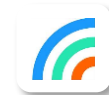


To open an isybank account and simultaneously activate the associated digital credit card, simply download and install the isybank app from the iOS and Android stores.

The account can be activated according to a fully digital procedure by following simple instructions in the app and becomes operational in real time.

Three levels of accounts are available: **isyLight**, **isySmart**, **isyPrime**.



Cards

- Purchase of digital debit card
- Purchase of plastic debit card
- Purchase of customisable plastic debit card
- Purchase of metal debit card



Cash Withdrawals

- Cash withdrawal – group ATM
- Cash withdrawal – non-group ATM
- Non-SEPA non-group cash withdrawals
- Cardless withdrawal - Italian Group Bank ATM



Credit Transfers

- SEPA Credit Transfer
- Instant SEPA Credit Transfer



Bill payment slips

- MAV payment
- Ordinary and simplified F24 payment
- Direct debit
- Electronic account statements
- Credit transfer instruction - non-SEPA
- Direct debit - non-Group financial intermediaries
- CBILL and PagoPA payments
- Payment of pre-marked postal slips (*)

| | isyLight 0,00€ al mese | isySmart 3,90€ al mese | isyPrime 9,90€ al mese |
|---|---------------------------|---------------------------|---------------------------|
| Purchase of digital debit card | ✓ | ✓ | ✓ |
| Purchase of plastic debit card | € | ✓ | ✓ |
| Purchase of customisable plastic debit card | x | € | ✓ |
| Purchase of metal debit card | x | x | € |
| Cash withdrawal – group ATM | ✓ | ✓ | ✓ |
| Cash withdrawal – non-group ATM | € | € | ✓ |
| Non-SEPA non-group cash withdrawals | € | € | ✓ |
| Cardless withdrawal - Italian Group Bank ATM | ✓ | ✓ | ✓ |
| SEPA Credit Transfer | ✓ | ✓ | ✓ |
| Instant SEPA Credit Transfer | € | € | ✓ |
| MAV payment | ✓ | ✓ | ✓ |
| Ordinary and simplified F24 payment | ✓ | ✓ | ✓ |
| Direct debit | € | ✓ | ✓ |
| Electronic account statements | ✓ | ✓ | ✓ |
| Credit transfer instruction - non-SEPA | € | € | € |
| Direct debit - non-Group financial intermediaries | € | € | ✓ |
| CBILL and PagoPA payments | € | € | ✓ |
| Payment of pre-marked postal slips (*) | € | € | ✓ |

Legend:

- ✓ Included in the package
- € Available for a fee
- Not available in the package
- (*) service available soon