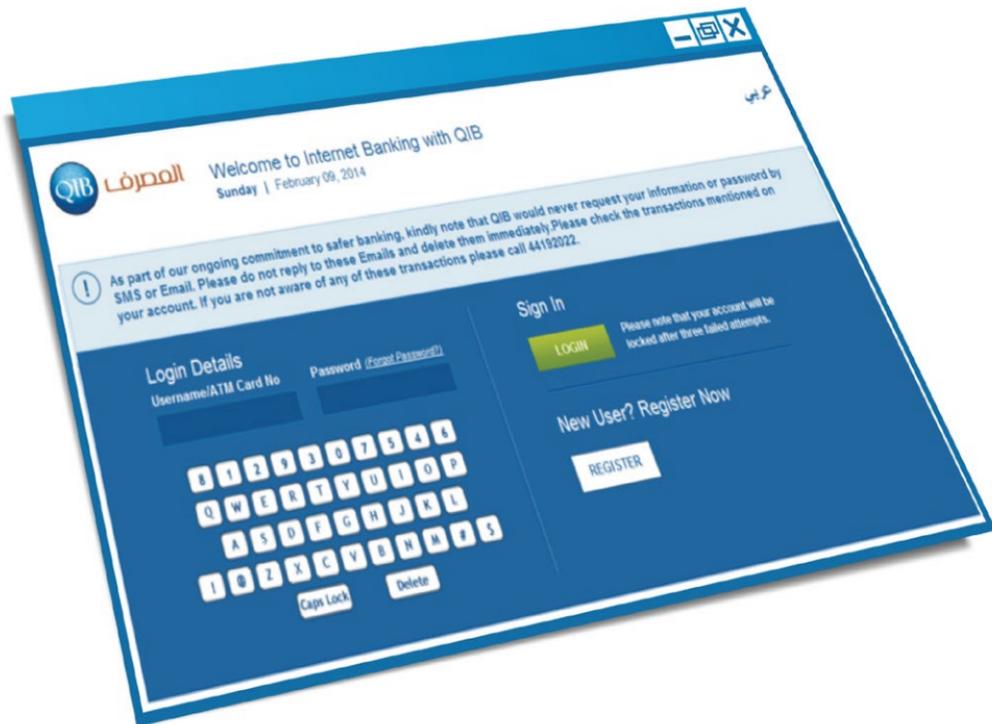


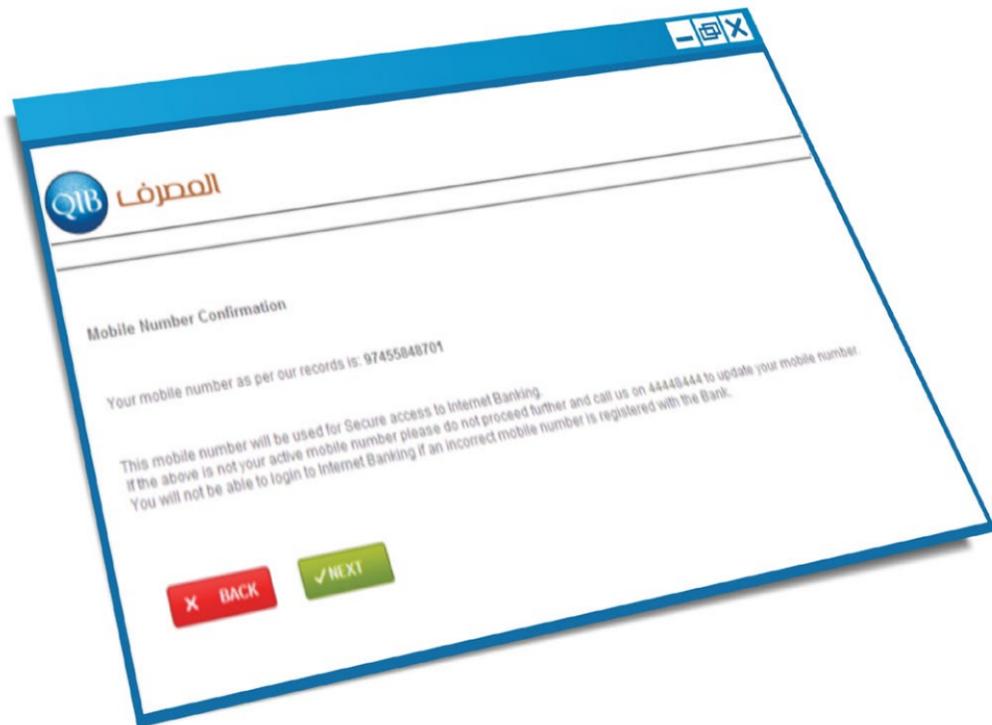
One-Time Password (OTP)

Registration to QIB Aman App

Log onto your Retail Internet Banking



Please confirm the mobile number registered for SMS Banking



Select Soft Token to so that you can receive your OTP through the QIB Aman App

The screenshot shows a mobile application interface for QIB Aman. At the top left is the QIB logo and the name 'البنك الأهلي' in Arabic. The title of the screen is 'Setting up the "One Time Password"' with a sub-header 'Step 1 of 3'. The main instruction reads: 'Select the way you want to receive the "One Time Password"'. Below this, it states: 'You will be required to provide an OTP during Login to Internet Banking. For your security, please select one of the options below.' There are two radio button options: 1. 'QIB AMAN' Application (for smart phones only), which is selected. Below this option, it says 'To generate the "One Time Password" (OTP) on your smart phone:' followed by a list: '1. Download the "QIB AMAN" application from your mobile respective store i.e. (App Store, Play Store or App World). 2. Click Next and follow the instructions to register and use your "QIB AMAN" application.' 2. 'SMS AMAN', with the instruction: '1. To use "SMS AMAN", you will receive One Time Password on your registered mobile via SMS every time you try to login or process a transaction on the internet banking.' At the bottom, there are two buttons: a red 'BACK' button with a white 'X' icon and a green 'NEXT' button with a white checkmark icon.

QIB البنك الأهلي

Setting up the "One Time Password" Step 1 of 3

Select the way you want to receive the "One Time Password"

You will be required to provide an OTP during Login to Internet Banking.
For your security, please select one of the options below.

"QIB AMAN" Application (for smart phones only)

To generate the "One Time Password" (OTP) on your smart phone:

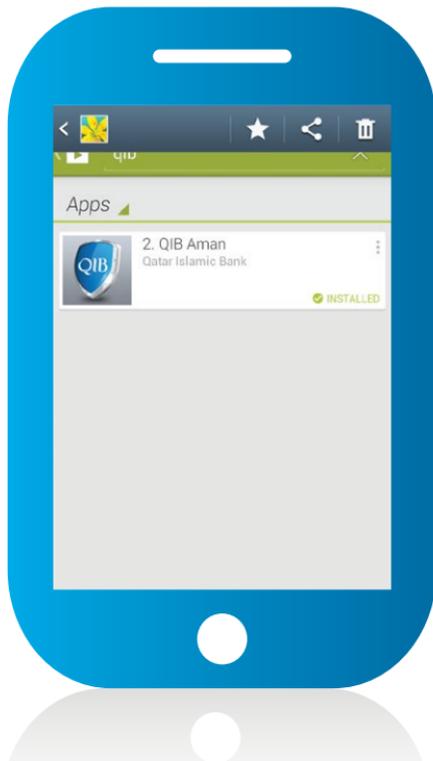
1. Download the "QIB AMAN" application from your mobile respective store i.e. (App Store, Play Store or App World).
2. Click Next and follow the instructions to register and use your "QIB AMAN" application.

SMS AMAN

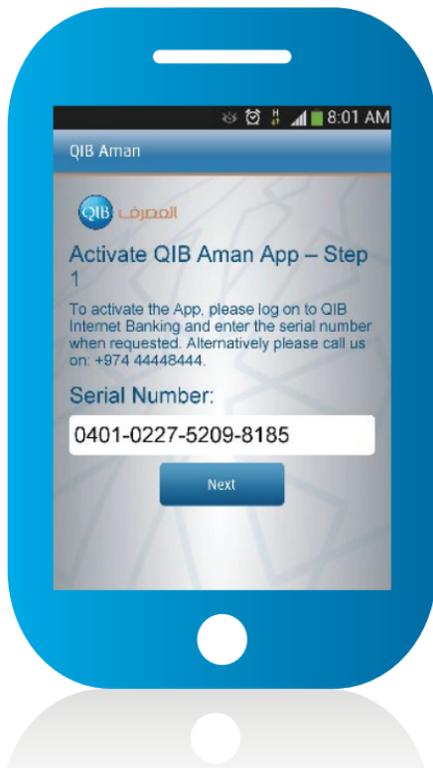
1. To use "SMS AMAN", you will receive One Time Password on your registered mobile via SMS every time you try to login or process a transaction on the internet banking.

BACK NEXT

If you selected QIB Aman you will need to download the QIB Aman App from the store relevant to your mobile (The App is available on Blackberry, Android, iPhone and Windows Mobile)



Once you launch the app, you will receive an activation code/serial number by SMS on your registered mobile which you need to enter in the required field on Internet Banking



Enter the serial number showing on QIB Aman App on Internet Banking

The screenshot shows a web browser window with a blue header. The QIB logo and the word 'العميل' (Al-Amil) are visible in the top left. The main heading is 'Setting up the "One Time Password"' with 'Step 2 of 3' to its right. Below the heading, the text 'Register your "QIB AMAN" Application' is displayed. The instructions are as follows:

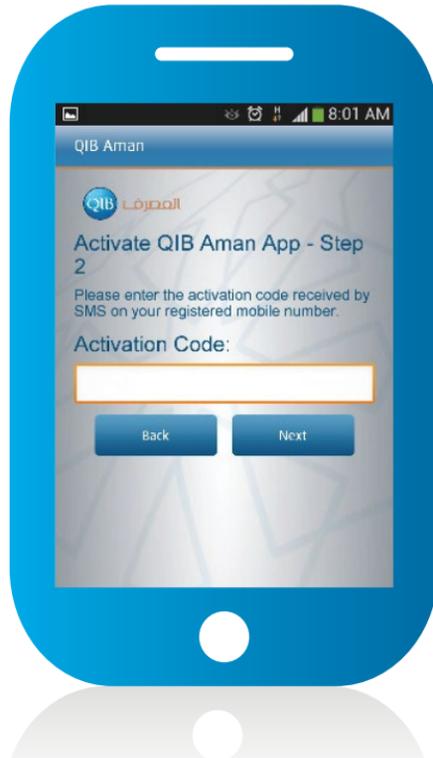
- STEP - 1 Install and open "QIB AMAN" application on your Mobile Phone.
- STEP - 2 Enter your "QIB AMAN" application 16 digits serial number.
Serial Number: *
- STEP - 3 Click "Next"

On the right side of the screen, there is a note: 'Please enter the 16 digits serial number seen on "QIB AMAN" application on your smart phone.' At the bottom, there are two buttons: a red 'X BACK' button and a green '✓ NEXT' button.

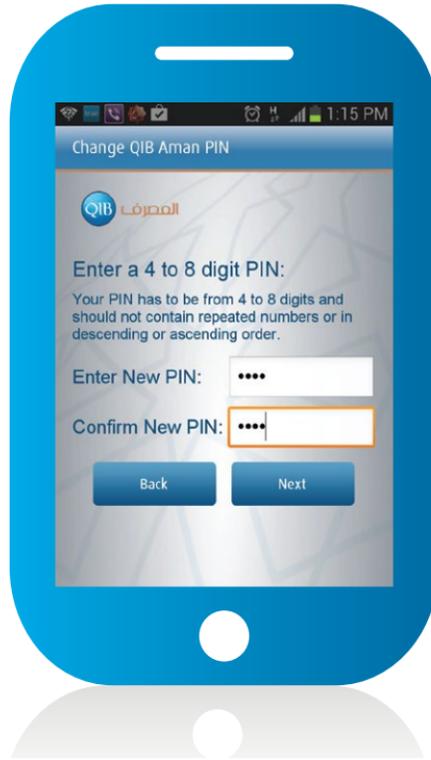
Once you enter the serial number, an activation code will be sent as SMS to your registered mobile number



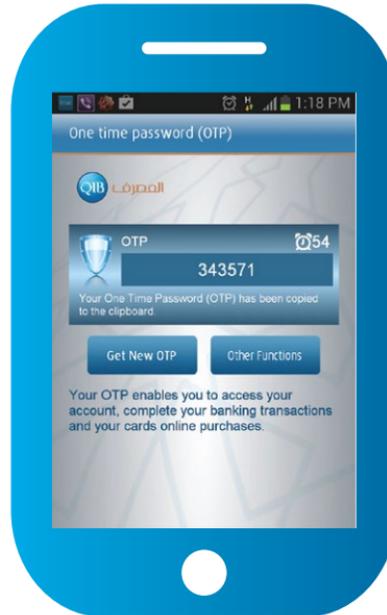
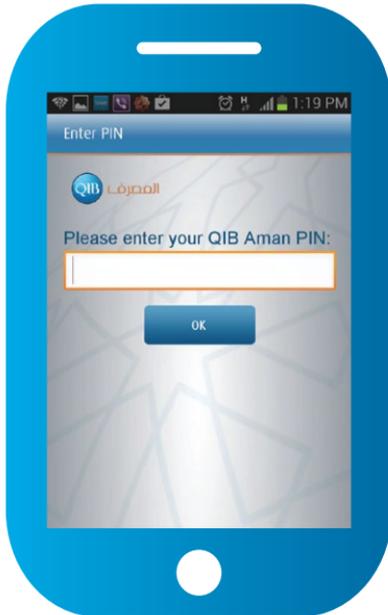
Enter the activation code received via SMS on your QIB Aman App in the required field



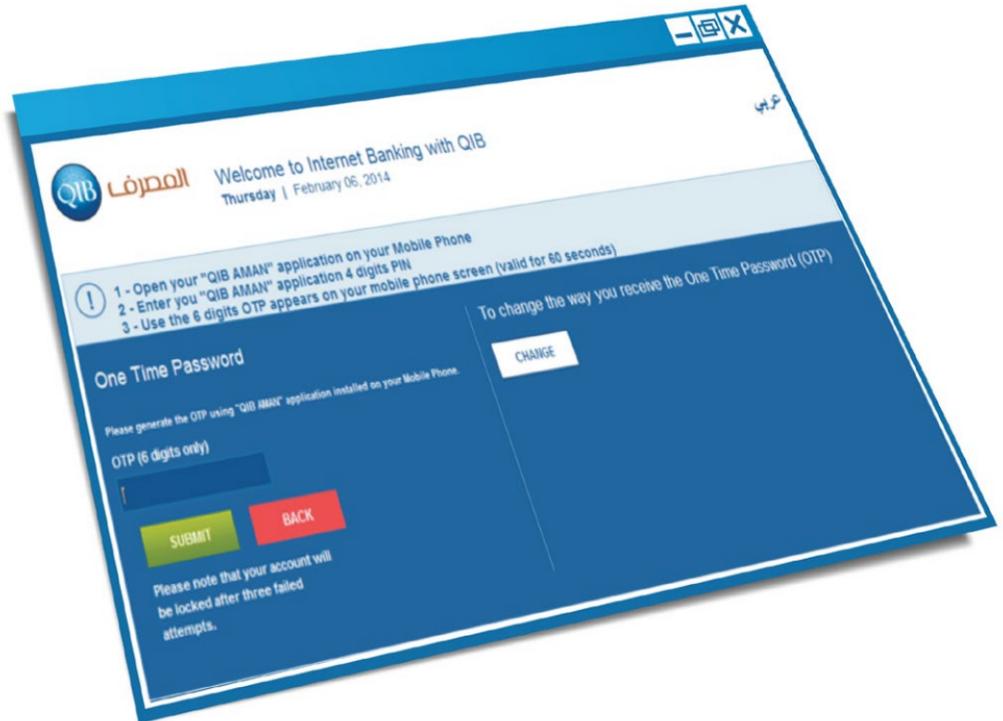
You will be asked to create a PIN that will become your QIB Aman App PIN



Every time you log onto Retail Internet Banking you will need to generate an OTP from QIB Aman App to complete your login or any financial transaction



Enter the One-Time Password (OTP)
in the required field as shown below



The image shows a screenshot of a web browser window displaying the QIB Internet Banking interface. The window title is "QIB المصرف". The main heading is "Welcome to Internet Banking with QIB" with the date "Thursday | February 06, 2014". Below the heading, there are three instructions for generating and using the OTP:

- 1 - Open your "QIB AMAN" application on your Mobile Phone
- 2 - Enter you "QIB AMAN" application 4 digits PIN
- 3 - Use the 6 digits OTP appears on your mobile phone screen (valid for 60 seconds)

The main section is titled "One Time Password". It contains the text: "Please generate the OTP using 'QIB AMAN' application installed on your Mobile Phone." Below this is a text input field labeled "OTP (6 digits only)". To the right of the input field is a "CHANGE" button. At the bottom of the form are two buttons: "SUBMIT" (green) and "BACK" (red). A warning message at the bottom states: "Please note that your account will be locked after three failed attempts."