

Security recommendations

FULM Savings House recommends to its customers to follow the following recommendations when using the electronic banking services from FULM Savings House:

Password

When choosing a password for login, the recommendation is to choose a strong, complex password. It should not be shared with other people and it would be ideally to memorize it, i.e. it should not be written down anywhere.

When logging in for the first time in order to use FULM's electronic banking services, you need to enter your password, which only you know. The password for access to the electronic banking services of FULM Savings House must contain at least 8 characters, the obligatory characters being: lower case, uppercase, special sign (@ \$! % * ? & #) and a number.

The same password should not be used to access other sites because if the attacker manages to find out the password of any of those sites, they will know the one about e-banking. It is recommended that you change the password after a certain period of time in order to reduce the risk of misuse in case of it being stolen.

Forgotten password

If you have forgotten your password for using the electronic banking services of FULM Savings House, visit any branch of the Savings House where our employees will guide you through the procedure for obtaining a new password.

Logging off after completing the electronic banking services

Upon completion of the work, the recommendation is to log out of your account. If you stay logged in, there is a risk that someone who has physical access to the device from which you are logged in to use and abuse it, i.e. to have insight and access to your account without the need to know your password.

Access to electronic banking

To access e-banking use the official website of FULM Savings House and make sure you use the https protocol which you can see in the URL bar of your browser (eg. <https://e.fulm.com.mk>). Install the mFULM Savings House mobile application from the list of acceptable mobile application stores, i.e.:

Google Play Store - designed for mobile devices based on the Android operating system.

Apple App Store - designed for mobile devices based on the iOS operating system.

Information theft

The Savings House and its employees will never ask you for your password which you use to access the electronic banking services. If you receive an email asking for your password and/or username, it is an attempt from someone to find out your information. Do not click on the links in the email and delete the message. Any attempt to obtain this information from any person, whether in person, by telephone, in the premises of the Savings House or via the Internet, should immediately be treated as an attempted theft.

Avoid using free wireless internet access and public devices

The use of free wireless internet access and public devices, which can be found in public places, airports, restaurants, etc., should be avoided for logging in and using electronic banking services.

Operating systems and application software

It is recommended to use legal versions of operating systems and application software that are regularly updated with the latest versions released by the manufacturer. It is also recommended to use antivirus packages and regular updates.

Regular review of the balance and transactions

It is recommended to perform a regular review of the balance and transactions, and if certain illogicalities are noticed, to notify the Savings Bank immediately.