

Promotional campaign to encourage payments with mobile wallets for Mastercard payment card users

Promotivna kampanja za podsticanje plaćanja mobilnim novčanicima za korisnike Mastercard platnih kartica

Campaign Rules of the Program (the "Rules") for participating Issuers only

Pravila kampanje Programa („Pravila“) za izdavaoce koji učestvuju Programu

1. Introduction – MASTERCARD EUROPE SA, with its registered seat at Chaussee de Tervuren 198 a, Waterloo, Belgium, company no 0448.038.446 ("**Mastercard Company** ") as a foreign legal entity introduces Mastercard Pay & Get Rewards Program (the "**Program**") in Republic of Serbia.

1. Uvod – MASTERCARD EUROPE SA, sa registrovanim sedištem na adresi Chaussee de Tervuren 198 a, Waterloo, Belgija, registarski broj 0448.038.446 ("**Kompanija Mastercard**") kao strano pravno lice uvodi Mastercard Pay & Get Rewards Program ("**Program**") Republici Srbiji.

Due to the fact Mastercard Company does not perform business activities on the territory of Republic of Serbia, the Issuer (as defined in Section 2.) of Mastercard debit or credit card is responsible for the realization of the Program in the territory of Republic of Serbia and therefore has the obligation under the Law on Trade ("Official Gazette RS" no. 52/2019) to announce the sales incentives offer.

S obzirom na činjenicu da Kompanija Mastercard ne obavlja privrednu delatnost na teritoriji Republike Srbije, Izdavalac (kako je definisan u tački 2.) Mastercard debitne ili kreditne kartice je odgovoran za realizaciju Programa na teritoriji Republike Srbije i stoga ima obavezu prema Zakonu o trgovini ("Službeni Glasnik RS" br. 52/2019) da objavi ponudu za prodajne podsticaje.

ProCredit Bank is conducting a promotional campaign to encourage payments with mobile wallets for Mastercard debit and credit card users.

ProCredit banka sprovodi promotivnu kampanju za podsticanje plaćanja mobilnim novčanicima za korisnike Mastercard debitnih i kreditnih kartica.

The Program starts on 4th of November and ends on 31st of December 2023 (the "**Program Duration**").

Program počinje 4. Novembra i završava se 31. decembra 2023. godine ("**Trajanje Programa**").

The Program is organized in the territory of Republic of Serbia.

Program se organizuje na teritoriji Republike Srbije.

Rules will be published at: www.procreditbank.rs

Pravila će biti objavljena na: www.procreditbank.rs

2. Definitions – In these Rules:

2. Definicije – U ovim Pravilima:

“**Account**” means the account of the Card (as defined in this Section) (if any) opened in the name of the Issuer Cardholder (as defined in this Section).

“**Android**” means android operating system for smartphones.

“**Agreement**” means the agreement between Issuer Cardholder and the Issuer in respect of issuing the Card.

“**BIN**” means the bank identification number.

“**Card**” means exclusively a Mastercard debit or credit card, issued in the name of a natural person, bearing Mastercard Company’s brand and issued by the Issuer. The Card does not mean non-reloadable/reloadable prepaid cards of any issuer, Maestro or any commercial card issued by a bank or other payment institution.

“**Cashback**” means a limited number of cashback transactions which are available to Issuer Cardholder under this Program and the terms of the Rules.

“**Domestic Merchant**” means the following merchants with the registered seat in Republic of Serbia, which have a signed agreement on processing card payments with a bank with registered seat in the Republic of Serbia and a Mastercard Company’s license to process card payments:

- Privredno društvo za poslovne usluge Mercator-S doo Beograd, corporate number 06886671, which includes retail stores IDEA, RODA, Mercator and VELPRO;
- Sport Vision preduzeće za trgovinu i posredovanje doo, Beograd (Novi Beograd), corporate number 17380516;
- Hleb i kifle doo, Beograd, corporate

„**Račun**“ označava račun Kartice (kako je definisana u ovoj tački) (ako postoji) otvoren na ime Korisnika kartice Izdavaoca (kako je definisan u ovoj tački).

„**Android**“ označava android operativni sistem za pametne mobilne telefone.

„**Ugovor**“ označava sporazum između Korisnika kartice Izdavaoca i Izdavaoca u vezi sa izdavanjem Kartice.

„**BIN**“ označava identifikacioni broj banke.

„**Kartica**“ označava isključivo Mastercard debitnu ili kreditnu karticu, izdatu na ime fizičkog lica, koja nosi brend kompanije Mastercard i koju izdaje Izdavalac. Kartica ne označava PrePejd (non-reloadable/reloadable) nedopunjive/dopunjive kartice bilo kog izdavaoca, Maestro ili komercijalne/biznis kartice izdate od strane banke ili druge platne institucije.

„**Povraćaj novca**“ označava ograničen broj povraćaja novca koji je dostupan Korisniku kartice Izdavaoca u okviru ovog Programa i pod uslovima iz Pravila.

„**Domaći trgovac**“ označava sledeće trgovce sa sedištem u Republici Srbiji, koji imaju potpisan Ugovor o obradi kartičnog plaćanja sa bankom sa sedištem u Republici Srbiji i licencu Kompanije Mastercard za obradu kartičnih plaćanja:

- Privredno društvo za poslovne usluge Mercator-S doo Beograd, matični broj 06886671, u čijem sastavu su maloprodajni objekti IDEA, RODA, Mercator i VELPRO;
- Sport Vision preduzeće za trgovinu i posredovanje doo, Beograd (Novi Beograd), matični broj 17380516;
- Hleb i kifle doo, Beograd, matični broj

- number 20301708;
- dm drogerie markt doo za trgovinu Beograd, corporate number 17411195; and
 - Cineplexx SRB doo Beograd (Novi Beograd), corporate number 20766867.

“**Eligible Purchase/s**” means purchase/s done using the Card through Mobile Wallet in accordance with this Rules.

“**IOS**” means operating system for Apple smartphones and other devices.

“**In writing**” means any written communications, including in the electronic form (such as e-mail messages).

“**Issuer**” means the bank or other payment institution that issued your Card, i.e.:

- ProCredit Bank AD, Beograd;

“**Issuer Cardholder**” means private individual, in whose name the Account (as defined in this Section) is opened by the Issuer.

“**Mobile Wallet**” means application for the device which, when connected with the Card, can be used for contactless payments at the point of sale.

- 20301708;
- dm drogerie markt doo za trgovinu Beograd, matični broj 17411195; i
 - Cineplexx SRB doo Beograd (Novi Beograd), matični broj 20766867.

„**Kvalifikovana/e kupovina/e**” označava kupovinu/e obavljenu/e korišćenjem Kartice putem Mobilnog novčanika u skladu sa ovim Pravilima.

„**IOS**” označava operativni sistem za Apple pametne mobilne telefone i druge uređaje.

„**U pisanoj formi**“ označava svaku pisanu komunikaciju, uključujući i elektronsku formu (kao što su e-mail poruke).

“**Izdavalac**” označava banku ili drugu platnu instituciju koja je izdala Karticu za korisnika i to:

- ProCredit Bank AD, Beograd;

„**Korisnik kartice Izdavaoca**“ označava fizičko lice, na čije ime je otvoren Račun (kako je definisan u ovoj tački) od strane Izdavaoca.

„**Mobilni novčanik**“ označava aplikaciju Izdavaoca za mobilne uređaje koja, kada je povezana sa Karticom, može da se koristi za beskontaktna plaćanja na prodajnim mestima.

“**Mastercard Company**” means the company MASTERCARD EUROPE SA.

“**Program**” means the loyalty program Mastercard Pay & Get Rewards in Republic of Serbia, which enables earning Cashback from Eligible Purchases.

“**Website**” means the web page available at www.procreditbank.rs.

3. Enrolment and Cashback (Money return) – by making an Eligible Purchase, over the Program Duration, Issuer Cardholder is entitled to participate in this Program By accepting these Rules, Issuer Cardholder shall be eligible for the marketing incentive (Cashback) in accordance with the Rules (as defined below).

Issuer Cardholder who makes Eligible Purchases using the Card at Domestic Merchants, on weekends (Saturdays and/or Sundays) over the period of Program Duration, in the cumulative minimum amount of RSD 3000 is entitled to receive a cashback of RSD 1000, which will be returned to him/her by the 15th day of the month following the month in which each Eligible Purchase was made using the Card in accordance with these Rules. Issuer Cardholder can receive a maximum of nine Cashbacks over the period of Program Duration and a maximum of one Cashback for Qualified Purchases made over one weekend (Saturday and/or Sunday), regardless of whether they made one Qualified Purchase in the minimum amount of RSD 3000 or several Qualified Purchases whose total minimum amount equals to RSD 3000.

For the avoidance of doubt, restrictions on Card purchases at Domestic Merchants retail stores depend solely on each individual Issuer.

„**Kompanija Mastercard**“ označava privredno društvo MASTERCARD EUROPE SA.

„**Program**“ označava prodajni podsticaj Mastercard Pay & Get Rewards u Republici Srbiji, koji omogućava Povraćaj novca na osnovu Kvalifikovanih kupovina.

„**Veb-sajt**“ označava veb stranicu koja je dostupna na www.procreditbank.rs.

3. Kvalifikovanje i Povraćaj novca – Kvalifikovanom kupovinom, u periodu Trajanja Programa, Korisnik kartice Izdavaoca ostvaruje pravo da učestvuje u ovom Programu. Poštovanjem ovih Pravila, Korisnik kartice Izdavaoca će imati pravo na prodajni podsticaj (Povraćaj novca) u skladu sa Pravilima (kako je definisano u nastavku).

Korisnik kartice Izdavaoca koji vikendima (tj. subotom i/ili nedeljom) tokom perioda Trajanja Programa, putem Kartice izvrši Kvalifikovane kupovine kod Domaćih trgovaca u ukupnom minimalnom iznosu od 3000 RSD ostvaruje pravo na Povraćaj novca od 1000 RSD, a biće mu izvršen do 15-og dana u mesecu koji sledi nakon meseca u kome je izvršena svaka Kvalifikovana kupovina Karticom u skladu sa ovim Pravilima. Korisnik kartice izdavaoca može ostvariti najviše devet Povraćaja novca tokom perioda Trajanja Programa i najviše jedan Povraćaj novca za Kvalifikovane kupovine izvršene tokom jednog vikenda (subote i/ili nedelje), nezavisno od toga da li se radi o jednoj Kvalifikovanoj kupovini u minimalnom iznosu od 3000 RSD ili više Kvalifikovanih kupovina čija je ukupna minimalna vrednost 3000 RSD.

Radi izbegavanja sumnje, ograničenja u vezi sa kupovinama Karticom u maloprodajnim objektima Domaćih trgovaca zavise isključivo od svakog pojedinačnog Izdavaoca.

Transactions that will be excluded from the Program are the ones which belong to one of Merchant Category Codes (MCC) defined below:

- 6536 MoneySend Intracountry
- 6537 MoneySend Intercountry
- 6538 MoneySend Funding
- 6010 Manual Cash Disbursements - Customer Financial Institution
- 6011 Automated Cash Disbursements—Customer Financial Institution
- 7995 Gambling Transactions
- 4829 Money Transfer—Merchant
- 6050 Quasi Cash—Customer Financial Institution
- 6051 Quasi Cash—Merchant
- 6012 Merchandise and Services—Customer Financial Institution
- 6534 Payment Transaction
- 6533 Payment Transaction—Merchant
- 6540 POI Funding Transactions (Excluding MoneySend)
- 9754 Gambling—Horse Racing, Dog Racing, Non-Sports Internet Gambling
- 6532 PSP - Member Payment Transaction
- 6529 Remote Stored Value Load
- 6530 Remote Stored Value Load
- 6211 Securities brokers, dealers

Subject to fulfilment of all criterions referred to under paragraph 2 of this Section, the right to receive a Cashback in accordance with this Program may be exercised limitless number of times per unique Card number over the Program Duration.

ProCredit bank and Mastercard Company will not be liable for any loss or damage incurred as a result of any interaction between Issuer Cardholder and the Domestic Merchant and/or Issuer with respect to the Eligible Purchases.

The Issuer Cardholder will get fixed cashback of RSD 1000 in case of achieving the sales

Transakcije koje će biti isključene iz Programa su one koje pripadaju jednom od međunarodno definisanih kategorija kodova trgovaca (Merchant Category Codes (MCC)) definisanim u nastavku:

- 6536 MoneySend Intracountry
- 6537 MoneySend Intercountry
- 6538 MoneySend Funding
- 6010 Manual Cash Disbursements—Customer Financial Institution
- 6011 Automated Cash Disbursements—Customer Financial Institution
- 7995 Gambling Transactions
- 4829 Money Transfer—Merchant
- 6050 Quasi Cash—Customer Financial Institution
- 6051 Quasi Cash—Merchant
- 6012 Merchandise and Services—Customer Financial Institution
- 6534 Payment Transaction
- 6533 Payment Transaction—Merchant
- 6540 POI Funding Transactions (Excluding MoneySend)
- 9754 Gambling - Horse Racing, Dog Racing, Non-Sports Internet Gambling
- 6532 PSP - Member Payment Transaction
- 6529 Remote Stored Value Load
- 6530 Remote Stored Value Load
- 6211 Securities brokers, dealers

Pod uslovom da su zadovoljeni svi kriterijumi iz stava 2. ove tačke, pravo na Povraćaj novca u skladu sa ovim Programom može se iskoristiti neograničen broj puta po jedinstvenom broju Kartice u toku Trajanja Programa.

ProCredit bank i kompanija Mastercard neće biti odgovorni za bilo kakav gubitak ili štetu nastalu kao rezultat bilo kakve interakcije između Korisnika kartice Izdavaoca i Domaćeg trgovca i/ili Izdavaoca u vezi sa Kvalifikovanim kupovinama.

Korisnik kartice Izdavaoca će dobiti fiksni Povraćaj novca u iznosu od 1000 RSD u slučaju

incentive conditions defined above. The amount of RSD 1000 as an individual payment per Card will be posted to Issuer Cardholder by its Issuer.

4. Participation – To participate in the Program, Issuer Cardholders should comply with the provisions of the Agreement and these Rules, and Card with which Issuer Cardholders are registered in the Program, must be active. In case that Card is cancelled or blocked by Issuer Cardholders' Issuer, participation in the Program may be suspended. ProCredit bank may revoke participation of the Issuer Cardholder in the Program and cancel any cashback which has been already earned by the Issuer Cardholder (except for the cashback that has already been paid to the Account of the Issuer Cardholder) if the Issuer Cardholder fails to comply with any provision of the Rules.

5. Information – Issuer Cardholder may check the Cashback received via any possible way provided by the Issuer (such as **but** not limited to, mobile banking, internet banking, electronic statement).

6. Loss of rights to earn Cashback and cancellation of Cashback – Under certain circumstances, Issuer Cardholder may lose the rights to earn Cashback or suffer cancellation of Cashback.

Issuer Cardholder may lose the rights to earn Cashback or suffer immediate cancellation of Cashback, if one of the following occurs:

- Issuer Cardholder breaches the provisions of the Agreement with their Issuer;
- Eligible Purchase reversal;
- Issuer Cardholder breaches any provision

ispunjavanja iznad definisanih uslova prodajnog podsticaja. Iznos od 1000 RSD biće uplaćen Korisniku kartice Izdavaoca kao pojedinačna uplata po kartici od strane Izdavaoca.

4. Učešće – Za učešće u Programu, Korisnici kartice Izdavaoca treba da se pridržavaju odredbi Ugovora i ovih Pravila, a Kartica sa kojomsu Korisnici kartica Izdavaoca učestvuju u Programu mora biti aktivna. U slučaju da Izdavalac Karticu poništi ili blokira, učešće Korisnika kartice Izdavaoca u Programu može biti suspendovano od strane Izdavaoca. ProCredit banka može da opozove učešće Korisnika kartice Izdavaoca u Programu i poništi bilo koji Povraćaj novca na koji je Korisnik kartice Izdavaoca ostvario pravo (osim Povraćaja novca koji je već uplaćen na račun Korisnika kartice Izdavaoca) ukoliko Korisnik kartice Izdavaoca ne poštuje bilo koju odredbu Pravila.

5. Informacije – Korisnik kartice Izdavaoca može da proveri Povraćaj novca koji je primio na bilo koji mogući način koji je obezbedio Izdavalac (uključujući, **ali** ne ograničavajući se na, mobilno bankarstvo, internet bankarstvo, elektronski izvod).

6. Gubitak prava na Povraćaj novca i otkazivanje Povraćaja novca – Pod određenim okolnostima, Korisnik kartice Izdavaoca može izgubiti pravo na Povraćaj novca ili mu Povraćaj novca može biti otkazan.

Korisnik kartice gubi pravo na Povraćaj novca ili mu Povraćaj novca može biti odmah otkazan, ako nastupi nešto od sledećeg:

- Korisnik kartice Izdavaoca prekrši odredbe Ugovora sa svojim Izdavaocem;
- Storniranje Kvalifikovane kupovine;
- Korisnik kartice Izdavaoca prekrši bilo koju

of these Rules.

The Issuer shall notify Issuer Cardholder of the loss of rights to earn Cashback or cancellation of Cashback.

7. Termination of participation – Closing of Account or termination of the Card's validity for whatsoever reason will be regarded as the Issuer Cardholder desire to terminate the participation in the Program.

8. Program Funding – Cashback funding is limited by the Program budget.

9. Termination – ProCredit bank and Mastercard Company reserves the right to terminate the Program if circumstances occur that Mastercard Company could not have known to occur or could not have foreseen, prevented, or eliminated, such as natural disasters, epidemics, civil unrest, war destruction, government acts of the influence on the fulfillment of obligations etc., and which circumstances directly or indirectly affect the financial market and the stability of currencies, i.e., the state of market exchange rates.

10. Severability of provisions – If any provision of these Rules or any portion thereof is held illegal, invalid or unenforceable, then such provision shall be severed from these Rules and shall not affect the legal force and enforceability of any other provisions. These Rules shall supersede all prior agreements, announcements and representations in respect of the Program. If any details of the Program contradict these Rules, then the Rules shall prevail, unless stated otherwise.

odredbu ovih Pravila.

Izdavalac će obavestiti Korisnika kartice Izdavaoca o gubitku prava na Povraćaj novca ili otkazivanju Povraćaja novca.

7. Prestanak učešća – Zatvaranje Računa ili prestanak važenja Kartice iz bilo kog razloga će se smatrati željom Korisnika kartice Izdavaoca da prekine učešće u Programu.

8. Programsko finansiranje – Finansiranje Povraćaja novca je ograničeno budžetom Programa.

9. Prekid – ProCredit banka i kompanija Mastercard zadržava pravo da prekine Program ukoliko nastupe okolnosti za koje Kompanija Mastercard nije mogla znati da će nastupiti ili ih nije mogla predvideti, sprečiti, niti otkloniti, kao što su primera radi elementarne nepogode, epidemije, građanski nemiri, ratna razaranja, akti organa vlasti od uticaja na izvršenje obaveza i slično, a koje okolnosti neposredno ili posredno utiču na finansijsko tržište i stabilnost valuta, odnosno na stanje tržišnih kurseva.

10. Odvojivost odredbi – Ako se bilo koja odredba ovih Pravila ili bilo koji njihov deo smatra nezakonitim, nevažećim ili neizvršivim, tada će se takva odredba odvojiti od ovih Pravila i neće uticati na pravnu snagu i izvršnost bilo kojih drugih odredbi. Ova Pravila će zameniti sve prethodne sporazume, objave i prezentacije u vezi sa Programom. Ako su neki detalji Programa u suprotnosti sa ovim Pravilima, tada će Pravila imati prednost, osim ako nije drugačije naznačeno.

11. Applicable law and language – These Rules are drafted in English and Serbian languages and governed by the laws of Republic of Serbia. In case of any discrepancies or inconsistencies, the version of the Rules in Serbian language shall prevail.

11. Merodavno pravo i jezik – Ova Pravila su napisana na engleskom i srpskom regulisana su zakonima Republike Srbije. U slučaju bilo kakvih neslaganja ili nedoslednosti, verzija Pravila na srpskom jeziku će imati prednost.