

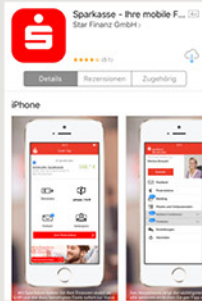
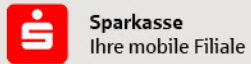
Sparkasse app: Initial setup and options

www.kskd.de/sparkassen-app



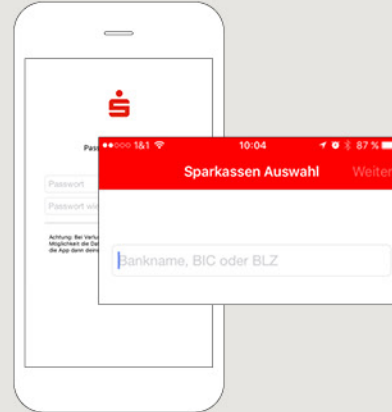
Please have your online banking login details ready. The Sparkasse app and the S-pushTAN app for TAN generation are ideally matched so we recommend using them together. The following instructions apply to the iOS operating system. The procedure may vary slightly for other mobile phone operating systems.

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

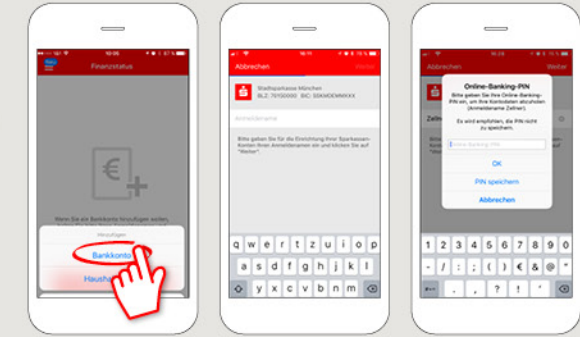


Note: To receive messages directly in the app, enable push notifications.

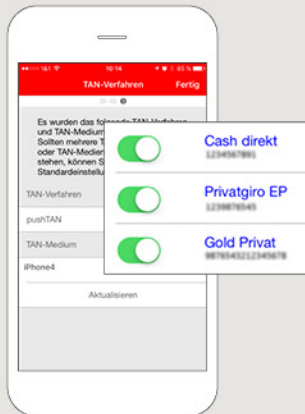
2 To set up the app, you must first enter a personal password and enter your bank's BIC/sorting code.



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



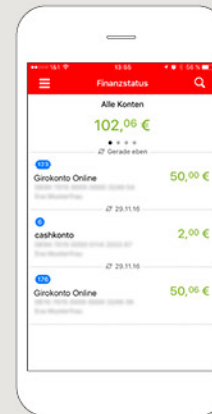
4 All accounts belonging to this online banking agreement are now accessible using the app. Security procedures are automatically applied.



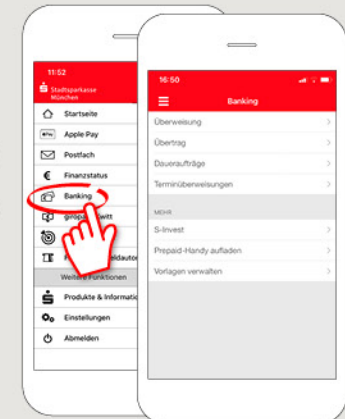
5 We recommend that you enable the receipt of push notifications.



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



6 In the menu under „Banking“ you will find the functions for transfers, standing orders and transfers (carry forward).



DO YOU HAVE ANY QUESTIONS? WE WILL BE HAPPY TO HELP YOU.

Central service number: We are available Mon-Fri from 8 am to 7 pm at 0211 873-0.

For further information on the pushTAN procedure, please visit: www.kskd.de/sparkassen-app

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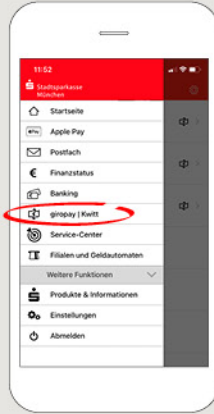
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7 Kwitt enables you to easily and securely send and request money. All you need is the recipient's mobile phone number.

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.

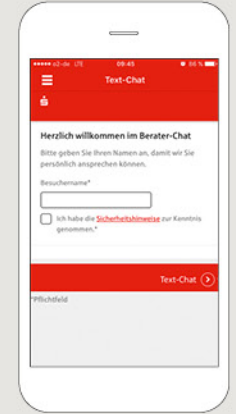


8 Under Products & Information ("Produkte & Informationen") you will find products available from the Kreissparkasse Düsseldorf as well as current offers and promotions.



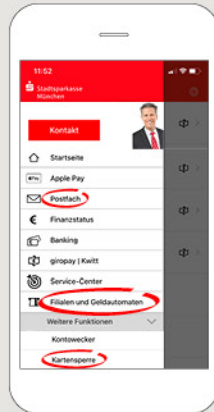
9 Under Contact ("Kontakt") → "Chat" you can communicate with service personnel during opening times to quickly clarify any queries.

Just enter your name and start the chat.

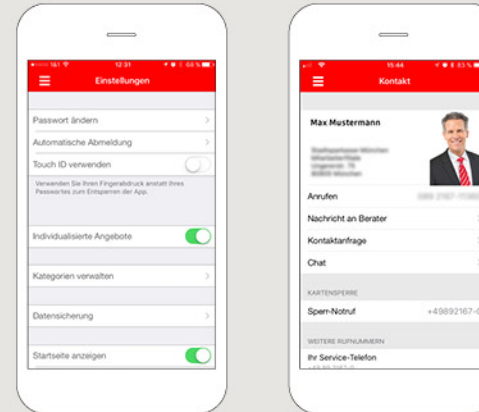


10 The menu also has options for branch and ATM searches (Filial- und Geldautomaten-Suche) and accessing your inbox (Postfach).

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.



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