN change and nnnn is a new PIN number (only digits are allowed):

Example:

12345678 0000 P nnnn