

GENERAL BUSINESS REGULATIONS PROCREDIT BANK A.D. BELGRADE APPLICABLE TO BUSINESS WITH PRIVATE INDIVIDUAS - SECTION DEFINING PAYMENT SERVICES

1. Introductory Provisions

ProCredit Bank a.d. Belgrade, Milutina Milankovića 17, 11070 Novi Beograd, ID No. 17335677, TIN 100000215, is a joint stock company registered in the Company Registry with the Serbian Business Registers Agency, under operating licence G. No. 538, issued on 5 April 2001 by the National Bank of Yugoslavia. The website of the Bank is <http://www.procreditbank.rs> and includes a list of affiliates (branches) of the Bank, among other things. Other contact data of the Bank includes:

- email: <mailto:srb.kontakt@procredit-group.com>
- tel. 011/2077-906,
- fax number: 011/2077-905.

The competent authority supervising over ProCredit Bank a.d. Belgrade, as a payment services provider, is the National bank of Serbia, located at Kralja Petra 12, 11000 Belgrade.

The provisions of these General Business Regulations regulate the conditions and manner of establishing and the development of a business relationship between the Bank as a payment services provider and the client, as a payment services user.

The General Business Regulations including the Transactions Schedule, along with the Price List for Private Individuals (PIs) - Payment Services Fees, (and business owners) - Annex 1, which is an integral part, and the separate Account Opening and Maintenance Agreement or agreement(s) for the provision of other payment services jointly are the Payment Services Framework Agreement (hereinafter referred to as the: Framework Agreement).

Transactions Schedule for the execution of payment transactions (time of the receipt of the payment order) also includes the Instant Payment service, available from 22 October 2018.

Instant payments are a cashless means of transferring funds in amounts less than RSD 300,000.00, which are available 24/7/365 and with this service the recipient's account is credited in real time or almost real time, regardless of the specific payment instrument which initiated the particular payment transaction. The Bank shall execute instant payments with banks which participate in the Instant Payments system. Instant payments shall be possible via point-of-sale (POS) locations in line with the regulations of the National Bank of Serbia.

Transactions Schedule			
All orders received after the provided times will be processed the following business day			
PAYMENT OPERATIONS	Time receipt		Time receipt
Domestic Currency Payment Operations		International Currency Payments Operations	
Transfer orders - internal	until 5 p.m.	Outgoing international payments	
Transfer orders - clearing	until 2:30 p.m.	FX transfer to another local bank	until 1:00 p.m.
Transfer orders - RTGS	until 3:30 p.m.	Internal payments	until 3:45 p.m.
eBanking		ProPay	until 2:00 p.m.
Transfer orders - internal	until 7:30 p.m. in 00:00 a.m.	FX collections - receipt of data for statistics and documentation needed for crediting FX account	until 4:30 p.m.
Transfer orders - clearing* Transfer orders - RTGS *valid until 1 June 2027)	until 5:00 p.m.		
**The Bank retains the right to deviate from the Transactions Schedule in extraordinary situations in terms of receiving and executing payment transactions. An extraordinary situation shall be considered any force majeure reason, due to which the Bank is technically unable to execute a duly presented, valid order.			
Time of execution: Current date			

Transactions Schedule			
All payment orders received after the provided times will be processed the following business day			
PAYMENT SYSTEM	Time of receipt		Time of receipt
Domestic Payments System		International Payments System	
Transfer orders - internal	until 5 p.m.	Outgoing international payments FX transfer to another local bank	1:00 p.m.**
Transfer orders - clearing	until 2:30 p.m.		
Transfer orders - RTGS	until 3:30 p.m.	Internal payments	until 3:45 p.m.
eBanking		ProPay	until 2:00 p.m.
Transfer orders - internal	until 7:30 p.m. in 00:00 a.m.	FX collections - receipt of data for statistics and documentation needed for crediting FX account	until 4:30 p.m.
Transfer orders - clearing* Transfer orders - RTGS *valid until 1 June 2027)	until 5:00 p.m.		
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**An order submitted by 1:00 p.m. will be executed on the same day with the same currency date. In this case, the bank will deliver a swift message as proof of same-day execution. If the order is delivered after 1:00 p.m., the payment will be made with a value date of 2 business days, and the bank will deliver the swift message on the same or the following day.			
Time of execution: Current date			

For cash deposits in American dollars and Swiss francs, it is necessary to call the Contact Centre **one day in advance** to schedule an appointment, regardless of the deposit amount.

For cash withdrawals in American dollars and Swiss francs, it is necessary to call the Contact Centre one day in advance to schedule an appointment, for amounts over RSD 600,000 in the RSD equivalent.

The General Business Regulations, Transactions Schedule and the Price List which are available in all branches of the Bank in written form, as well as on the Bank's website www.procreditbank.rs.

The Framework Agreement is concluded in Serbian, which will also be used for communication between the Bank and the client for the duration of the contractual relationship, whereas in some cases the Bank may allow the client the use of the English language. During the contractual relationship, the Bank shall send the client a copy of the Framework Agreement at the client's request, in paper copy or on another permanent data carrier, in accordance with the provisions of the General Business Regulations.

2. Opening and maintenance of a payment account

The Bank opens and maintains the payment account of a client based on their request and the Framework Agreement, i.e. the Account Opening and Maintenance Agreement concluded with the client and the General Business Regulations, as well as on the basis of the required documentation stipulated by applicable regulations or procedures of the Bank.

The Bank does not open Securities Accounts.

The Bank opens and maintains the following payment accounts:

- Current accounts and
- Dedicated accounts.

The Bank opens and maintains payment accounts through either a Total or Basic Account, and in cases where the Client does not have either of these types of accounts.

The Bank provides savings options primarily to clients who have an account opened with the Bank within the frameworks of either the Total or Basic Free Account. The client may also submit an application form to open a savings account via eBanking.

The Bank maintains the payment accounts in the official currency of the Republic of Serbia (RSD) and in the currencies EUR, USD, CHF depending on the type of payment account, in line with the provisions of the agreement on opening and maintaining a specific type of account and these General Business Regulations.

The Bank shall provide services of depositing or withdrawing cash to/from the account, transfer of funds, and other

payment services within the balance or available funds on the payment account, in line with the provisions on the agreement on opening and maintaining a specific payment account, these General Business Regulations and any special regulations.

Payment transactions executed through foreign currency accounts of clients are done via a correspondent bank, if the Bank is unable to execute them from start to finish within the organisation. In these cases, the Bank is authorised to execute clients' payment orders through a network of corresponding banks it collaborates with and at its own discretion.

The client may authorise, in writing, one or more persons in the manner described in the General Business Regulations, to execute payment transactions under the Framework Agreement, or the agreement on opening and maintaining a specific type of payment account.

When opening a payment account or concluding an agreement with the client or their legal representative (for persons under custody and minors) the Bank shall verify the client's or their legal representative's identity by checking valid and credible personal documents, an ID card or passport or another document that the Bank may request, and/or appropriate documents as prescribed by law, with mandatory presence of the person who is the subject of identification. The Bank shall retain a copy of personal document and documentation on the basis of which it has executed identification or the certified documents that the Bank has received in another manner for the purpose of account opening. In addition to the filled in payment account opening application form, the client must fill in the signature specimen card in the presence of a Bank employee. If the client fills in an online application form to open a payment account or does so via e-Banking for an additional account, they are obliged to fill in a signature specimen card the next time they visit the Bank.

The Bank shall close a client's account in the following cases:

- at the written/online request of the client, provided that the client does not have outstanding obligations toward the Bank, with a notice period of 30 days,
- in the event of the client's death, once the resolution of property relations regarding the rights and obligations pertain to the account have been completed,
- in the event of mutually agreed termination of the Account Opening and Maintenance Agreement or the unilateral termination of the said Agreement on behalf of the Bank,
- in other cases, prescribed by applicable regulations and the General Business Regulations.

The client agrees that the Bank may close the account of a private individual, or terminate the Account Opening and Maintenance Agreement, should the client's account remain inactive, while the Bank, during the contractual relationship, monitors the account(s) and upon determining inactivity, takes the decision to unilaterally terminate the agreement. An inactive account, with the exception of the Basic Account, shall be considered a client account which has not had any transactions for a period of three months and in which the balance is less than EUR 200 or the RSD equivalent, according to the official middle exchange rate of the National Bank of Serbia, or if the account maintenance fees have not been settled timely over the past three-month period. Transactions to/from the account do not include transactions such as entries of interest and commissions, nor does it include other costs of the Bank that are automatically executed.

The Bank shall transfer the funds from the closed accounts of the client to a transient account of the Bank (bank account 00-703-0000000.0) utilised for depositing funds from closed accounts and shall make the funds available to the client upon their written request. The Bank does not pay interest on these funds.

Provisions of the General Business Regulations that specify the termination of the business relationship between the Bank and the client also apply to the termination of the Account Opening and Maintenance Agreement if they are in line with regulations governing payment services.

3. Authorisation for managing the payment account

If the client wishes to authorise another person to open, manage and handle funds in their account and on their behalf, they must fill out the authorisation, thereby authorising another person to manage the account, that is, to submit an authorisation verified by a holder of public authority that is dated no later than 6 months prior to its submittal. Signature of the authorised person must be deposited in the presence of a Bank employee, and the identity of this person must be verified on the basis of personal and other documents. The client may authorise one or several persons to perform specific activities on the payment account. The client who is the holder of an account shall be obliged to familiarise the authorised persons with the content of these General Business Regulations as well as with the conditions of any individual Account Opening and Maintenance Agreement, for which this person is authorised. A person considered authorised to access a payment account is deemed to have accepted the General Business Regulations, i.e. the Framework Agreement, from the moment they perform the first activities related to the payment account that they are authorised to access. The authorised persons shall act on behalf of the client, as the assignor, and on the basis of the duly issued authorisation on the form provided by the Bank or authorisation certified by a competent authority, when this is required under applicable regulations. Authorisation verified by a competent authority may not be older than six months for residents and three months for non-residents. The authorised person cannot issue new authorisations or revoke existing authorisations, nor is the authorised person authorised to close the client's account, unless this action is explicitly specified in the authorisation. In case there should be any change concerning authorisation or persons handling the payment account or the authorisation scope, the client must notify the Bank of such change without delay, and must do so in person, at the Bank's premises, by submitting evidence of the respective change.

Authorisations and deposited signatures of persons authorised to access a payment account, or handle funds in the account, shall be valid until they are revoked, and such revocation shall be submitted in writing on the form provided by the Bank, unless the client is a pensioner, in which case the authorisation granted to access i.e., handle

funds in the current account must be renewed every six months. Until the point of revocation, the Bank relies on the authorisation, i.e. powers of attorney, and shall not be accountable for damages that may arise as a result of the management and disposal of funds in the client's payment account based on such authorisations or power of attorney.

At the moment of submission of the notice to the Bank with adequate evidence or at the moment of receipt of reliable and confidential information concerning the client's death (the person named on the account) the validity of all authorisations or possible special powers of attorney issued to access the account shall cease and funds in the account shall be blocked, along with all payment cards linked to the account (primary and additional), for all further transactions, i.e., shall become invalid and any amount of funds utilised shall be immediately proclaimed fully due. Until the aforementioned moment, the Bank cannot be held responsible for its actions and use of funds in the account, based on the previously granted authorisation(s), and shall not be liable for the onset of any damage.

Upon receipt of the final decision on inheritance based on the final and executive decision of the competent court or another authority or final and binding decision on guardianship of property or other decisions of a competent authority, and in accordance with the relevant regulations, the Bank shall allow access to the account only to such person or persons appointed in said documents, i.e. shall transfer funds from the client's account to the account of the client's legal successors, i.e., the testator.

In case the client has one or more payment account(s) opened with the Bank, the Bank is authorised to compensate for any receivables from the client with its liabilities towards the client, at any time and in accordance with relevant regulations.

The client is authorised to compensate for all of their debt toward the Bank, including their receivables of the Bank when such receivables are explicitly and in writing acknowledged by the Bank, when such receivables are in the same currency as the client's liability toward the Bank that is being compensated therewith and when the total amount of the client's existing receivables from the Bank exceed the total amount of the client's existing and contingent liabilities toward the Bank.

By accepting these General Business Regulations, the client authorises the Bank to debit all of the client's accounts held with the Bank, regardless of the currency the account is maintained in, to fully settle the Bank's receivables towards the client, incurred for any reason. In case settlement is executed through payment from the client's foreign currency accounts the Bank shall apply the applicable buying exchange rate of the Bank for the currency on the date of account debiting, when calculating this amount.

4. Payment Transactions

The Bank provides payment services in the domestic and foreign currencies, locally and abroad, and it is irrevocably authorised to accept payments on behalf of the client, while the client may use the funds from the account in the amount of available funds, all in line with the General Business Regulations and applicable regulations.

In order to provide services that are the subject of the Account Opening and Maintenance Agreement, the Bank assigns a unique identifier to the client, which they are required to use at each payment transaction or other legally required information the client is obliged to provide for the purpose of properly executing a payment order.

The unique identifier is also the client's account number, which serves for the purpose of providing payment services. Payment transactions that are the subject of the Account Opening and Maintenance Agreement may be made only with the correct reference to this unique identifier or other information the client is obliged to provide. The payment order is considered properly processed if the Bank executes the order in accordance with the unique identifier specified in the order (the payer and/or recipient). If the client gives the Bank the wrong unique identifier, the Bank is not liable to the client for its failure to process or for the improper processing of the payment order. If the payment order contains the unique identifier without any other prescribed information or if other provided data do not coincide with the provided identifier, the Bank will execute the order according to the unique identifier, if it meets other agreed conditions for its execution, and in such case the Bank is liable only for the execution of the payment transaction in accordance with the unique identifier.

Legally prescribed information the payment services user is obliged to provide for the purpose of properly executing RSD payment orders are as follows:

- 1) payment code;
- 2) amount;
- 3) current account number of the payer;
- 4) payer name;
- 5) current account number of the recipient;
- 6) recipient name;
- 7) payer address
- 8) location and date of receipt;
- 9) execution date;
- 10) signature, payer/recipient confirmation;
- 11) urgent execution fee;
- 12) reason for the payment;
- 13) debit reference model no.;
- 14) debit reference no.;
- 15) credit authorisation model no.;
- 16) credit authorisation no.;
- 17) currency code for the RSD

Depending on the type of order, it may be executed without providing certain details as listed above; however, under the obligation of the client to submit the accurate information.

Clients can activate a standing order on their current accounts. Clients issue a standing order in a predetermined amount which the Bank shall execute on a specific day of the month, i.e., the Bank shall transfer the amount on the standing order to the identified account of the payment recipient, if there are sufficient funds available on the client's account.

The Single Payment Transaction Agreement shall be governed by the execution of a specific payment transaction not covered by the Framework Agreement.

A single payment transaction is determined by the payment order and is considered to be authorised if the user has granted consent to execute such a transaction, in which manner a Single Payment Transaction Agreement has been concluded between the bank and the client.

The payment transaction is determined by a payment order. Payment orders are: orders to credit/debit an account or transfer funds, while foreign currency (FX) payment orders are: payment orders, billing and/or a standard FX order. FX payment orders used to execute FX payment transactions consist of one copy, while other payment orders consist of at least two copies, with the provision that at the client's request, the transfer order may be in just one copy, with the consent of the Bank. If a client submits a transfer order through an automated devices located at the Bank's self-service 24/7 Zones, it is considered that the client is requesting the Bank execute the order or transaction and that the Bank provides its consent to the transaction. In this case, the Bank shall issue Confirmation of Receipt of the payment order. The order must be accurate, legible and authorised by the client in the agreed manner. The client is responsible for the completeness and accuracy of the information specified in the payment order and shall, prior to giving consent (authorisation) to the order, check the elements and contents of the payment order used to initiate a specific payment transaction and/or a series of payment transactions.

The Bank shall execute the payment order if the following conditions are met:

- if the payment order has been accurately filled in;
- if the payment order is accompanied by the proper documentation, and if all of the information requested by the Bank has been submitted, if this is necessary due to an FX operation or in compliance with prevention of money laundering and terrorism financing;
- if the payment account has sufficient funds to cover the entire amount of the payment order and the fee or if the client is making a cash payment to their payment account, depositing cash with the Bank in the amount required to complete the transaction and pay the fees, unless otherwise designated or agreed for a specific additional service;
- if consent for the payment order is granted in the agreed manner.

If the payment order is initiated through direct debit, the Bank shall execute the order only if the recipient has signed a Collaboration Agreement governing the direct debit payment service.

The Bank reserves the right to require from the client additional information related to the payment transaction, if such an obligation arises from the regulations governing the prevention of money laundering and terrorist financing, regulations that govern FX transactions or the Bank's internal regulations rendered and pursuant to these regulations.

If the aforementioned conditions are not fulfilled (lack of funds on the payment account, inaccurately filled in payment order, the requested documentation and/or relevant information concerning the transaction is contrary to applicable regulations and the Bank's internal regulations governing the prevention of money laundering and terrorist financing and/or FX operations), the Bank may refuse to execute the payment order. In this case, the Bank shall inform the client of such decision and if possible, shall provide reasons for the rejection, and shall inform the client of how they may rectify the situation, at the latest within the time limit set for the execution of the payment transaction.

If the execution of the payment transaction is rejected, it shall be deemed that the payment order was not received, and if the client corrects the deficiencies in the payment order and it meets the legal requirements for execution, the corrected payment order shall be deemed as a newly submitted order, and the Bank shall undertake to execute the order in accordance with these General Business Regulations.

In the event that the funds available on the account are not enough to cover the order, the Bank shall not reject the order if the client credits the account with the necessary amount to cover the transaction within 3 days. In this case, the day the transaction is executed is considered the day the client credits the account with sufficient funds. If the client fails to provide the necessary funds in the account in due time, the start of the execution of the order be considered to be on the first following business day after the expiration of the above mentioned deadline.

Payments to foreign countries and collections from foreign countries can be made by remittance, documentary letter of credit, documentary collection, other payment instruments that are used in international payment transactions, in accordance with the applicable regulations. International payment orders may be submitted to the Bank online.

Outgoing payments to foreign countries charged to the payment account of the client are made by the Bank on the basis of a correct order and in accordance with the Schedule, provided that other requirements for the execution of the payment order are met, in accordance with the applicable rules and regulations of the General Business Regulations.

When executing payments locally and abroad the Bank shall apply prices as defined by the Price List for Private Individuals.

Foreign bank related expenses for payments effected in EUR and other currencies are duly indicated in the Price List for Private Individuals and refer to cases when payer chooses the 'OUR' option for specific remittance.

Money and capital turnover are exempt from VAT, as per the provisions of Article 25 of the Law on Value Added

Tax.

The Bank accepts payment orders through its distribution channels, in accordance with the provisions of the opening and maintaining specific types of payment accounts agreement and other special agreements, the terms which apply to additional services the Bank provides the client with respect to these accounts and the provisions of the General Business Regulations. The time of receipt of the payment order is the time the Bank receives an order directly from the client - payer or indirectly from the recipient. The deadline for the receipt of orders is specified in the Transactions Schedule which is an integral part of the Framework Agreement. Payment orders received by the Bank after the deadline prescribed in the Transactions Schedule shall be considered received the following business day. If the client negotiates a specific date with the Bank for the day of execution, the time of receipt of the order shall be the day agreed for its execution. If the time of receipt of the payment order is not a business day, the order shall be deemed received on the following business day.

For payment transactions initiated by card, the time of receipt of a payment order is the moment the client gives consent to the execution of the payment transaction and the Bank has completed the authentication procedure.

A payment transaction is considered authorised if the payer has granted consent to the execution of a particular payment transaction or a series of payment transactions which incorporates the particular payment transaction, and once the Bank has completed the authentication process on payment transactions the client has consented to. The manner of granting consent for the execution of a payment transaction depends on the payment instrument and the Bank's distribution channels. The client grants consent for the execution of a payment transaction performed as follows:

- in the Bank's branches – by signing and certifying the order or by using the card and PIN under the terms that the particular device requires authorisation of the payment transaction,
- the recipient is required to sign and verify the order on their end,
- via e Banking – through the use of smart cards (requires card reader)/TAN/MToken or any other token,
- via m Banking – by entering the PIN when scanning the QR code on a receipt/bill or on a POS device (IPS Scan option)
- via card – accurately entered and verified PIN (ATMs, POS terminals and other specialised device which allow for the initiation and execution of payment transactions in this manner), by entering the Verification Code and/or other personalised security features required at the POS (online payment and the like), via client or user signature, confirming the performed transaction (POS terminals that don't have a PIN module, etc.); through the use of payment cards without PIN entry or without signature on the confirmation slip of a performed transaction, up to a specified transaction amount which is in line with the card company's rules
- via digital wallet

Granting approval for a payment transaction initiated in a manner not defined by these General Business Regulations is possible via special agreement. It shall be deemed that a client granted consent subsequently when the client submits the appropriate documentation to the Bank following the execution of a transaction (certificates, certified payment orders, etc.). For transactions executed at the POS terminals of other banks, the timely execution of transactions is the responsibility of the bank that accepts the payment card.

Consent may be revoked, until the payment transaction is executed. A client may revoke a payment order by sending a request from a registered e-mail address, eBanking, or by calling the Bank's Online Centre. There is no charge for revoking an RSD payment order.

For international payment transactions, the client may request the cancellation of the payment order, in writing, at the time and in the manner that enables the cancellation to be initiated before the execution of the specified payment transaction. Also, the client may revoke or cancel a payment order after it has been executed, however, in this case, the Bank cannot guarantee the attempt to revoke/cancel will be successful and not bear any consequences. When a payment transaction is initiated by the recipient or the client through the recipient, the client may not revoke the payment order after it has been issued or consent has been provided by the recipient. In the case of direct debit, the client may cancel a recipient's payment order by the end of the business day preceding the day set for debiting, i.e., the start payment order processing. The Bank will take reasonable measures to prevent the execution of the order, while adhering to the rules of the profession. Upon expiry of the mentioned deadlines, the client may revoke the payment order with the consent of the Bank and the recipient only.

If a payment transaction is initiated by filing in a promissory note for collection, in concluding the Framework Agreement or the Account Opening and Maintenance Agreement and by accepting the General Business Regulations, the client grants their irrevocable consent to the Bank to execute payment transactions initiated in this way via the promissory note creditor, by debiting said client's payment account.

The Bank may debit the client's payment account without a payment order issued by the client, in the following situations:

- in the process of execution or enforced collection, which is executed against the client in accordance with the Law,
- for the collection of outstanding fees for services provided by the Bank in accordance with the provisions of the Framework Agreement, matured receivables of loans granted by the Bank to the client or other matured receivables of the Bank against the client, if such a method of collection is agreed upon,
- in other cases, stipulated by applicable regulations.

Payment transactions executed in this way are not considered unauthorised payment transactions.

By signing an Account Opening and Maintenance Agreement, i.e., a Framework Agreement, the client irrevocably authorises the Bank to collect outstanding amounts by offsetting the balance of all payment accounts held with the Bank under the client's name, in cases when the client has not secured sufficient funds on their account(s) to cover their liabilities arising from said Agreement. If the client has more than two payment accounts (RSD or FX), the

Bank is entitled to determine the order in which to execute the transfer of funds, at its own discretion. If the transfer is made from an FX account held in the client's name, when performing the calculation, the Bank shall apply the applicable buying exchange rate of the Bank on FX valid on the day.

Refunds made in certain cases, when a payment transaction was inaccurately processed (an excess of funds were transferred above the amount indicated on the payment order, a transaction was repeatedly executed or funds were transferred to another recipient other than the one indicated on the order), have priority over the execution of all other payment transactions from the payment account from which the funds were transferred.

With FX inflows, the Bank charges a fee on the transferred amount when the funds are approved on the recipient's account, and the total amount of the transaction and the fee are listed separately on the bank statement.

5. Responsibilities of the Bank and the client in the execution of payment services

In domestic payment transactions, executed in RSD, the transaction amount shall be credited to the recipient's payment services provider's account on the same business day the Bank receives the payment order, in accordance with the General Business Regulations. For other payment transactions, different deadlines for the execution of a payment transaction may apply, in accordance with applicable regulations.

Once the Bank receives an international payment order, the Bank shall notify the client, on whose behalf the payment has been executed, of the inflow from abroad. The client has the option of confirming the grounds for the FX inflow by sending a Statement on the Inflow of Funds to the Bank via the e-mail address provided in the Bank's premises.

The client's payment account is then credited in the currency approved for use on the account. The Bank will credit the funds on the client's payment account and make the funds in the account available once it has received a notification to credit the account, but not before the collection currency date, which is the date the foreign bank/another local bank credited the Bank's account. If the funds in the Bank's account are credited on a day that is not a business day, it is considered that the Bank received the funds the following business day. If the Bank's account is credited in a currency that the recipient has not opened an account for with the Bank, the Bank will not be able to record the inflow in its books unless the client (recipient) opens a corresponding FX account.

If the client deposits cash in the same currency of the payment account they have with the Bank, the currency date for the crediting of the payment account will match the date the cash was deposited.

The client can access the funds once they have been credited to the client's payment account.

The value date of debit on the client's payment account may be the same or a date following the day the payment account was debited in the amount of the payment transaction.

The Bank shall not make payment transactions that have not been approved by the client in the manner set in the General Business Regulations (unauthorised transactions). In case of the execution of an unauthorised transaction, the Bank will reimburse the client's payment account in full, that is, it will refund the amount of the unauthorised transaction and all fees charged at the time of the transaction, as shall pay any accrued interest. The Bank is obliged to proceed in the aforementioned manner if the client notifies the Bank of an unauthorised transaction, immediately after discovery, but not later than 13 months from the date the account was debited, under the threat of losing the right to the refund and other rights prescribed by law, and after the expiry of this 13-month period, only provided that during this period, the Bank failed to notify the client of the unauthorised transaction, in accordance with the applicable regulation. This refers to payment transactions that were not executed in full or inaccurately executed.

In the event a payment transaction is processed from the use of a lost or stolen payment instrument or a payment instrument that has been misused because the client failed to protect its personalised elements, the client bears the losses arising from the execution of unauthorised payment transactions up to the amount of RSD 3,000.00. The client shall not bear losses incurred once they have notified the Bank, in the appropriate manner, and as stipulated in the General Business Regulations, of a lost, stolen or misused payment instrument. If these losses are the result of fraudulent conduct on behalf of the client, or resulting from their intent or gross negligence, the Bank shall not be held responsible for payment transactions resulting from such behaviour, and shall not refund the client's payment account and the client shall bear all the losses in these situations.

The Bank shall not be responsible if a payment instrument of small monetary value cannot be cancelled/frozen, or if its further use cannot be prevented, and if it is used anonymously or if the Bank, for any other reason arising from the nature of the payment instrument, cannot prove that the payment transaction was authorised. Payment instruments used for payments of small monetary value are payment instruments which, in accordance with the Payment Services Framework Agreement, refer exclusively to the execution of individual payment transactions the amount of which does not exceed RSD 3,000.00 or whose total spending limit does not exceed RSD 15,000.00 or the total value of cash funds deposited on said payment instrument do not exceed RSD 15,000.00 at any time. If the conditions mentioned above are met by setting a spending limit on a payment card, such payment card shall be considered a payment instrument for small monetary values.

If the Bank is responsible for a non-executed or inaccurately executed transaction it shall refund the amount, the fees and any interest, with the exception of cases where the client requires that the transaction be duly executed.

If a client claims that they did not authorise an executed payment transaction or that a payment transaction was not executed or was inaccurately executed, and thereby they notify the Bank of said, and the Bank establishes otherwise, the Bank shall obtain the necessary evidence thereof.

If the Bank proves that the recipient's payment services provider's account was credited in the amount of the payment transaction, the responsibility of any failure to execute or the improper execution of the transaction shall fall on said payment services provider. For payment transactions initiated through standing orders or direct debits, the Bank shall not be responsible if the funds in the client's account are insufficient, if the instructions are not clear, if the third-party invoices or similar documents are not clear or are not delivered to the Bank in a timely manner, as well as in other cases that are beyond the control and influence of the Bank.

If a payment transaction was initiated by a recipient or client via a recipient, the recipient's payment services provider is responsible for the proper delivery of the order to the Bank, that is, the timely delivery of the payment order. If the order is not delivered or not properly submitted, the recipient/client is required to deliver or resubmit said order to

the Bank immediately upon discovering the discrepancy.

The Bank shall refund an authorised and properly executed payment transaction initiated by a recipient or payer via a recipient, under certain conditions, as follows: that the client has given consent for the execution of the payment transaction without identifying the exact amount, that the amount of the payment transaction exceeds the amount the client could reasonably have expected, given the amounts of previous payment transactions, the conditions of the Framework Agreement and concrete circumstances, whereby situations where a higher amount is the result of a currency exchange at the agreed reference rate, are excluded.

In order for the Bank to initiate a refund, the client must provide suitable evidence of compliance with the aforementioned conditions and submit an application within 56 days from the debit date.

The deadline for acting on such a client request is 10 business days within which the Bank shall either initiate a refund or inform the client of the reasons for denying the request.

The client is not entitled to a refund of an authorised and properly executed payment transaction if they granted the Bank direct consent to execute the transaction, or if the Bank or the recipient informed the client of a future payment transaction, at least 28 days prior to maturity.

The Bank shall be responsible to the client for the failure to execute or for an improperly executed transaction, under the circumstances when the intermediary involved between the payment services providers is responsible for the transaction, in which case they have the right to recourse and the right to reimbursement from the intermediary, whereby the aforementioned is not applied for international payment transactions.

The Bank shall not be held responsible under any circumstances for any failure to execute or improperly executed payment transaction initiated by the client, the recipient or the client via the recipient, which occurred because of actions or omissions of these persons.

If the unique identifier given by the client to the Bank is incorrect, the Bank is not responsible for the failure to execute or for the improperly executed payment transaction. If the payment transaction is improperly executed or is not executed because an inaccurate unique identifier was submitted, the Bank shall, at the request of the client, take all reasonable measures to inform the client of the payment transaction's cash flow.

If the Bank transfers a higher amount than the amount of the payment transaction specified in the payment order or repeatedly executes a payment order, the recipient's payment services provider is obliged to return these funds without delay, on the basis of adequate evidence. In situations where smaller amounts are transferred, the Bank shall transfer the difference to the recipient's payment services provider, without the client's request, and within the time limit stipulated for the execution of the payment transaction. If the Bank transfers funds to any other recipient, and not the one indicated on the payment order, the Bank shall properly execute the payment transaction without a request from the client, and within the time limit stipulated for the execution of payment transactions. In this case, the recipient's payment services provider, to whom the funds were transferred by mistake is obliged to return the received funds without delay, on the basis of adequate evidence. In this respect, the Bank may cancel deposits made by mistake into the client's account, without special order nor the consent of the client, while the client will be notified of the corrected entry, if the client asks for an explanation for the correction. The client is obliged to return funds credited to their payment account without a legal basis or funds that are directly debited from their account without a legal basis. If the term for the execution of a payment transaction expires, the provisions of the Framework Agreement, or the General Business Regulations governing the responsibility and the refund for non-executed or incorrectly executed transactions, shall apply.

Irrespective of the responsibility for non-executed or improperly executed payment transactions, the Bank shall take appropriate measures, at the client's request, to determine the payment transaction's cash flow and provide information to the client.

There will be no responsibility of the Bank or the client regarding the execution of payment transactions, if the failure to meet the obligations is impossible due to force majeure or if said is foreseen by applicable regulations.

The Bank shall always request that the client submits clear and explicit instructions (orders) for payment transactions, in the country and abroad, in writing and/or online with a verification of TAN code, and specifying the purpose of the payment. Instructions must be submitted by the client and received by the Bank in a timely manner so that the Bank can affect the payment transaction in the standard way, without having to use any special means of emergency communication for this purpose. The Bank shall execute domestic payment transactions in RSD on the same business day it receives them, or on the value date, if one is provided on the payment order, depending on which date comes later for orders prescribed by relevant regulations pertaining to payment services. The Bank lists the times until which orders and instructions are considered delivered within the same business day in its Transaction Schedule. These times cannot exceed the times determined by the National Bank of Serbia for orders in the domestic payment system. If the client negotiates a specific date with the Bank for the day of execution, the time of receipt of the order shall be the day agreed for its execution. Orders regulated by relevant regulations pertaining to foreign currency operations shall be executed by the Bank within a period agreed upon with the ordering party, for any individual payment transaction. If the client would like a specific payment to be executed urgently, they must notify the Bank thereof. If faster execution of the order is possible, the Bank shall charge an appropriate fee for the execution of such an order, as defined in the Price List. The Bank shall not be liable for duly executed international payment transactions or payment transactions in a foreign currency, which take place through the correspondent bank, except in cases of its own gross negligence. The Bank shall not be held liable for any damage in the event that, after receiving a payment order from a foreign bank and until the value date of the payment transaction, the Bank does not receive coverage from abroad, or the foreign bank cancels, blocks, and/or modifies the order. In such a scenario, the Bank is unable to process the inflow, and it is subsequently cancelled. The Bank's commitment to execute a payment by debiting the positive balance of an FX account or to meet obligations in foreign currency shall be restricted to the extent and duration in which the Bank cannot access the currency specified in the obligation due to political measures or events in the country of the respective currency.

During the period and to the extent that such measures or events are present, the Bank is not obliged to carry out payments in a location different from the country of the currency, nor in any other currency (including the local currency), nor is it required to provide cash for such payments. This will not affect the right of the client or the Bank to offset mutual claims in the same currency. The Bank shall not be liable to the client for any damage arising from the foreign exchange rate for the execution of an order in a currency other than the original currency in the order, if it has received such an order from the recipient's payment services provider or the Bank itself was required to execute the conversion of the inflow, in line with applicable regulations.

With respect to the execution of a client's payment orders, the Bank shall not assume any responsibility in the following cases: suspension of a payment due to the application of international regulations, application of relevant regulations and rules applicable to the Bank or its affiliates, moratorium of a correspondent bank, in accordance with the regulations of the respective foreign country. The Bank shall not be held responsible in any way for loss/damage caused by changes in the exchange rate of the currency or value of the means of payment, if the delay or incorrect forwarding of the order were the result of actions or omissions of the client, or any third party.

6. Payment account statements

The Bank shall deliver the prescribed information to its clients in the form of bank account statements issued no less than once a month, in such a manner that shall enable the client to save this information and to reproduce it in the exact same form. The client can review all transactions on their account at any time online via the Bank's eBanking and mBanking platforms.

In the case of a FlexFund, the Bank shall also deliver to the client, free-of-charge, once a month, and in written form, or any other manner contractually defined, a notification – bank statement containing all the changes to the client's account. And, upon the client's request, it shall deliver the respective notification without delay, with the right to charge a fee for this service, in accordance with the Price List.

The client must confirm, without delay, the accuracy and completeness of the statement and other reports and notifications it receives from the Bank. If the client has any objections to the information they receive, they must file a complaint no later than 10 days upon receipt of the document (bank statement), and the complaint should precisely define the issue and is to be delivered to the Bank in writing, no later than 13 months upon the date of debit, under threat of the loss of the right to a refund and other rights as prescribed by law, and after the expiry of this 13-month period, only under the condition that the Bank failed to provide the client with information on the unapproved, non-executed or improperly executed payment transaction, in line with the applicable regulations. If the client does not submit a complaint to the Bank in line with the above said, the client shall be deemed to have accepted the bank statement as accurate.

7. Digital banking (e-Banking, m-Banking, SMS Service, Digital Wallet)

Electronic banking - eBanking

The client and the Bank shall agree on the use of eBanking services by signing an eBanking Application Form or a request sent online, in that the rights and obligations between the client and the Bank are defined in the provisions of this item i.e., the General Business Regulations. eBanking services users may be private individuals who have opened payment accounts held with the Bank or are individuals who are in the process of opening an account. In this way, resident clients are able to view their account balances and execute domestic payment transactions in the RSD or convert RSD and FX funds on their RSD, and/or FX accounts and to submit an application for one of the services on offer. Non-resident clients are not able to execute payment transactions via eBanking, but are granted access to view their accounts held with the Bank, and submit applications for the services on offer. To ensure the unhindered use of eBanking services, while applying for this type of service, the client shall be notified of the technical conditions that they shall be required to provide.

eBanking services include online banking, mobile banking and terminals. Online banking services are available through WEB channels (the Internet), and mobile banking through specific applications on mobile phones and SMS channels.

The mBanking service is activated by sending an SMS message that includes a link through which the client uploads the application and installs it in their mobile phone. They are then required to send the activation code by e-mail to the Bank. eBanking is activated by sending instructions to the client via e-mail.

Private individuals who are users of eBanking shall register through the application by means of their user name and a secret password. The user must keep their registration information in a safe place, and not to reveal said information to others and not to keep this information in their mobile telephone. The password must remain confidential and the Bank does not have the right to demand the client reveal their password. The password shall be immediately changed if there is suspicion that it has been disclosed. It is recommended to change the password regularly. In the case of misuse of the relevant data by any third party, provisions of these General Business Regulations, which regulate liability for unauthorised payment transactions performed using a payment instrument, shall apply.

For the purpose of ensuring safe electronic payment via online banking, users, who are private individuals, authorise payments via a TAN code which is sent by SMS message to the number stated in the eBanking Application Form for private individuals. With the aim of preventing misuse by a third party, the user is obliged to:

- use anti-virus software and maintain it regularly,
- use the latest security updates (or patches) for web browser and the operating system,
- when logging in to eBanking, check the time and date of the last log in,
- change their password, without delay, if there is suspicion that it has been disclosed,
- change the password regularly.

The client can change the password at any time by means of the option Change my password.

The Bank may reject the client's application for the activation of eBanking services after the application form has been signed; however, it must notify the client of this decision via one of the ways agreed between the Bank and the client regarding communication.

If the client does not use the eBanking service for a period exceeding 3 months, the Bank shall cancel the use of the eBanking service.

The client's payment orders shall be executed in accordance with the Account Opening and Maintenance Agreement, the General Business Regulations and other applicable regulations. For transactions executed via eBanking, the Bank reserves the right to request from the client to submit documents the basis on which the transaction has been executed.

The client, by means of eBanking, can handle funds in the payment account opened with the Bank and the FlexFund, approved on this account. Using the 'check my account balance' service can be used for all types of client accounts (RSD and FX) held at the Bank.

The Bank shall not be liable to return funds if a client provides inaccurate data on a payment order when initiating a payment transaction through eBanking, and the Bank has executed the order. Upon the request of the client, the Bank shall take any reasonable measures so that the client receives information concerning the cash flow of the payment transaction, in that the Bank shall collect an additional fee, in line with the Price List.

The Bank charges a fee for the provision of eBanking services, as is specified in the applicable Price List. eBanking services fee(s) are automatically collected by debiting the client's account at the beginning of each month, for the previous month.

The Client shall be obliged to adhere to the rules defined under these General Business Regulations and the provisions of individual agreements, to act in a conscientious manner and with the due diligence and consideration of a prudent owner, to maintain the confidentiality of all log in data that they use as well as the security equipment used, and in case an unauthorised person misuses the password or security equipment in any way, the provisions of these General Business Regulations regulating liability for the execution of an unauthorised payment transaction through the payment instrument shall apply. The client undertakes to report any loss, theft or misuse of their mobile phone to the Bank immediately, and to confirm this report, in writing, within two days.

The Bank shall not be responsible in case the client cannot use eBanking services because of interferences in telecommunication channels, or due to other circumstances that are beyond the control of the Bank.

The Bank shall unconditionally block eBanking services in the following cases:

- when it establishes that a client who uses eBanking services, does not act in line with the applicable regulations, the General Business Regulations, or the separate Account Opening and Maintenance Agreement concluded between the client and the Bank,
- when the client reports loss or theft or misuse of their mobile telephone and/or PIN,
- when the client revokes authorisation,
- if the Bank discovers, in any way, that an unauthorised third party has used the password data,
- in all other cases when there is suspicion that unauthorised access to the client's security package or security elements of the Bank has occurred or, if there are justified reasons that relate to security or there is suspicion of unauthorised or fraudulent use.

The blocking of electronic services prevents its further use. The Bank shall inform the client before the blockage, by phone, SMS message or in another adequate manner, of the intent and reasons for blocking electronic service, and if the Bank is unable to notify the client before the blockade, it shall inform the client immediately following this action by phone, SMS message, electronically or in another appropriate manner. The Bank will not notify the client in relation to blockage if such notification is prohibited under the applicable regulations or if there are justified security reasons for this. The Bank will enable the client to use electronic banking services again once the reasons for the block cease to exist.

Unblocking the electronic service is carried out by the Bank by restoring client access, depending on the reason for the blockage. The client can request the temporary suspension of performing certain individual eBanking services by submitting a written request to the Bank.

The client can, at any time, cancel the use of eBanking services by sending a message via this same communication channel. Before cancelling eBankin services, the client must settle all outstanding liabilities towards the Bank that have incurred during the use of these services. The Bank reserves the right to terminate eBanking services if the client fails to comply with these General Business Regulations, and, in particular, if the client fails to pay the eBanking service fee over a period of 3 months, or fails to upload the eBanking package within 3 months from the date of receipt of the notice sent by the Bank on how to access said package.

In the event of cancellation or termination of the eBanking package in another way, the client is obliged to pay the Bank all due monthly fees for the use of eBanking services, which include the eBanking package maintenance fee and all other fees defined in these General Business Regulations or the applicable Price List, which refer ti eBanking, and in this sense they authorise the Bank to automatically, without the need to obtain further consent from the client, debit their accounts to collect the amount of the above mentioned fees.

Digital wallet

A digital wallet is an application through which the client, using devices equipped with Near Field Communication (NFC) wireless communication, can make payments at POS terminals with contactless readers both domestically and internationally. Additionally, it enables online payments (for digital wallets that support such transactions) as the application contains the necessary payment card information to complete the transaction. Moreover, it facilitates cash withdrawals at ATMs supporting this service.

The Bank enables the client to link their payment card to a mobile application (digital wallet) on devices that support the installation of the respective application and whose operating system is compatible with it.

Characteristics and terms of use of the digital wallet

The client autonomously decides whether to use the digital wallet for transactions linked to their current account by registering a debit/credit card within the application. The request to use the payment instrument is considered the installation of the application and the acceptance of its terms of use. Additionally, initiating tokenisation, i.e., requesting a security code to add a digitised card to the digital wallet or making a call to the Online Centre to initiate digital wallet activation, is also considered part of the process. By activating the digital wallet service and adding a payment card, the client can use the digitised card as a payment instrument to initiate and complete transactions at an ATM, POS terminal, or remotely, if such an option is available.

Based on transactions performed through the digital wallet, the Bank neither assumes nor can assume any rights or obligations. The Bank is not responsible for the availability or functioning of the digital wallet service.

After a successful card verification, the client can use the digitised card through the digital wallet.

The application features a virtual/digitised card that allows the user to make contactless payments to pay for goods and services. In addition to the contactless payment function, the application enables the review of transactions and provides notifications concerning executed transactions and services.

The client authorises or consents to the execution of a payment transaction using the digital wallet/digitised card. This can be done by presenting a mobile device to a POS terminal or ATM, selecting the option to pay with the digital wallet at an online point-of-sale (for digital wallets supporting such payment), and entering personalised security elements stored in the digital wallet. (Operations are conducted in accordance with the client's mobile device settings, which authenticate the card user).

For payment transactions executed with the digital wallet, fee charging occurs in the same manner as if the transaction were initiated with a physical card, from which the digitised card was generated. If a user has multiple digitised cards in the same digital wallet, they independently determine the sequence of cards for initiating payment transactions.

Security/Safety

The client is obligated to use the payment instrument in accordance with the provisions of the framework agreements regulating the issuance and use of the payment instrument. Without delay, the client must inform the Bank of the loss, theft, or misuse of payment instruments or their unauthorised use. The client is required to report this promptly to the Bank using one of the following methods:

1. By calling the Bank's Online Centre at the following telephone numbers: 0 700 700 000 - for calls made from a land line in the Republic of Serbia, or at +381 (0)11 20 57 000 - for calls made from abroad or by mobile phone;
2. by sending a request from a registered e-mail address;
3. via online banking;
4. By submitting a written request at a Bank branch, after which the Bank will take measures to prevent further misuse.

Upon receiving notification, the Bank shall promptly block any further use of the payment instrument. The client undertakes to handle the mobile device with due care and to take all necessary measures to protect and preserve the confidentiality of personalised security elements in the digital wallet. For security reasons, the client agrees to the following:

- they will not add their cards to a digital wallet on another user's mobile device.
- on the mobile device where they have added or plan to add a digitised card issued by the Bank, they will not use the device's security settings (password, PIN, default pattern) in a way that others can recognise or associate with the client.
- they will not make security settings on the mobile device available to others or allow unauthorised access to the device.
- in the event there is suspicion that security settings for accessing the mobile device are known to others, the client is obligated to take all necessary actions to prevent the misuse of the payment instrument and immediately request that the Bank cancels (blocks) the payment instrument or digital wallet.
- they agree to use licensed digital wallet applications only.

The user's handling of personalised security elements of the payment instrument, as defined in these General Business Regulations, also applies to dealing with the security settings of the mobile device on which the digital wallet application is installed.

If the client finds the payment card after reporting it in writing, they must not use it, but are obliged to cancel (block) it. Otherwise, the client shall bear full responsibility for its unauthorised use. Misuse of the payment instrument is considered a criminal offense in accordance with applicable regulations. In the event that the client, with intent or extreme negligence, engages in or participates in the misuse and fails to promptly inform the Bank of the loss, theft, or misuse of the payment instrument or digitised card, they are responsible for all resulting losses.

The Bank is not responsible for the working order of the client's mobile device, digital wallet, and any services provided by third parties (mobile operators, software, etc.).

The use of the digital wallet involves the electronic transmission of client data via third-party wireless technology that

the Bank cannot control. Therefore, the Bank does not guarantee the confidentiality and security of such data transmission. Privacy and data transfer security are defined by the terms of use of the digital wallet. When entering data for registering a payment card through the application, the Bank will verify the status of the payment card and other security elements. After confirming compliance with the conditions, the use of the application will be enabled. It shall be considered that the user has initiated payment transactions with the digitised card if they have not reported theft, loss, or misuse of the mobile device or its personalised security elements to the Bank beforehand. All other rights, obligations, conditions, and responsibilities defined in section VI Payment services of the General Business Regulations, also apply to the digital wallet.

The Bank does not charge a fee for registering the card in the digital wallet or for its use. The Bank has no influence on the fees charged by the digital wallet service provider or third parties directly or indirectly associated with the service.

Personal data processing: the Bank has no influence or responsibility for how the service provider collects and processes data. The service provider is considered the data controller for the user's personal data processed for the purpose of providing the digital wallet service, and as such, is responsible for the legality of the processing. Using the digital wallet service involves the transfer of information via electronic communication networks, the availability of which is ensured by electronic communication service providers, over which the Bank has no control. The Bank is not responsible for the availability and operation of these services, the data transfer over them, or the storage of data on the mobile device.

8. Payment card

A client who has an open payment account held at ProCredit Bank can use a debit card (hereinafter: the card). The Bank issues payment cards which may be used to initiate payment transactions from their current account. Dina cards are issued to all clients, free of charge.

A payment card is issued by the Bank on the grounds of an application form submitted by the client, the Agreement on the Issue and Use of a Card which the Bank concludes with the client and in line with the General Business Regulations. The client submits a filled-in Card Application Form on which basis the client confirms that the provided data is accurate and complete and the client is responsible for its truthfulness and completeness. The Bank has the right to verify the accuracy of the provided information, as well as to collect additional information concerning the applicant.

The right to use the card is acquired by a solvent party who has a current account held at the Bank.

The Bank does not require collateral to issue the card and does not charge interest for the use of debit cards. Each card is the exclusive property of the Bank. The Bank may request that the client return the card. The client cannot pledge the card nor provide it as collateral.

Once the card is personalised, the Bank issues the card to the client along with instructions on how to activate it. The client then receives a PIN (Personal Identification Number) sent by the Bank via SMS. The Bank is responsible to ensure that only the Client has access to the PIN until the card is delivered. The risk of payment card and PIN delivery to the client shall be borne by the Bank.

The Bank issues contactless chipped payment cards ('smart cards'), which are also equipped with a microprocessor and radio antenna, thus allowing for contactless communication with POS terminal readers. The microprocessor is powered via an antenna which induces the reader's magnetic field. The card is readable from a distance of up to 3 cm. Contactless cards are usually produced according to EMV Co. (Europay Mastercard Visa) standards for chipped cards. The EMV standard allows for additional security relative to data exchange between the card and the reader during radio transmission. This deters unauthorised access to the data available on the contactless payment card. Contactless cards have a standard contact chip and are called Dual Interface chip cards.

The purpose of contactless cards is to allow for the quick processing of payments, in a secure manner. For this purpose, when making smaller payments, it is not necessary to enter the PIN, it is enough to simply lean the card against the POS terminal reader, which then reads all of the necessary data available on the card in order to complete the transaction. Mastercard defines the maximum payment amount for PIN-free payments. To make larger payments, it is necessary for the transaction to be authorised via PIN, which is considered to be the same as the client's signature, i.e., their consent to execute said transactions.

To perform secure internet transactions, transaction authorisation may be performed via a Verification Code (six-digit number) entered when making internet purchases, which is sent to the client via SMS message to the mobile telephone number registered with the Bank.

The Bank allows clients to change and/or define their own PIN, for Mastercard/Visa payment cards, the aim being to ensure the client is able to remember their PIN easily, in that the Bank emphasises that when changing the PIN number, it is necessary to avoid choosing combinations of digits that can be linked to the client's personal or similar data, and to avoid choosing numbers that are familiar and/or recognisable to any third party.

The client shall immediately, upon receiving the card, undertake all necessary measures to protect all of the personalised safety features, i.e., to keep the PIN strictly confidential, i.e., not to disclose the PIN to any third party and to protect all of the card data, as well as the card itself. Should the client fail to act in accordance with the above, the client shall bear all the responsibility for the aforementioned activities and the General Business

Regulations shall apply which govern the responsibility for unapproved payment transactions executed via a payment instrument.

Upon receiving the card, the client shall immediately sign said card, otherwise the card shall be deemed invalid.

The card is approved for a 5 (five)-year period and can only be used during the period of validity as provided on the card itself. If the carrier fails to cancel the card/cards no later than 60 days prior to the expiry date provided on the card, the national Dina card is automatically renewed. All valid international cards may be renewed, with new expiry dates, at the request of the client. The card will not be renewed if it is blocked 45 days prior to its expiry, as well as if the card is inactive for a period exceeding 6 months, unless the client performs a transaction upon receiving a notification from the Bank for the purpose of its renewal. The Bank retains the discretionary right to decide whether or not to renew the client's card.

The card is issued in the client's name and cannot be transferred to another party. If the client gives and/or grants the use of the card in any other manner to another party, said client shall be held responsible for any damage or loss which may ensue as a result of this.

The Bank issues the card to the client, and this card shall be considered the primary card, in that the client has the possibility, at their request, to order (an) additional card/s and to authorise said additional party/ies to access the funds on the client's account held at the Bank.

The client is obliged to familiarise said party/ies with all the rights and obligations pertaining to the use of the card and shall be held fully liable for any activities or processes performed by the party/ies who the client has authorised to use the card. The client may use the card to pay for goods and services at POS terminals, to make online purchases, as well as to withdraw cash funds at ATMs and POS terminals, with the obligation to enter the PIN or Dynamic Code, when performing online transactions which require its entry. The card may also be used to deposit funds into ATMs of the Bank which support this service. The Dina card is linked to the client's RSD current account and may be used solely within the Republic of Serbia, while Visa/Mastercard payment cards may be used in the country and abroad.

The card may be used relative to the funds available on the client's account held at the Bank i.e., the account on which grounds the card has been issued.

The card may be used solely in the event that there are sufficient funds available on the client's account to cover a transaction. If the client has an approved FlexFund (overdraft), the amount of available funds shall also include the amount of the approved, unutilised FlexFund, per the account.

The cards are a valid means of payment both in the country and/or abroad, in the RSD and/or local currency and may be used in places that accept these cards.

The client agrees and authorises the Bank to debit their account for the amount of a transaction performed via the card/s i.e., used to purchase goods and services, make cash withdrawals, as well as fees and other costs pertaining to cash withdrawals and international purchases made via POS terminals or online. When paying for goods and services in places that accept the card, after presenting the card and their personal ID (at the merchant's request), the client is obliged to sign the appropriate (receipt) slip, if using a chip-less Dina card and to keep one copy of the slip. The acceptant is obliged to issue a slip to the client. The client is obligated to keep each individual slip and if the Bank requires, to document/present said slip to the Bank. At the merchant's request, the client is obligated to hand over the card and shall be prohibited from using the card further.

The Bank shall debit the client's account, in RSD funds for all transactions performed in the country or abroad. Any potential material damage caused to the Bank by the client abroad shall be the subject of compensation in this currency, whereby the payment shall be made in the RSD equivalent according to the middle exchange rate. In the event that a transaction is performed by card abroad, depending on the original currency of the transaction, the Bank shall debit the account at the selling rate of the Bank on the day the transaction is posted, for transactions performed in the EUR currency, and for transaction performed in all other currencies, which are defined according to the exchange rate list, the owner of the Visa/Mastercard licence performs transaction conversion in the EUR currency according to the Visa/Mastercard exchange rate on the day the transaction is performed, and posting of the transaction is done according to the Bank's selling rate. The Visa foreign currency exchange list is available at www.visaeurope.com, and the Mastercard foreign currency exchange list is available at <http://www.mastercard.us>

The Bank specifically highlights that payment transactions initiated through the use of the card which excludes the presence of the Client (via internet, catalogue purchases, ordering via postal services/telephone, subscriptions and the like), are considered to be risky payment transactions and are performed solely at the client's own risk and accountability and the client shall bear all losses or shall cover any damage which may ensue as a result of said transactions, in line with the provisions of the General Business Regulations which govern liability in the event of unapproved payment transactions performed via payment instruments.

The Bank retains the right to contact the client to check the legitimacy of a payment transaction, and with the aim of protecting the client from possible misuse.

The Bank shall calculate, charge and collect appropriate fees from the client pertaining to card issue and use, as well as pertaining to the provision of additional services. The types and amounts of all fees and other costs which are borne by the client are determined and individually provided in the Price List for Private Individuals. The types

and amounts of all fees and other costs provided in the Price List for Legal Entities pertaining to these services are variable and are adjusted at the start of each quarter throughout the current year. By accepting these General Business Regulations, the client authorises the Bank to settle its liabilities under the issued and used card, and under other services provided, the Bank may utilise the client's funds available on their payment accounts held at the Bank, unless access to said funds has been suspended via court decision or the decision of a competent authority. If collection must be performed via the client's FX account held at the Bank, the Bank shall convert the required amount according to the buying FX rate of the Bank on the conversion date.

The client shall submit any potential complaints pertaining to a concluded transaction via email, along with the appropriate documentation. The deadline for confirming that the complaint is valid, in line with the rules of VISA International, Mastercard and the National Payment Card Centre, is 45 days upon the day said complaint is submitted to the Bank, the acceptor of the payment card.

In the event of an invalid complaint, the Bank shall debit the client's account for all operative costs. The Bank is not liable for complaints relative to the quality of goods and services paid for via the card.

The client shall adhere to the rules defined in these General Business Regulations, as well as the provisions of individual agreements. The client shall act conscientiously and with the care of a prudent owner and shall keep and not disclose data related to the use of the card to third parties, shall check whether the subject card is in their possession daily, as well as their account balance, to which the card is linked, all aiming to prevent the misuse of the card and/or its unauthorised disposal. The client is familiar and agrees that they may access their account balance to view any changes on the account daily, without limitation, through the use of services, such as online banking, mobile banking and the like and the client shall use said services. Should the client fail to act in the aforementioned manner, they shall be held liable for any damage which may ensue as a result of said failure or on a similar basis which their account may suffer, in line with the provisions of the General Business Regulations which govern liability for an unauthorised payment transaction performed via the payment instrument.

In the event of loss, theft, unauthorised use or misuse of the card, the client shall promptly notify the Bank of this by contacting the Bank's Online Centre, via the following telephone numbers:

- 0 700 700 000 - for calls made from a land line in the Republic of Serbia or at
- +381 (0)11 20 57 000 - for calls made from abroad or by mobile phone;
- or may do so by submitting a written request, upon which the Bank shall block the card. The client shall notify the Bank within 3 days of its loss, theft, and/or misuse.

In case of loss, theft, unauthorised use, misuse, or damage to the card, as well as in the event of a change in the client's personal data, the client can submit a request for the issuance of a new card within the existing contractual relationship.

The client can cancel the use of the card in writing. The cancellation period, following the receipt of a written request, is 60 days. In the event of card cancellation, either by the client or the Bank, the client is obliged to destroy the primary and any additional cards. On the day of receiving the written request, the respective card, both primary and additional, will be cancelled (blocked), and the client is required to ensure coverage for all obligations incurred through the use of the issued cards on the current account linked to the card. The client must settle all debts toward the Bank arising from the use of the primary and additional cards within the specified cancellation period. The client is responsible for all transactions concluded until the day of returning the card and bears all associated costs. However, the client has the right to close the payment card, free of charge.

The Bank may deny the right to use the card or block this payment instrument if:

- there are justified reasons related to the security of the payment instrument, if there is suspicion of unauthorised use or use for fraudulent purposes, or if there is an increased risk that the client will be unable to fulfil their payment obligation, in particular when the use of the card is associated with a credit approval or a FlexFund (overdraft) limit on the current account.

Before blocking the card, the Bank shall inform the client by telephone or through another appropriate means of the intention and reasons for blocking. If the Bank is unable to do so before blocking, it will notify the client immediately afterward, either at its business premises, by telephone, electronically, or through another appropriate means. The Bank will not notify the client in relation to blockage if such notification is prohibited under applicable regulations or if there are justified security reasons for this. The client can submit a request to have the use of the card reinstated. The Bank will either re-enable the use of the card for the client or replace it with a new one when there are no longer reasons for the block.

9. Self-service banking -

Self-service 24/7 Zones

The Bank provides clients with the opportunity to use automated devices for independently conducting various payment transactions and accessing information related to their accounts within the business units, 24 hours a day, 7 days a week.

Within the self-service zone, clients can access the following types of services:

- ATMs - for deposits and withdrawals in RSD and EUR, from current and savings accounts
- Transfer order terminals - allows the submission of paper transfer orders
- Info-terminals - provide information on completed transactions, as well as printing and emailing repayment schedules for loans and deposits, credit card invoices, loan instalment payment instructions, bank account statements, a review of the bank's Price List and General Business Regulations, exchange rate overview, current offers of the bank, sending messages to the Bank, accessing online banking, accessing the Bank's website to submit an application form for online services.
- Videotelephones - for providing all necessary information to clients or reporting malfunctions of certain devices. Clients will be directly connected to colleagues from the Contact Centre who will provide information.

The list of locations of the Bank's self-service zones is available on the Bank's website www.procreditbank.rs.

Automated Teller Machines

In addition to self-service zones, the Bank provides clients with the opportunity to use a special network of Automated Teller Machines, (hereinafter: ATMs) which belong to the Bank but may also be used by other banks to offer appropriate services to clients.

The use of the Bank's ATMs, and consequently the performance of ATM transactions, is recorded, through video surveillance, among other means. Clients can perform transactions on the Bank's ATMs and those of other banks both domestically and internationally using the appropriate payment card. All transactions requiring client identification are carried out using a PIN (Personal Identification Number). The combined use of the card and PIN serves as proof that the client initiates the payment transaction and approves the payment order. ATM transactions are conducted using a payment card and are debited from the appropriate account predetermined by the issuing bank for executing transactions initiated and approved through the use of the payment card. In addition to the balance on the relevant debit card account or the credit card's remaining unused limit, ATM transactions may be limited by the technical capabilities of the ATM device and cash withdrawal limits defined by the card-issuing bank or the bank owning the ATM device. Cash withdrawal with a payment card within the country is possible in RSD and within the self-service 24/7 Zones in the EUR, subject to limitations prescribed by applicable regulations. Cash withdrawal with a card performed abroad is performed in the currency provided by the bank owning the ATM device in accordance with local regulations, and the user's card account will be debited in RSD. Clients may execute payment transactions at the ATMs of other commercial banks, in which case they bear the costs of fees for the interbank transaction. ATMs also offer the service of cash deposits to clients' accounts in RSD and EUR, within the self-service 24/7 Zones.

The Bank may, at any time, in accordance with applicable regulations, suspend or terminate the possibility of initiating and executing ATM transactions, primarily for transaction security or other reasons specified by applicable regulations. Additionally, the Bank may temporarily or permanently discontinue the operation of one or more ATM devices due to maintenance, malfunction, operational errors, or security reasons, as well as due to the removal of the device from a specific location. In these situations, the Bank assumes no responsibility towards the client for any damage or loss that may occur as a result of the cessation of the ATM device's operation in this manner.

10. Total Account

The Bank opens and maintains payment accounts within the Total Account, allowing for a maximum of two currencies: RSD (Serbian dinars) and one foreign currency, EUR (Euro). Savings services are primarily offered to clients who have an open current account held with the Bank.

The services under the specified account are outlined in the Price List for private individuals. Clients can use more than two currencies outside the mentioned account, subject to fees defined in the current Price List for private individuals. For purchase and sale transactions up to EUR 1,000 (monthly), the Bank shall apply the middle exchange rate, exclusively for Total Account users. By signing the account opening application form or submitting an online application, the client accepts its activation. All granted credit products depend on the client's creditworthiness. If the client does not meet the requirements for obtaining a FlexFund (overdraft) on the Total Account, they have the right to continue using the Total Account, exclusive of this product.

The Bank has the right to unilaterally close the account if the inactivity condition is met. The Bank shall close the account upon the client's request. Closing the selected account will also terminate other services within the selected account, as indicated in the account closure request.

11. Payment account with basic services (Basic Account)

The Bank opens a basic services account (hereinafter: the Basic Account) upon the request of a client who has legal residence in the Republic of Serbia and does not have an open payment account with another commercial bank. Contracting additional services is not a condition for opening and using the Basic Account. The Bank charges appropriate fees for Basic Account transactions according to the current Price List.

The Bank has the right to open a Basic Account for a client who does not meet the condition from the previous paragraph, based on the Bank's approval.

Basic services related to the Basic Account include:

- 1) Services necessary for opening, maintaining, and closing the account;
- 2) Services enabling cash deposits to the payment account;
- 3) Services enabling cash withdrawals from the payment account at bank counters or ATMs and similar devices;

Services for executing payment transactions, i.e., transferring funds from the payment account or to the payment account through:

- (1) direct debit,
- (2) using a payment card, including online payments,
- (3) transfer authorisation, including standing orders, on appropriate devices, at bank counters, and using the internet.

In addition to the listed services, the client may request additional services such as FlexFund (overdraft), credit card, etc.

The Bank may unilaterally terminate the Framework Agreement on the Basic Account if at least one of the following conditions is

met:

1. the client intentionally used the payment account for unlawful purposes;
2. no payment transactions have been executed on the payment account for over 24 consecutive months;
3. the client obtained the right to a Basic Account on the grounds of false information;
4. the client subsequently opened another payment account that allows them to use the basic services related to the Basic Account;
5. the client no longer has legal residence in the Republic of Serbia.

If the Bank terminates the Basic Account Framework Agreement due to the fulfilment of one or more conditions from the previous paragraph (2, 4, and 5), the Bank shall provide the client, free of charge, in writing, on paper, or on another durable medium, with information concerning the reasons for the termination, at least two months before the termination takes effect, unless such notification is prohibited by regulations. If the Bank terminates the Basic Account Framework Agreement due to the fulfilment of one or both conditions from the previous paragraph (1) and (3) of this Article, the termination of said Agreement takes legal effect at the moment of determining the fulfilment of one of these conditions.

In the Termination Notice relating to the Basic Account Framework Agreement, the Bank shall highlight information concerning the client's right to objection and complaint and the possibility of extrajudicial resolution of the disputed relationship in accordance with the law governing the protection of financial services users. This is further regulated in the General Business Regulations – in the section regulating general provisions, the section CLIENT'S RIGHT TO FILE A COMPLAINT.

12. Payment account switching

During the payment account switching process, the Bank may act as both the previous and the new payment services provider. Legal regulations also apply to the switching of a payment account of an existing client with the same bank, i.e., changing the payment account when the same payment services provider is both the previous and the new provider.

The Bank provides the service of payment account switching in the same currency to a client who is opening or has an open payment account with a new payment services provider.

The payment account switch is carried out based on the client's authorisation, with or without closing the payment account opened with the Bank. The authorisation is drafted in writing, in Serbian or another language agreed upon by the parties, and the Bank immediately, upon receiving the authorisation, provides the client with a copy or a duplicate as proof of receiving the authorisation. Through the authorisation, the client gives consent to both the previous and the new payment services providers to undertake all or certain actions in the account switching process in accordance with the law. The client can create standing orders, consent for direct debit, receive transfer authorisations, and other payment services to be transferred to the new payment account, provided that the new payment services provider offers these services. Upon request, the Bank will provide the client, free of charge, with information concerning existing standing orders and direct debit that the payment service user has with the Bank, as the previous payment services provider.

When switching a payment account, the Bank, as the previous payment services provider, is obliged to transfer, the following to the new payment services provider, free of charge:

- 1) information concerning all or certain standing orders, recurring direct debits, and recurring transfer authorisations where the payment service user is the recipient.
- 2) monetary funds in the payment account (if the client has authorised the transfer of these funds).

As the new payment services provider, the Bank must submit a request to the previous payment services provider to perform the following activities within two business days of receiving the authorisation to switch the payment account, in accordance with said authorisation:

- 1) to provide a list of existing standing orders and available information concerning consents granted for direct debit, whose execution the payment service user has requested to be transferred to the new payment account – within five business days of receiving this request

- 2) to provide available information on recurring credit transfers and direct debits, for which consent has been granted to the recipient or the recipient's payment services provider, and which have been executed on the payment account of the payment service user in the past thirteen months - within five business days from the date of receiving

this request.

- 3) refuse the execution of the payment transaction based on incoming credit transfers and direct debits starting from the date specified in the authorisation, and to notify the payer and recipient of the reasons for refusal
- 4) suspend the execution of standing orders starting from the date specified in the authorisation
- 5) transfer all funds from the previous bank account (available positive balance) to the new bank account on the date specified in the authorisation
- 6) close the bank account on the date specified in the authorisation.

As the previous payment services provider, the Bank closes the account if the client has no outstanding obligations on the account and if actions defined in legal regulations have been taken.

As the new payment services provider, the Bank performs the following actions within five business days from the receipt of the requested information and in accordance with the authorisation and all received information:

- 1) activates those standing orders specified by the payment services user in the authorisation and executes them starting from the date determined in the authorisation
- 2) ensures conditions for the execution of direct debits specified by the payment services user in the authorisation, starting from the date determined in the authorisation
- 3) Informs the client of other rights related to the execution of agreed direct debits
- 4) informs payers initiating multiple credit transfer transactions specified in the authorisation of the client's new account and provides them with a copy of the authorisation.
- 5) informs recipients initiating a payment transaction for direct debiting of the client's account, specified in the authorisation, of the new account and the date from which direct debits will be executed from this account. The new payment services provider provides a copy of the authorisation along with the notice.

If the new provider of payment services does not have all the necessary information for notification according to items 4) and 5) of the previous paragraph, the new payment services provider may request the previous payment services provider or the client to provide this information.

In the event that the client decides to directly provide the mentioned information to payers and/or the recipients mentioned in the previous paragraph, the new payment services provider is obliged, within the timeframe stipulated in that paragraph, to provide the client with information concerning the new payment account and the date specified in the authorisation from which the new payment services provider shall start providing payment services related to the new payment account, in written form, on a form determined in internal regulations.

The previous payment services provider cannot block the payment instrument before the date specified in the authorisation, so that the provision of payment services to the client is not interrupted during account switching process, without questioning the restriction on the use of the payment instrument.

13. Amounts or range of all fees and other costs payable by the client

The Bank calculates and charges fees and other expenses to the client based on specific agreements and the General Business Regulations, which the client is familiar with and fully accepts, agreeing to their application.

For the provision of payment services to the client, the Bank shall calculate and charge fees in accordance with the Price List for private individuals – Fees for Payment Services, which is an integral part of the General Business Regulations, by debiting all of their payment accounts.

The Bank shall provide the client with a summary of services and fees related to the payment account through agreed communication channels well before the conclusion of the Framework Agreement.

- The Bank calculates and charges fees for the following payment services:
- for the execution of payment orders, i.e., the performance of payment transactions both domestic and international, which is calculated at the time of authorisation and charged at the time of posting the completed transaction or at the time of aggregate fee collection for a specific period,
- the intermediary bank fee and recipient bank fee for international payment transactions or payment transactions in the currency of other countries, if the client has selected the 'OUR' option for the execution of the payment transaction,
- a fee for processing inflows in international payment transactions or payment transactions in the currency of other countries,
- for revoking a payment order,
- an account maintenance fee,
- other fees and actual costs in accordance with the General Business Regulations and the Price List.

Regarding changes in fees and other costs for providing payment services, the Bank shall inform clients at least 2 months before their effective date, by displaying the Price List on the Bank's information terminals and on the Bank's website at www.procreditbank.rs, along with notifying the client by e-mail, in writing, or on another permanent data carrier. Regardless of the above, the client is obliged to regularly inquire and be informed of the amount of fees, as well as changes to other elements of the business relationship with the Bank, unrelated to the product for which the client entered into a business relationship with the Bank.

Before the commencement of the proposed amendments, if the client does not accept the provided proposal, they can terminate the Framework Agreement without paying additional fees and other costs. In the case of an increase in fees and other costs, the client may, upon their request, immediately or after settling all obligations on the account, transfer funds to another bank or withdraw funds in cash and close the account, in accordance with applicable regulations. During the establishment of a contractual relationship with the Bank or throughout the term of the relationship, the client is required to obtain the Price List for Private Individuals from the Bank and to familiarise themselves with the different types of fees and their amounts.

Any changes to the Price List apply to already concluded Framework Agreements and take effect from the date of the amended General Business Regulations and the Price List, which are an integral part of said agreements, without the need for a separate annex to these agreements.

Clients can obtain information concerning the Bank's Price List for services related to the opening and maintenance of accounts, as well as other Bank services, on the Bank's website www.procreditbank.rs or during business hours at all Bank branches.

All current accounts in RSD or FX are subject to the payment of a monthly account maintenance fee in accordance with the Price List, regardless of whether there were any payment transactions on them. If, after three months, no transactions and account maintenance fees have been recorded on the client's current accounts in RSD or FX, the Bank shall stop charging the monthly maintenance fee. If the current account is reactivated, the Bank shall charge the maintenance fee in accordance with the Price List. Regular and increased interest rates on utilised credit products, as well as fees for executing payment orders within electronic banking services, are charged regularly and are not included in the account fee.

Monthly maintenance fees on all accounts subject to fees will be debited on the first day of each month for the previous month, debiting all of the client's current accounts, in all currencies. Fee collection may also be made from the approved FlexFund (overdraft) on the current account, and if the client has no funds on the account and no approved FlexFund (overdraft), fees may be posted as an unauthorised overdraft on the account of a private individual. Fees for electronic banking services that cannot be collected due to insufficient funds in the client's account will not be shown as an unauthorised overdraft but rather as unrealised pending orders on the bank statement. If the client is in an unauthorised overdraft without prior approval from the Bank, due to insufficient funds on the client's account, the Bank has the right to charge the client statutory default interest on the amount of the unauthorised overdraft, proportionally to the delay period.

The client shall bear all costs incurred by the Bank in executing orders given by the client and other actions in the realisation of the business relationship between the Bank and the client, according to the Bank's Price List valid on the day of order execution or other actions (e.g., DHL costs, applicable fees, etc.). Fees for international payment transactions are defined in the Price List and are expressed without the commissions of other banks participating in fund transfers.

The amount of fees of other commercial banks participating in fund transfers depends on their business policy. The expected amount of fees of other commercial banks participating in fund transfers for international payment transactions may range from EUR 0 to 150 or the RSD equivalent, depending on the business policies of those banks and the applicable regulations in the countries where these banks operate.

The Bank shall provide an annual report on all collected fees for services related to the payment account, the so-called "Fee Collection Report," including legally prescribed information, free of charge. If the Bank has not collected any fees, it shall inform the client via SMS.

14. Exchange rate

For the conversion of the domestic currency into foreign currency, foreign currency into domestic currency, and one foreign currency into another foreign currency, the Bank applies the exchange rate provided on the Bank's Exchange Rate List, valid at the time of conversion, unless the contractual parties agree otherwise for a specific case in accordance with the offer of the competent department of the Bank.

The Bank's Exchange Rate List is available on the Bank's website at www.procredit and in the Bank's branches.

For currency conversion, as well as when executing payment transactions that require currency conversion, the following shall apply:

- buying rate if the foreign currency is converted into the domestic currency,
- selling rate if the domestic currency is converted into a foreign currency,
- if one foreign currency is used to buy another foreign currency, the buying rate shall apply to the foreign currency being purchased and converted into the domestic currency, and then the selling rate for the foreign currency that the Bank is selling, and the resulting amount in the domestic currency is converted into the other foreign currency.

15. Interest on funds in clients' accounts

The Bank does not calculate or pay interest on funds held in the current accounts of private individuals.

For funds held in savings accounts, the Bank calculates and pays interest based on the nominal interest rate determined under the individual agreement.

16. Amendment, validity and termination of the Framework Agreement

Amendments to the Framework Agreement are made through amendments to the General Business Regulations, including the Price List, which is an integral part of said Regulations. The Bank shall send the client a proposal for

amendments and additions to the Framework Agreement at least two months prior to the effective date, to the registered email address or via regular mail. The client is considered informed on the day the written notice with amendments is sent by mail or courier service, or through e-mail. The notice is addressed to the client based on the contact information provided by the client to the Bank. By accepting these General Business Regulations, the client consents to the amendment of the Framework Agreement in this manner. Amendments to the Framework Agreement come into effect on the day indicated as the effective date, unless the client informs the Bank that they do not agree with the proposal or terminates the Framework Agreement by said date, before the proposed amendments take effect. In this case, the client has the right to terminate the Framework Agreement without paying additional fees and other costs.

If the amendments to the Framework Agreement relate to adjustments in interest rates or exchange rates, the client agrees that the Bank may implement these changes immediately, without prior notice, if they are based on changes in the contractual reference interest rate or reference exchange rate, or if these changes are in favour of the client. In such situations, the Bank will inform the client of changes in interest rates and exchange rates within 15 days from the date of the change by sending a notification via SMS, e-mail, or through another convenient communication channels provided for communication between the Bank and the client.

Amendments to individual agreements are made by concluding annexes.

The Framework Agreement is concluded for an indefinite period and shall cease by mutual agreement or unilateral termination.

The client agrees that the Bank may terminate the Framework Agreement in all cases provided for in the Account Opening and Maintenance Agreement, individual additional service agreements, and the General Business Regulations by sending a Termination Notice in writing or on another durable medium, in accordance with the provisions of the General Business Regulations regulating communication between the Bank and the client. The notice period cannot be shorter than two months, but in situations stipulated by applicable regulations, the notice period may be shorter, or the Bank may terminate the Framework Agreement without a notice period.

The client has the right to terminate the Framework Agreement without charge, with a notice period of 30 days.

In the event of termination of the Framework Agreement, the client is obliged to pay fees for payment services provided until the termination date, and if such a fee has been paid in advance, the Bank shall refund the client a proportional portion of the paid fee.

The client may request that the provisions of the Framework Agreement, which are contrary to the information on mandatory elements provided by the Bank in the pre-contractual phase be declared void by submitting a Draft Agreement.

The provisions of the General Business Regulations defining the termination of the business relationship between the Bank and the client also apply to the termination of the Framework Agreement, if they are not in conflict.

With the termination of the Framework Agreement, all individual agreements that constitute its integral part shall cease to be valid.

If the client has concluded multiple account opening and maintenance agreements with the Bank, the termination of one of these agreements shall not imply the termination of the remaining agreements. The termination of an individual additional service agreement does not result in the termination of the Account Opening and Maintenance Agreement, while the cessation of the Account Opening and Maintenance Agreement constitutes a prerequisite for cancelling all agreements for additional services relating to the payment account.

17. Jurisdiction to enact

the General Business Regulations of the Bank and their amendments are rendered by the Board of Directors, as well as by another body in accordance with the authority of the Board of Directors.

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