EMORTELLE™

GIA - For Members Use

GIA is an online facility to allow members to access their current financial data and perform a limited transaction set in the comfort of their home or office 24 hours each day. The interface is a secured, interactive and dynamic window into your account information.

Through this facility, you can:

- Login to the system
- Change Your Password
- Update Personal Information
- Perform Balance Inquiries on a Single or All Accounts
- Transfer Funds From Accounts
- Transfer Funds to Other Members' Accounts
- Execute Bill Payments
- Obtain Quick Statements for a Single or All Accounts
- Request an Extended Statement (for any period) for a Single or All Accounts
- Apply for a Loan
- Execute a Loan Projection
- Request a Letter (E.g. Embassy letter)
- Request a Cheque (withdrawal from a deposit or share account)
- Enquire On a Status of a Request
- Print the Details of Any Request \ Option
- Logout of the System

Upon completing any request, the system would provide you with a reference number; take note of this number; as it may be used in the future for referencing purposes.

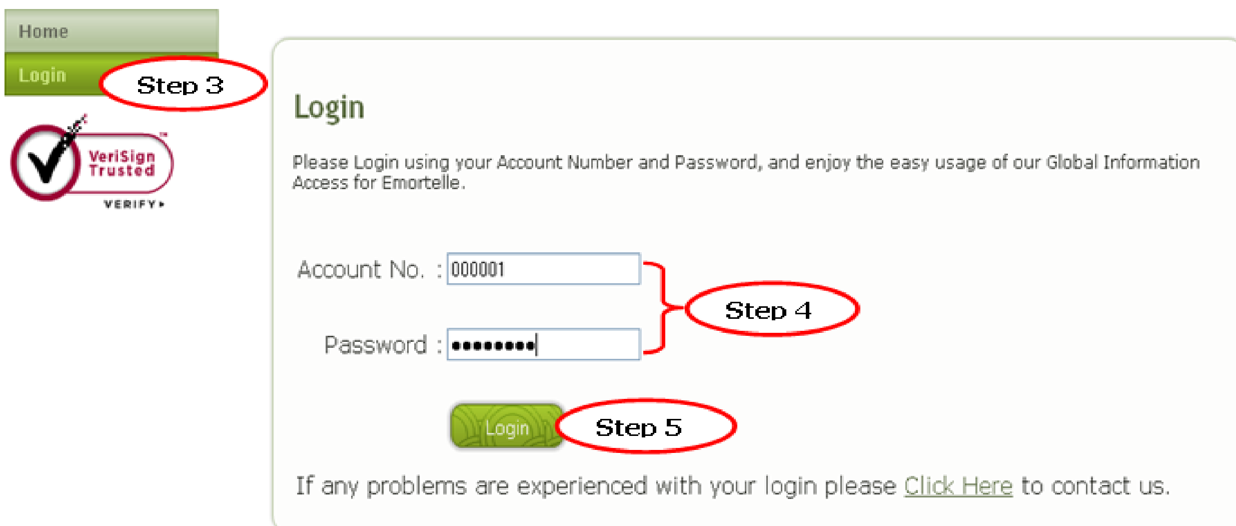
GIA (Online)

Login

Note: Contact our offices for our website address

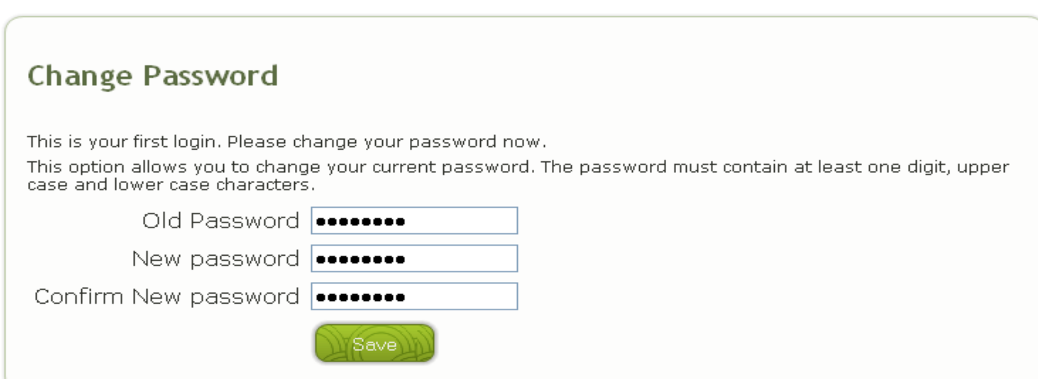
1. Access the organisation's website; e.g.: *https|www.lendgingagency.com*
2. Select the option to access GIA (Online Access)
3. Click '**Login**'
4. Enter your '**Account No'** and '**Password**' (as provided by our organisation)
5. Click '**Login**'

Example:



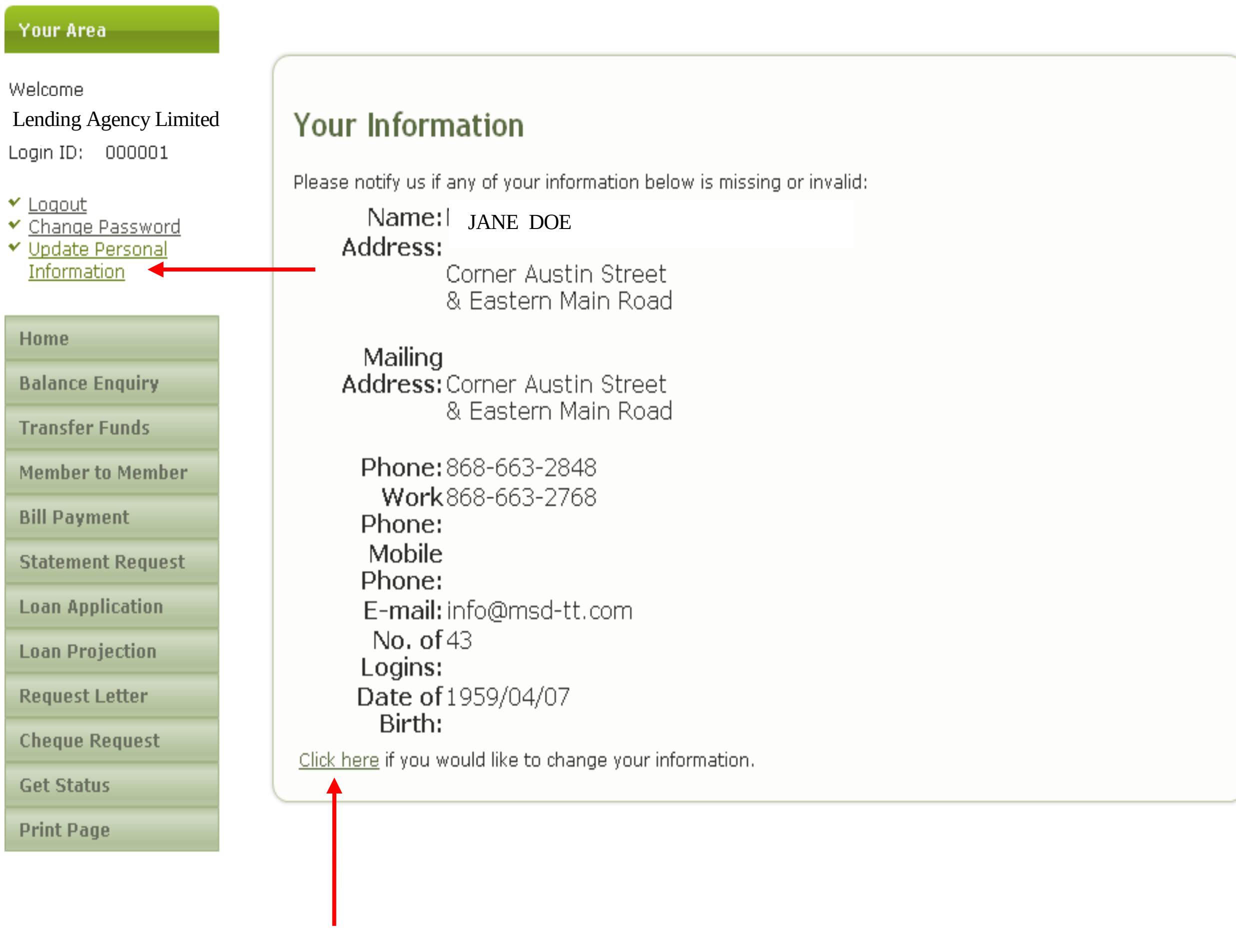
Once you are logging in for the first time, you would be prompted to change your Password.

Example:



Upon successful login, your Personal Information would be displayed in a window.

Example:



1. In order to request changes to be made to your personal information, click 'Update Personal Information' or 'Click here'

2. Enter the necessary data and click 'Save'

3. Take note of your reference number

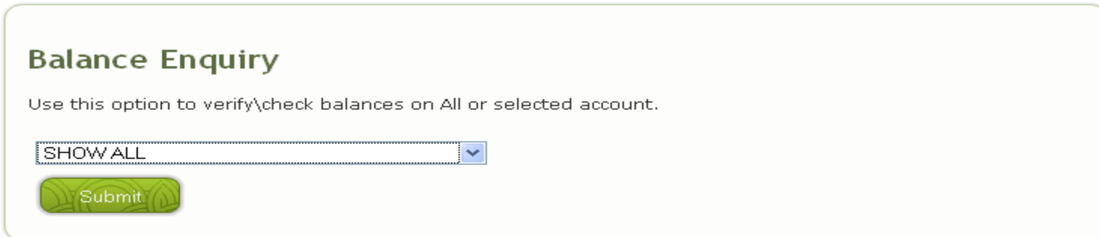
Button options

Select the required button option:

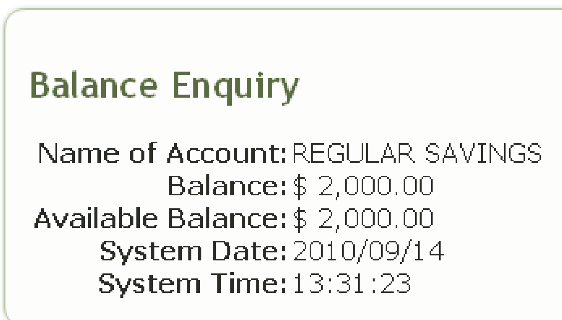
Home	Would re-direct to the website's home page
Balance Enquiry	To verify \ check balances on All or Selected Accounts
Transfer Funds	From one of your account products to another of your account product
Member to Member	Transfer funds from one of your account products to another member's account product
Bill Payment	Request a bill payment from one of your deposit or share accounts
Statement Request	**Simple:** To generate a statement for a set-amount of transactions **Extended:** Request a statement for any period, to be e-mailed to you
Loan Application	Must complete the Loan Application Form and submit for approval
Loan Projection	Generate a loan repayment schedule for any loan type, period and value
Request Letter	To request a letter from an available listing
Cheque Request	To request a cheque withdrawal from one of your deposit accounts
Get Status	To request a status on a previous transaction using your supplied reference number
Print Page	Print the Details of Any Request \ Option page

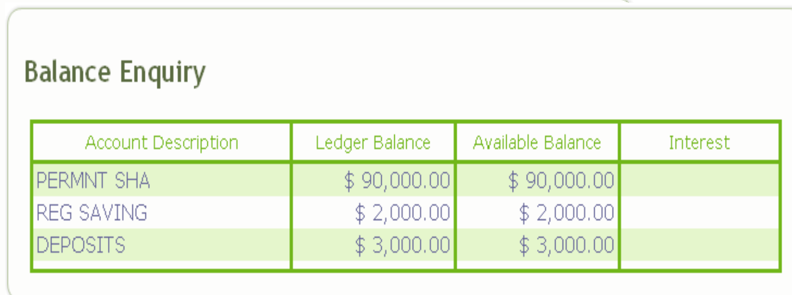
Balance Enquiry *(To verify | check balances on All or Selected Accounts)*

1. Select the 'Balance Enquiry' button option
2. Use the drop down box to select a specific account product and click 'Submit'
3. Or click 'Submit' on Show All for balances on all account products



Example of a selected account product ***Example of ALL account products***

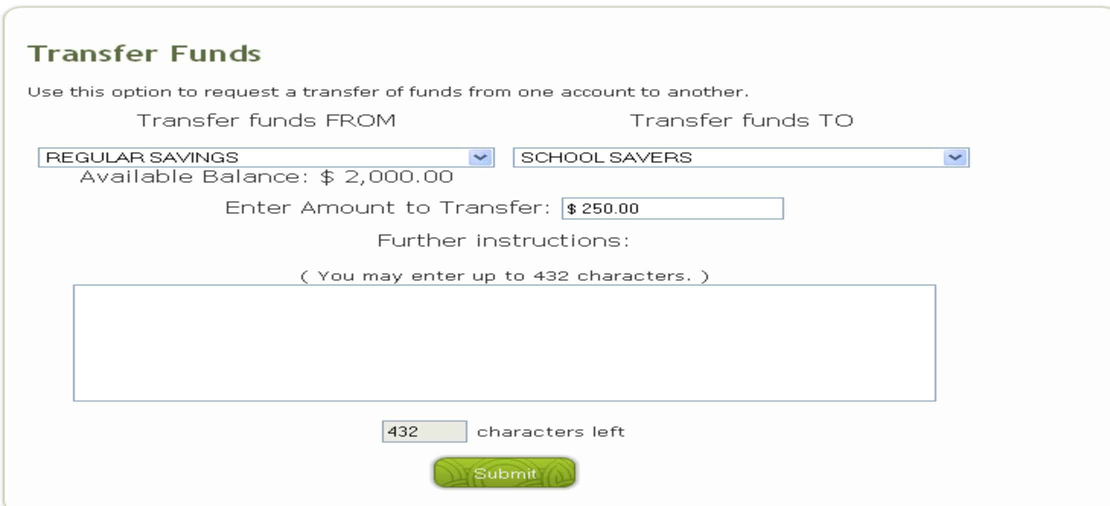


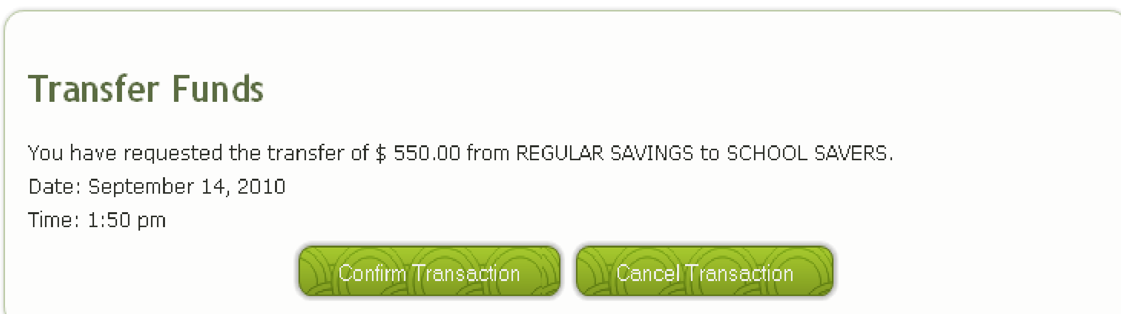


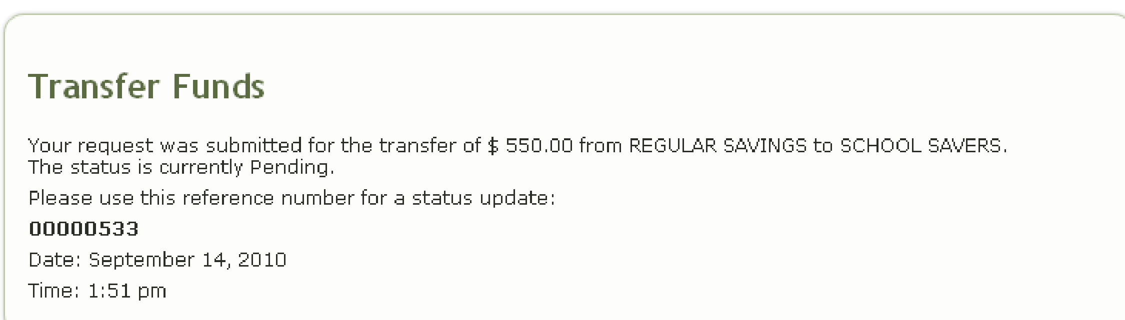
Field	**Description**
Name of Account	The name of the respective account product at our organisation
Ledger Balance	The balance as at the date and time the request was executed
Interest	This applies to loans, and is the outstanding interest due balance
Last Paid	This applies to loans, and is the last time a payment was made on the loan
Available Balance	The actual balance available to you, calculated as: Leger balance – (Pledged + On hold)
System Date and Time	The actual date and time the request was made

Transfer Funds *(From one of your account products to another of your account product)*

1. Select the 'Transfer Funds' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the respective amount to be transferred and any further instructions
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

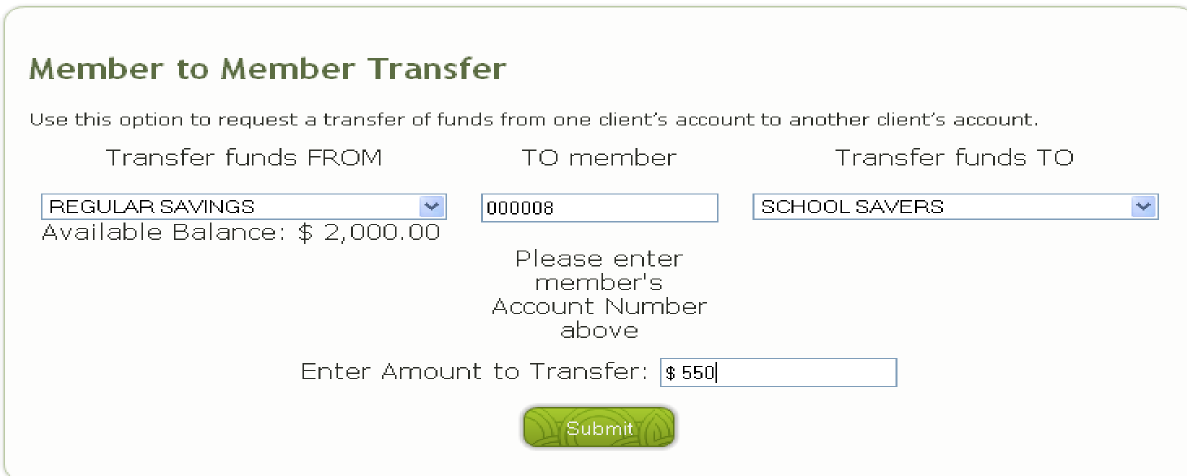


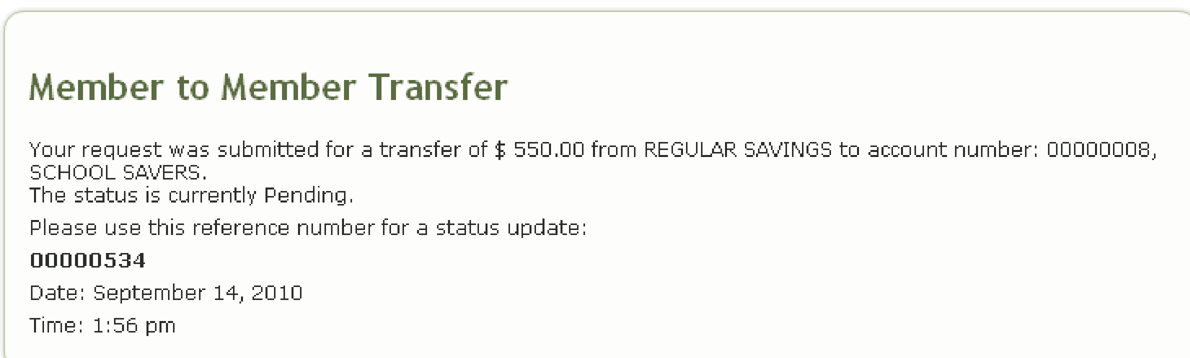


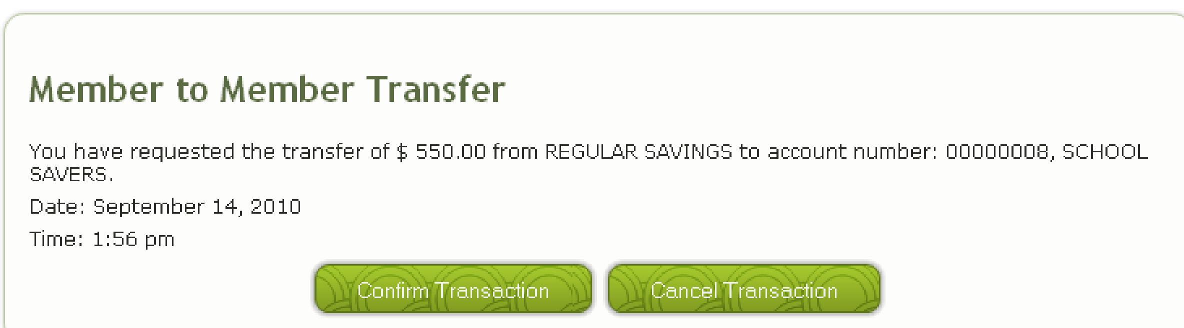


Member to Member *(Transfer funds from one of your account products to another member's account product)*

1. Select the 'Member to Member' button option
2. Use the drop down boxes to select the appropriate 'From' and To' accounts
3. Enter the member who should receive the funds full account number
4. Enter the amount to be transferred
5. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

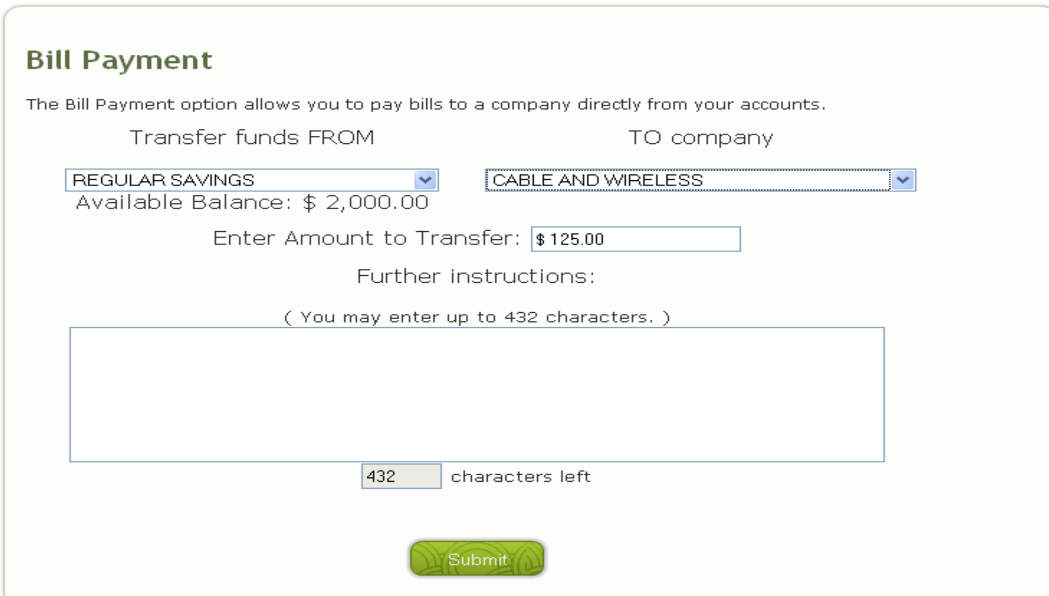


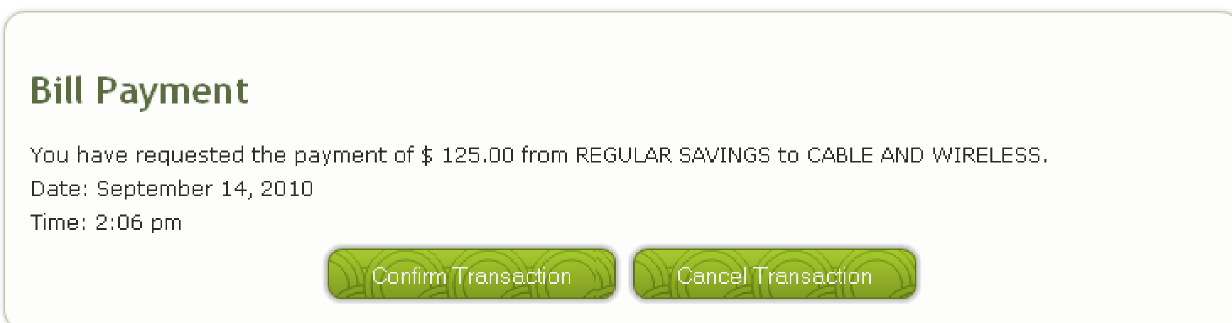


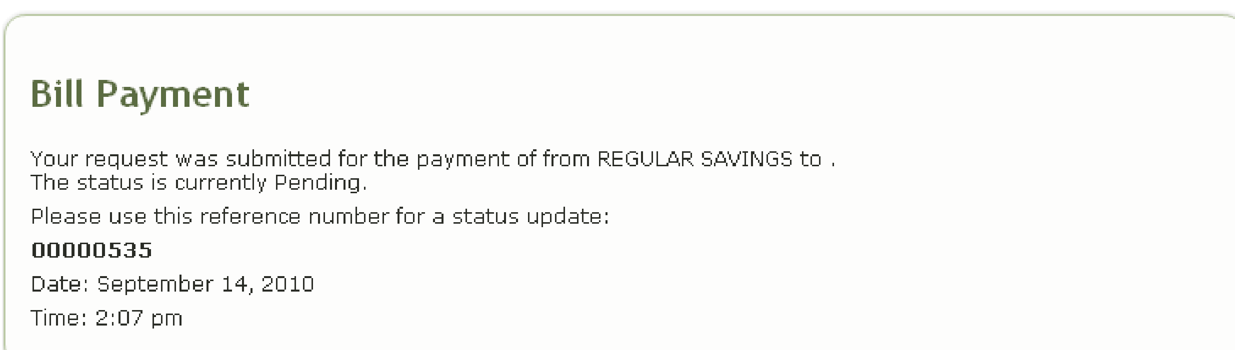


Bill Payment *(Request a bill payment from one of your deposit or share accounts)*

1. Select the 'Bill Payment' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' company
3. Enter the amount to be transferred
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

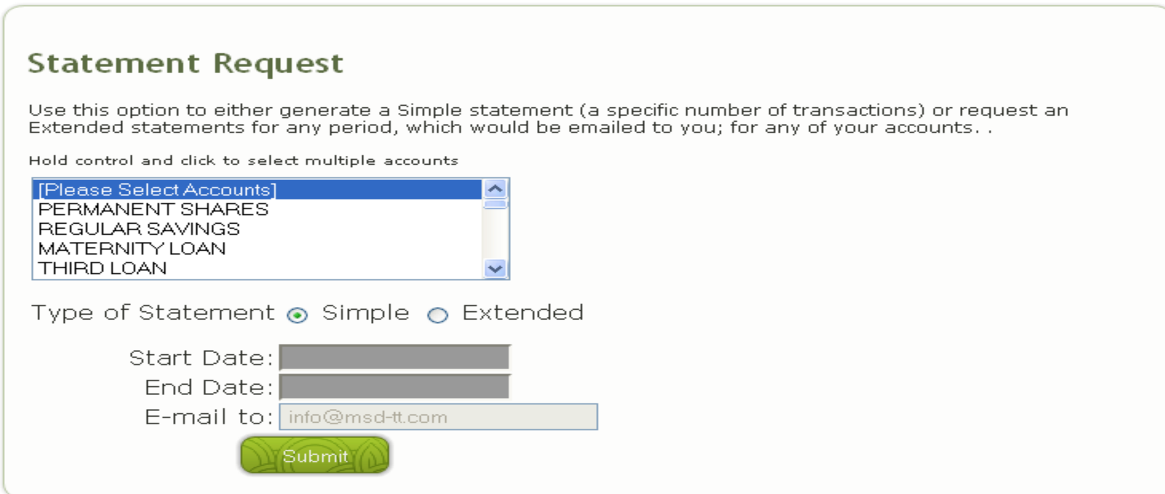






Statement Request

1. Select the 'Statement Request' button option
2. Use the drop down box to select the appropriate account product



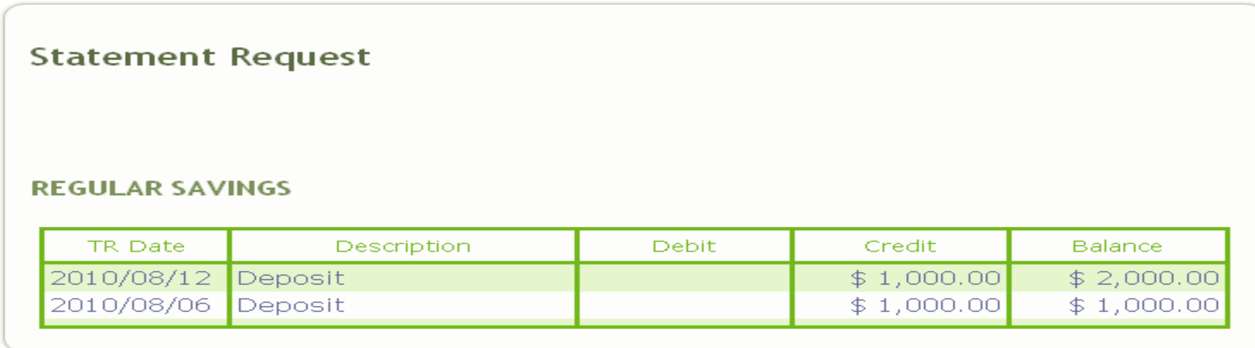
Extended: Request a statement for any period, to be e-mailed to you

I. Choose the 'Extended' option; specify the period in the 'start' and 'end' date fields

Click 'Submit' and take note of your reference number

Simple: To generate a statement for a set-amount of transactions

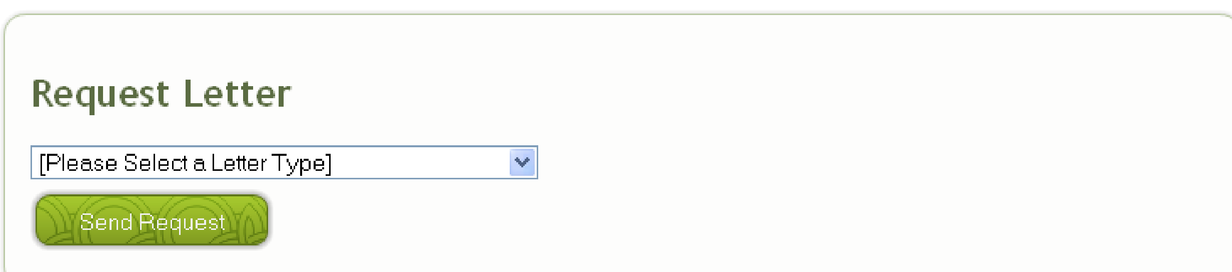
I. Choose the 'Simple' option and click 'Submit'; a list of transactions would be shown in a window



Field	**Description**
Tr. Date	The date the transaction took effect at our organisation
Description	The type of transaction executed, such as withdrawal, deposit, loan issue
Debit	If the respective account was debited with the transaction type, the value would be shown under this column; such as a withdrawal, loan issue
Credit	If the respective account was credited with the transaction type, the value would be shown under this column, such as a deposit
Balance	The balance after the transaction was executed

Request Letter *(To request a letter from an available listing)*

1. Select the 'Request Letter' button option
2. Use the drop down box to select the required letter
3. Click 'Send Request'; take note of the reference number



Loan Application *(Must complete the Loan Application Form and submit for approval)*

1. Select the 'Loan Application' button option
2. Fill out the form and click 'Send Application'; take note of the reference number

Preliminary Loan Application

Your application was submitted.
The status is currently Pending.

Please use this reference number for a status update:

00000538

Date: September 14, 2010

Time: 2:46 pm

Loan Projection *(Generate a loan repayment schedule for any loan type, period and value)*

1. Select the 'Loan Projection' button option
2. Use the drop down box to select the respective loan type (notice the interest rate)
3. Select the start date, enter the duration in months and the amount of the loan
4. Click 'Submit' and the schedule would be produced in a window

Loan Projection

This option allows you to view the repayment

Loan account: FIRST LOAN - 1.0000 %

Date: 2010/09/01

Term: 12 months

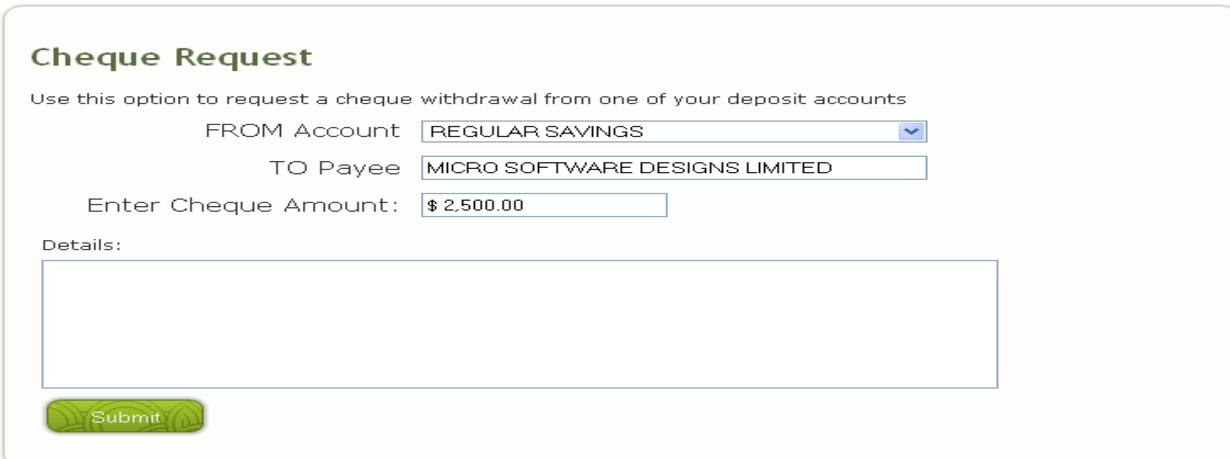
Amount: $ 50,000

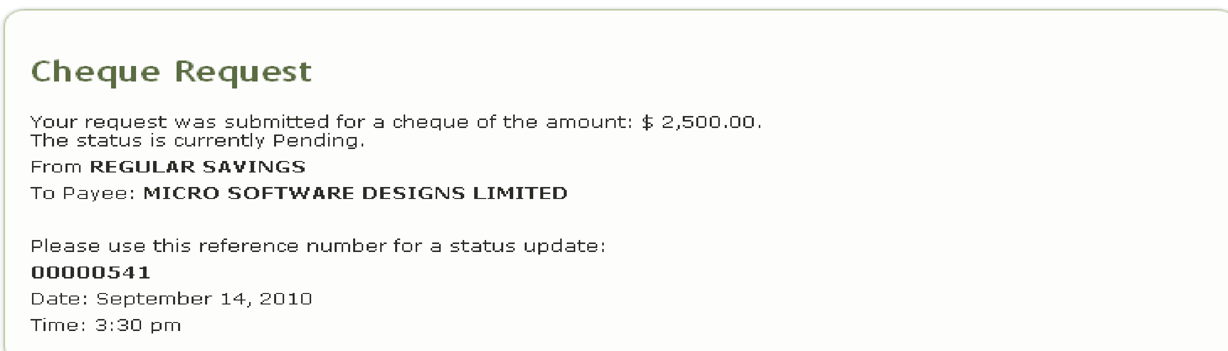
Submit

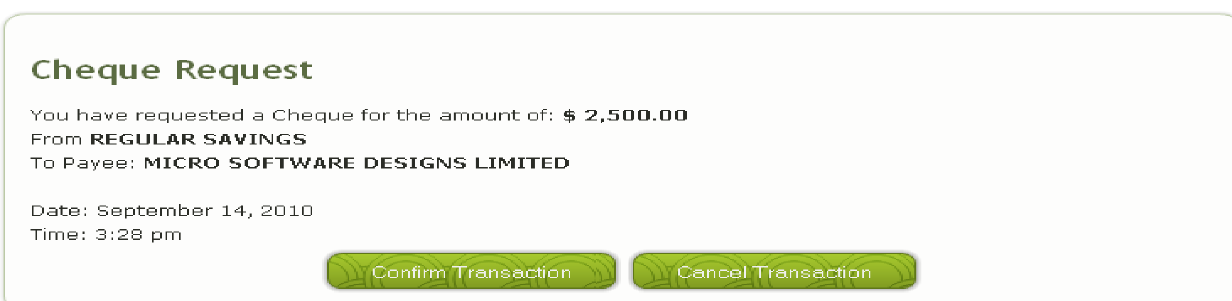
Date	Interest	Principal	Balance
2010-Oct	$ 52.08	$ 5,184.51	$ 57,315.49
2010-Nov	$ 47.76	$ 5,188.83	$ 52,126.66
2010-Dec	$ 43.44	$ 5,193.15	$ 46,933.52

Cheque Request *(To request a cheque withdrawal from one of your deposit or share accounts)*

1. Select the 'Cheque Request' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' payee details
3. Enter the cheque amount (withdrawal amount) and any pertinent details
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number



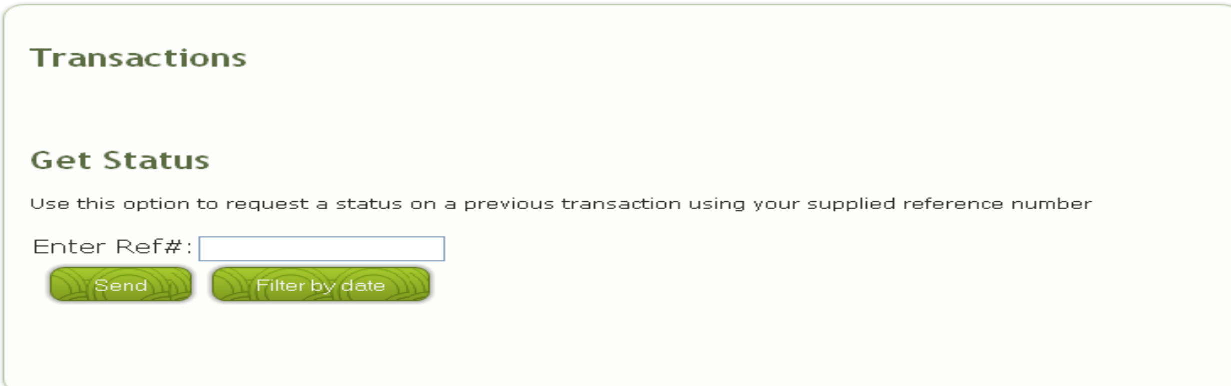




Get Status *(To request a status on a previous transaction using your supplied reference number)*

Note: This option may also be used to Cancel a pending transaction

1. Select the 'Get Status' button option



Single reference number

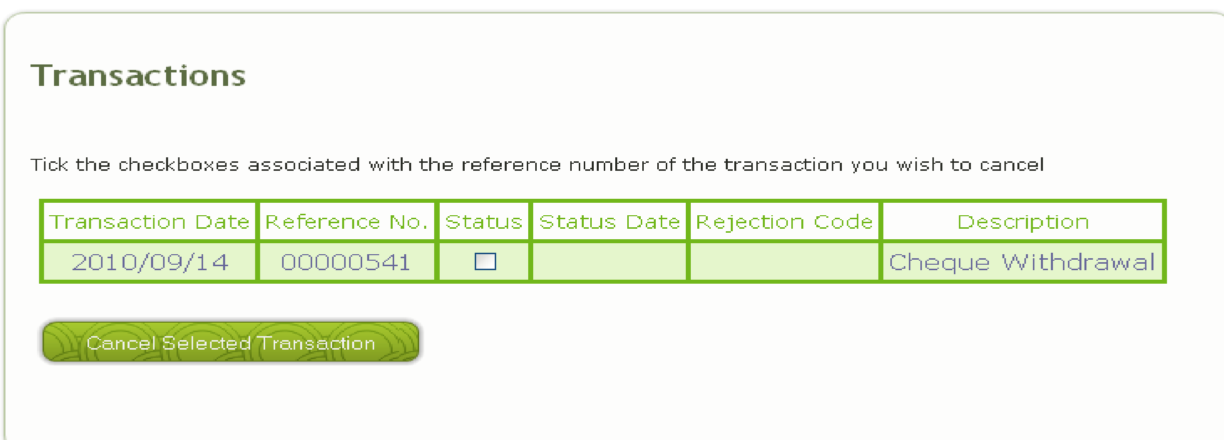
I. Enter a single supplied reference number and click 'Send'

II. View the status details of the single transaction request in the window

Multiple reference numbers

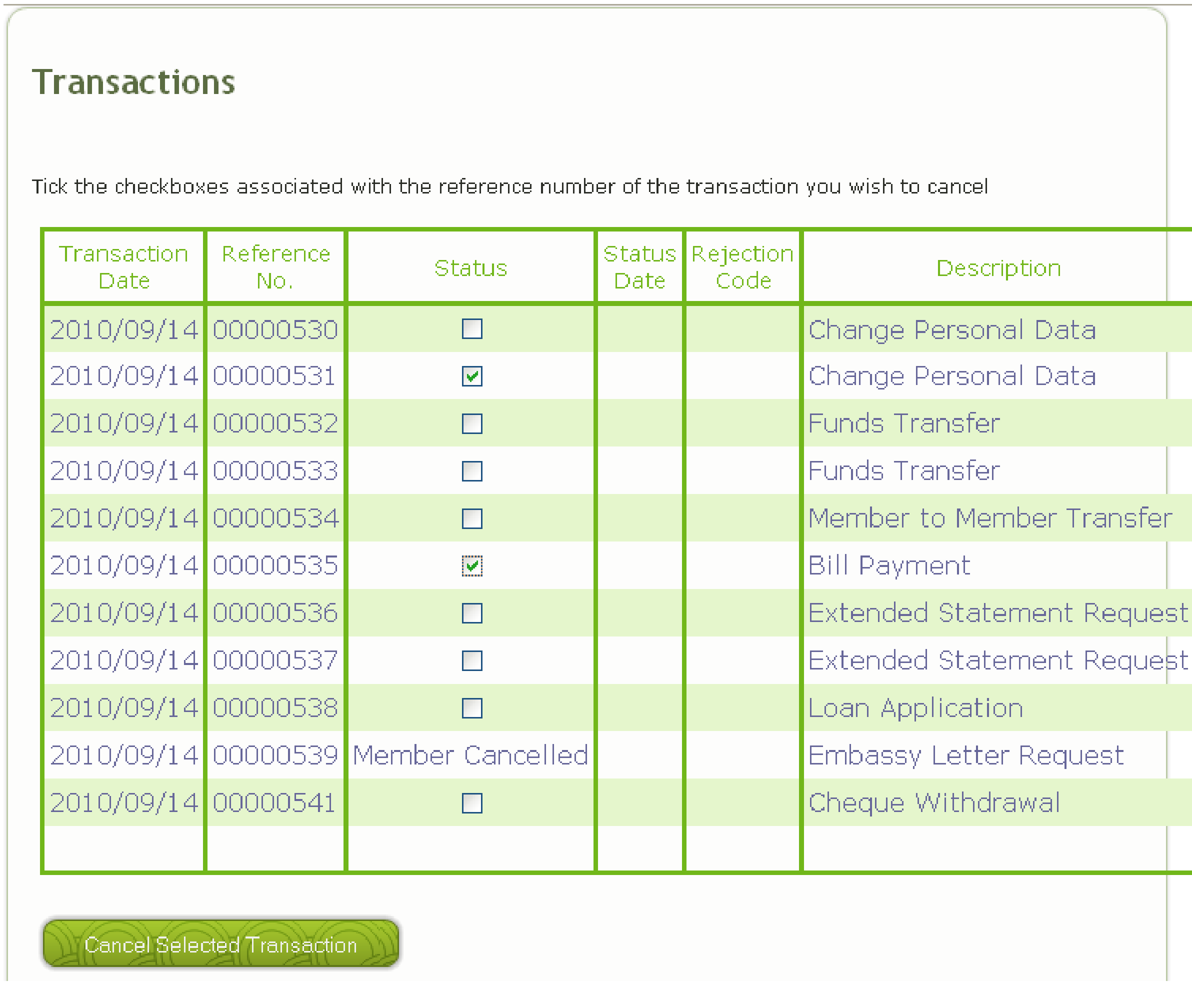
I. Click the 'Filter by Date' option button; select the period

II. Click 'Send' and view the details of the pending transactions in the window



How to cancel a pending transaction

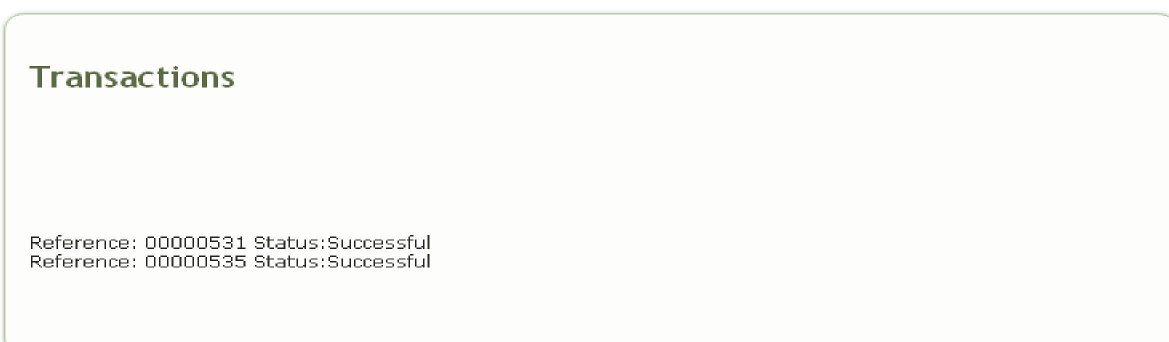
1. Check \ tick the required transaction\s under the 'Status' column
2. Click 'Cancel Selected Transaction' and the system would cancel the pending transaction



Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

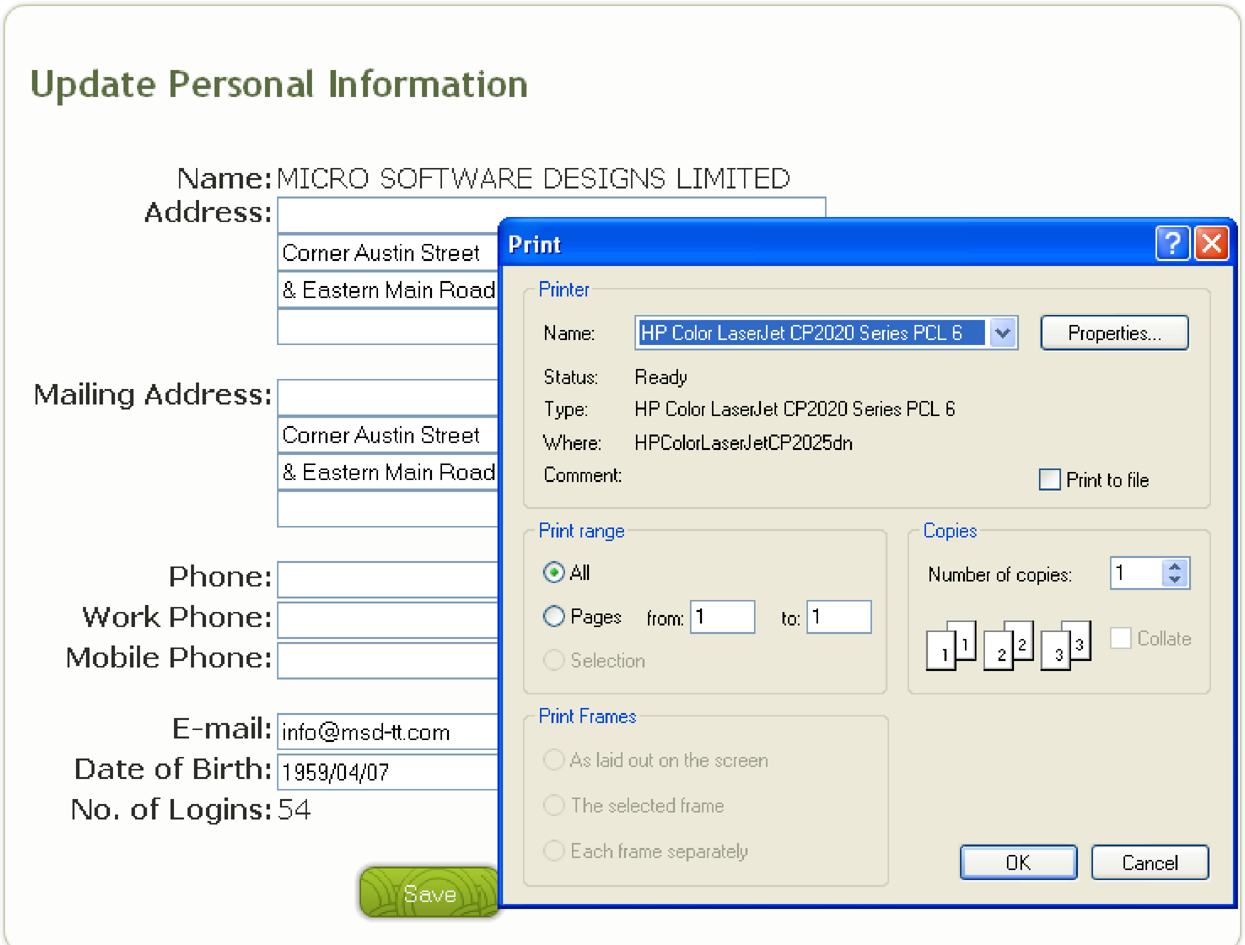
Transaction Date	Reference No.	Status	Status Date	Rejection Code	Description
2010/09/14	00000530	☐			Change Personal Data
2010/09/14	00000531	☑			Change Personal Data
2010/09/14	00000532	☐			Funds Transfer
2010/09/14	00000533	☐			Funds Transfer
2010/09/14	00000534	☐			Member to Member Transfer
2010/09/14	00000535	☑			Bill Payment
2010/09/14	00000536	☐			Extended Statement Request
2010/09/14	00000537	☐			Extended Statement Request
2010/09/14	00000538	☐			Loan Application
2010/09/14	00000539	Member Cancelled			Embassy Letter Request
2010/09/14	00000541	☐			Cheque Withdrawal



Print Page *(Print the details of any request | option page)*

1. Select the required option button, e.g. Loan Application, Cheque Request, Update Personal Information and select the 'Print Page' button option.

2. The window to select the required printer will pop-up on screen, choose and print.



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