

SPECIAL CONDITIONS FOR DEBIT CARDS FOR INDIVIDUALS, ENTREPRENEURS AND AGRICULTURISTS UNICREDIT BANK SERBIA JSC BELGRADE

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Introductory provisions:

UniCredit Bank Serbia JSC Belgrade, as payment service provider (hereinafter referred to as: the Bank), these Special Conditions for operation for Debit cards for Individuals, Entrepreneurs and Farmers (hereinafter referred to as: SC for Debit cards) regulate mutual rights and obligations of the Bank and Users in respect of terms of issue and use of payment card.

I. MEANING OF CERTAIN TERMS

Payment Card - in terms of these SC for Debit cards is debit card issued in physical form (plastic) or digital form (card data available within mobile application), which represents a payment instrument, which allows the Cardholder to perform debit and credit payment transactions, in accordance with and in a way described by this SC for Debit cards.

Request for issuing a card - the Bank's form that is filled out by the potential User of the basic card in the Bank, for the purpose of issuing a debit card, which represents essential part of the Request for use/modification of the account package.

Main Card - card issued in the name of the Cardholder, the owner of one or more bank accounts that are debited/approved using a debit card.

Additional Card - card issued in the name of the person for whom the Cardholder of the basic card submitted a request, and with the use of which the accounts of the User of the basic card are debited/approved.

Cardholder - means the user of the main and additional cards in the following text of these Special Conditions.

PIN - means a personal identification number, a numeric code known to the Cardholder only, and allowing identification of the Cardholder using the card at an ATM or POS terminal whose entry is used to approve the payment transaction, and which is as such strictly confidential.

Acceptance point – the point of sale of the payee's goods and/or services where there is a device through which card transactions can be initiated (ATM, POS terminal, online point of sale).

Online point of sale - a point of sale of the payee's goods and/or services on the Internet that accepts a card as a non-cash means of payment.

Payee - a legal person designated as the recipient of funds that are the subject of a payment transaction.

ATM - means an electronic device which, depending on its features, may serve for cash withdrawal or deposit, statement enquiry, PIN change, etc.

POS (Point of Sale) terminal - is an electronic or mobile device authorising transactions and electronic acceptance of payment cards at an acceptor's points of sale. It constitutes an integral part of an electronic system for payment card transaction acceptance and processing.

Digital wallet – in a term of this SC for Debit cards is a mobile payment application solution of a digital wallet service provider, which allows the User to register data related to one or more payment cards within the application and thus digitize the cards for the purpose of initiating payment transactions. On the Bank's website, the user can find out in which digital wallets one or more debit cards issued by the Bank can be registered as a digitized card.

Digitized card means the debit card registered in a Digital Wallet and/or electronic and mobile banking applications, which enables the User to make contactless payment transactions at points of sale, at ATMs that support contactless transactions and at the Online points of sale that allow this type of payment. The user can find out which debit cards can be digitized on the Bank's website.

Mobile Device - in a term of this SC for Debit cards means the device on which the Digital Wallet is installed or POS terminal.

SMS Card Alarm - is a service available to the Cardholders allowing them to receive text messages via their mobile phone in respect of each approved card transaction. The division of the transaction is possible write upon receipt of an SMS message with the details of the transaction, but not later than the last day of the month when the transaction is completed.

CVV2 code - means a three-digit number on the back of the card used for the card verification in online payments.

Daily Limit - means a daily allowed amount of funds and number of transactions for withdrawing cash and paying for goods and services.

Service "Podigni dinare" – cash withdrawal with purchase is a service offered by certain merchant, which allows consumers to raise cash with their debit card when buying goods. The amount of cash that can be raised on that occasion is defined by the merchant that provides this service.

3D Secure environment - an environment for payments at Internet points of sale, which implies additional authentication of the Cardholder at the time of giving consent for the execution of a payment transaction initiated with Mastercard or VISA payment cards.

Contactless payment- It's necessary to put the payment instrument on the device (POS / ATM) where the acceptor has enabled contactless payment, where PIN entry is not required up to certain amount of the transaction defined by the card association for the Republic of Serbia. When initiating contactless transactions at ATMs, it is necessary to enter a PIN.

Payment transaction means the payment, transfer or payment of funds initiated by the payer or on his behalf or by the payee, and it is performed regardless of the legal relationship between the payer and the payee.

Payment transaction initiation means the taking of actions which are a precondition for starting the execution of a payment transaction, including payment order issuance and Authentication.

Remote payment transaction means a payment transaction initiated via internet or through a device that can be used for distance communication.

Authentication means a procedure which allows the payment service provider to verify the identity of a payment service user or the validity of the use of a specific payment instrument, including the use of the user's personalised security credentials.

Strong customer authentication means an authentication based on the use of two or more elements categorised as knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is) that are independent, in that the breach of one does not compromise the reliability of the others and is designed in such a way as to protect the confidentiality of the authentication data.

Personalised security credentials mean personalised data and features provided by the payment service provider to a payment service user for the purposes of authentication (eg PIN code or OTP code for 3D Secure authentication).

Sensitive payment data means data, including personalised security credentials which can be used to carry out fraud, for the activities of payment initiation service providers and account information service providers, the name of the account owner and the account number do not constitute sensitive payment data.

Digital content means goods or services which are produced and supplied in digital form, the use or consumption of which is restricted to a technical device, and which do not include in any way the use or consumption of physical goods or services.

A payment initiation service provider is a payment service provider that performs a service where, at the request of a payment service user, a payment order is issued to the credit of the payer's payment account maintained with another payment service provider.

II. GENERAL CONDITIONS

1. The payment cards are ownership of UniCredit Bank Srbija a.d. Beograd, issued to the name of the Cardholder who may not give it away for use to third parties.
2. The Bank issues to the Cardholder payment card where the domestic payment transactions processing, clearing and settlement is done in the payment system in the Republic of Serbia (DinaCard cards). Besides the card from previous paragraph, at special request of the Cardholder the Bank can issue another type of the card from its offer range, for which the domestic payment transactions processing, clearing and settlement is done in the payment system outside of the Republic of Serbia (Visa and Mastercard cards). DinaCard payment cards can be used to pay for goods and services, via POS terminals and online, the receipt of funds, withdraw cash within the ATM network (hereinafter referred to as: ATM) in the territory of the Republic of Serbia. Visa and Mastercard cards can be used to pay for goods and services, via POS terminals and online, the receipt of funds, withdraw cash within the ATM network (hereinafter referred to as: ATM) in the territory of the Republic of Serbia and abroad.
3. The Cardholder of the main card (Visa and Mastercard cards) is required to ensure coverage on the dinar and/or foreign account at the time of payment card transactions. In a case payment transaction initiation with national payment card (DinaCard) the User must have funds on the dinar account linked to the card.
4. The Cardholder of the main card is responsible for the use of his card as well as for the use of additional cards in accordance with the SC for Debit cards.
5. The Cardholder of the main card is responsible for the accuracy of the information provided to the Bank and is obliged to notify the Bank of any change in the information in accordance with General Conditions for providing payment services to Private Individuals Entrepreneurs and Agriculturists.

III. DEBIT CARD ISSUANCE

1. If the owner of current account applies for payment card that is linked to the account, the Bank is obliged first to issue a payment card where in the domestic payment transactions processing, clearing and settlement are performed in the payment system in the Republic of Serbia. In accordance with the above mentioned, the issuance of a payment card where in the domestic payment transaction processing, clearing and settlement are performed in the Republic of Serbia is a prerequisite for applying for any other type of payment card that the Bank has in its offer.
2. The process of issuing a debit card includes: submission of the Request, creation and delivery of the debit card. The Bank delivers the card to the User in a branch or by delivering the card to the User's valid address in the Bank's system (if the specified option is available).
3. When submitting a Request for the use/modification of a package, the User has the option of submitting a request for issuing a debit card in digital form, whereby the data of the card (card number, CVV/CVC, validity period) as well as the PIN, are available within the Bank's mobile application in a very short period after submitting the request, by selecting the appropriate option 'display card data', i.e. 'define PIN' or 'view PIN, with authentication by the selected method (mbanking PIN, biometrics). If the User requested the issuance of a card only in digital form, he can at any time request the issuance of a card in physical form (plastic) through the mobile application or in the nearest branch of the Bank, in which case plastic with the same

number, validity period and CVV/CVC number will be issued. In the case of a DinaCard debit card, in addition to issuing a card in digital form, the Bank automatically issues a plastic card to the User, which for security reasons is issued with a new card number as well as a CVV number and which must be activated during collection/handover. By issuing the plastic card, the client still has the possibility of viewing the card data within the mobile application through the appropriate option to display the card data.

4. The Bank issues the payment card on the basis of previously submitted Application for the issuance of the payment card/usage of Package account that include payment card by the Cardholder (hereinafter referred to as: **Application**), which with these SC for Debit cards, General Condition for providing payment services to private individuals, entrepreneurs and agriculturists, Cut-off time plan for payment accounts for private individuals, entrepreneurs and agriculturists and corresponding Tariff for payment cards of the Bank shall be the contract on Issuance and Usage of payment cards.
5. The Bank will replace debit cards without a signed request from the User only in case of problems in the functioning of the debit card, migration of products to new technological solutions, cancellation of products or changes in the content of the Product Catalog, as well as in cases of increasing the level of protection of the product or the card user, where authorized the person for taking over the card from the User gives the User's consent by signing the confirmation of taking over the card and PIN, only if that User has already been issued a debit card for initiating payment transactions from the same current account, with which domestic payment transactions are processed, netted and settlement of transfer orders issued on the basis of its use is performed in the payment system in the Republic of Serbia
6. In case plastic of the payment card is destroyed/damaged, the User is obliged to inform the Bank in writing form in the Bank branch or using e-banking and m-banking application. When replacing the damaged plastic, the new PIN code will be generated to the user.
7. The Bank may, at the request of the User of the main card, issue additional cards, in the manner and under the conditions defined by the Bank's current offer. and that, subject to the condition of fulfillment of the prerequisites indicated in point 1, the costs incurred through the use of additional cards are charged to the account of the user of the main card, in accordance with the Tariff of Fees. The user of the basic card or the person in whose name the user of the additional card was issued can pick up the additional card at the Bank's branch. In case of sending an additional card to the address, it is delivered to the address of the User of the main
8. When creating a card, the Bank generates a PIN (personal identification number) for the Cardholder, which is used to withdraw cash from ATMs or using „Podigni dinare“ service, as well as perform transactions at POS terminals.. The Bank bears the risk in connection with the delivery of the card and PIN to the Cardholder. The Bank enables the User to view the PIN and card data (card number, expiry date, CVV/CVS) through the mbanking application immediately after activating the card and they are available to the User at all times for all cards issued at his request. Card issued in physical form can be used after activation, with mandatory previous checking of the cardholder identity. Activation of the plastic in case of previous issuing of a card in digital form, should be performed with first successful transaction with the use of correct PIN value (cash withdrawal, balance enquiry, purchase at the point of sale). The Cardholder must sign the plastic immediately upon receipt. An unsigned card is invalid, and any financial consequences, which may arise as a consequence of the fact that the plastic is not signed, in the event of misuse of an unsigned card shall be borne by the Cardholder. The Cardholder is obliged to keep the assigned PIN secret and to take all reasonable and appropriate measures to protect it, in order to protect the card against abuse, which in particular means the prohibition of accepting assistance from third parties when typing the PIN at an ATM or at a point of sale. Also, it is especially important not to write PIN on the card or on any other document that is kept with the card. The cardholder has the possibility to change the PIN within the Bank's ATM network in the territory of the Republic of Serbia. If the Cardholder determines this possibility and makes a change of the PIN code, which is handed over to him by the Bank, he is obliged to establish the newly defined PIN in a way that it meets the minimum-security standards in terms of the adequacy of the numeric code. In such situations, where the User changes the PIN code initially, he also assumes responsibility for all possible financial consequences that may occur if he improves the PIN code by third parties by inadequate selection of the numerical combination and in this way enables abuse of the payment card. The Cardholder shall bear the financial consequences of misuse of the payment card in the case the payment card is kept and used negligently.
9. During production, the period of validity indicated in the format MM/YY on the face of the plastic, i.e. in a digital form of the card in mobile application, shall be decided on. The period of validity of the card expires on the last day of the month indicated on the card at 24:00 hours.
10. After the expiry of the validity period of a debit card in which, in domestic payment transactions, the processing, netting and settlement of transfer orders issued on the basis of its use are carried out in the payment system in the Republic of Serbia, such card is automatically issued for a new period of validity. After the expiry of the validity period of a debit card for which, in domestic payment transactions, the processing, netting and settlement of transfer orders issued on the basis of its use are not carried out in the payment system in the Republic of Serbia, such a card is automatically issued for a new period of validity, and only if that User has already been issued a debit card for initiating payment transactions from the same current account, with which, in domestic payment transactions, the processing, netting and settlement of transfer orders issued on the basis of its use are carried out in the payment system in the Republic of Serbia, and with the condition that the User is had transactions with that debit card in the previous 12 months
11. Considering the specificity of the card and the different level of functionality of certain types of payment cards, which primarily relates to the authorization of offline transactions, authorizing the transaction without checking the available funds by the Bank, and according to the purpose for which the client plans to use the card, The Bank reserves the right to reject the request for issuing a particular type of payment card if it determines the existence of a risk or the client refuses to fulfill the required prerequisites by the Bank for the use of a specific payment card.

IV. USAGE OF THE CARD

1. The debit card issued in physical form (plastic) can be used to make payments at points of sale, pay via the Internet, and withdraw cash within the acceptance network of the card association to which the card belongs (DinaCard, Mastercard, Visa). The debit card issued in physical form can be used for cash payments at certain Bank ATMs marked for that purpose.
2. Debit cards issued in digital form are enabled for payments via the Internet with 3D Secure authentication (Mastercard, Visa cards), i.e. payment via the Internet (DinaCard cards). Debit cards issued in digital form can be registered in a digital wallet (Mastercard and Visa cards), which enables the performance of all transactions with a digital wallet, in the manner and in accordance with Article VI of these Special Conditions.
3. The payment card whose term of validity expired must not be used further.
4. The Cardholder is not entitled to give the payment card as collateral or security instrument for the payment.
5. If the Cardholder has been denied by the Bank the right to use the payment card, he shall at the request of the seller of goods and/or services (Acceptor) or the paying bank, hand over the payment card.
6. The Cardholder shall, when purchasing goods and/or services at the point of acceptance that is equipped with a POS terminal, if the card is based on CHIP technology personally enter his PIN with all possible discretion, or his signature if the card is based on magnetic stripe technology. The Cardholder must not tell his PIN to the Acceptor or to any other person.
7. The point of sale issues a copy of the slip/receipt for executed payment and the Cardholder is required to sign the copy the slip/receipt in the way he signed the payment card and the slip/receipt remains with the Acceptor. The use of PIN shall be considered the Cardholder's signature, by which the User approves the payment transaction.
8. When using a card at POS terminals that support contactless technology, the User can decide if he want to make the transaction through a contactless technology or to require a merchant to make a standard payment transaction method. If they choose to use a contactless payment option, the transactions can be made without entering the PIN up to specific amounts defined by payment scheme (Mastercard and VISA).
9. In addition debit card (based on payment and cash withdrawals) can be debited, but debit card can also be initiated a credit transaction approval, which imply the inflow of the funds on the account linked to the debit card. With inflow authorization funds the User may dispose only after posting of the transaction to the corresponding current account of the beneficiary.
10. With his signature/PIN authentication, the Cardholder guarantees that the amount is correct and that he will settle it in accordance with the SC for Debit cards. A copy of the slip (receipt) is retained with the Cardholder, in case of complaint.
11. The Cardholder may withdraw cash at bank counters, post offices, ATMs and using service "Podigni dinare" using a PIN. The Cardholder has the possibility to change the PIN, within the Bank's network of ATMs in the territory of the Republic of Serbia. In order to increase safety, the Bank defines daily, weekly or other limits (in terms of amount and number of transactions) for withdrawal of cash or payment for goods and services from the card account according to the applicable Tariff of fees for payment cards of the Bank. The Cardholder may request a change of limits and/or the number of transactions, by signing the Request at the branch. Request for change of limits and/or the number of transactions Cardholder may also initiate by sending a Request via e-banking or trough mBanking functionality. The user can make a cash payment in local currency RSD (on dinar account linked to the card) and foreign EUR currency (on foreign account linked to the card) at certain ATMs of the Bank, with the use of a PIN, and in accordance with the limits defined by the Bank's Tariff.
12. The Cardholder of the payment card can check the account balance on dinar account linked to the card or the balance of available funds by means of a query on an ATM, with payment of fees in accordance with Tariff of fees for payment cards.
13. Electronic records from ATM and POS terminals (logs) are proof of the transaction.
14. The payment cards of UniCredit Bank may not execute transactions in foreign sites registered for gambling.
15. The Bank retains the right to limit the use of payment card (blockade) in accordance with the General Conditions for providing payment services to Individuals, Entrepreneurs and Farmers, as well as in the following cases:
 - i. if there are legitimate reasons concerning security of the payment card.
 - ii. if there is a doubt with regard to unauthorised or fraudulent use of the payment card, or as a result of fraud. In the case of suspicious transactions, the Bank blocks the card until the Cardholder authenticates the transaction as his transaction by calling the phone number placed on the back of the card.
 - iii. in the case when transactions on POS terminals and ATM are made by the card, which compromising activity was previously recorded (placing the skimmer, misuse of data, etc.), the Bank permanently blocks the card, makes a decision on re-issuance of the card in which case it shall automatically re-issue the card to the Cardholder, free of charge, if the conditions of this SC for Debit cards are fulfill.
 - iv. If there is a higher risk that the Cardholder will not be able to meet his payment obligations, when the use of payment card is associated with the approval of the User's account overdraft.
 - v. after three consecutive attempts of entering the wrong PIN.
16. Depending on the circumstances mentioned in the preceding paragraph, the Bank may temporarily or permanently block the card.
17. The Bank shall notify the Cardholder of its intention to block the payment card and the reasons for the blockade by email or by calling or sending an SMS to the phone number that the

Cardholder submitted to the Bank as a contact, and if it is unable to notify the Cardholder before the blockade of the payment card, it is obliged to do so immediately after the blockade. The Cardholders of SMS Card Alarm service are automatically sent an SMS notification on the blocking of the card in the manner defined by the Special conditions for using the SMS Card Alarm service for natural persons, entrepreneurs and farmers.

18. The Bank shall not notify the Cardholder about an intention of blockade or of payment card blocking if giving such notifications is prohibited by law or if there are justifiable security related reasons.
19. The Bank will again enable the use of the payment card or will replace it with a new one - once the reasons for its blocking cease to exist.
20. In case of suspected loss/theft of the card, the Cardholder can independently block his Card, or unblock it if there is no need for further blocking.
21. In order to protect the User when paying online, the Bank will create a special code for payment in the 3D Secure environment, i.e. Mastercard SecureCode/Verified by Visa, for online transactions. The Bank's debit cards from the Visa and Mastercard programs provide the possibility of online payment in a 3D security environment, with the User's identity verified through a one-time password, which is sent to the cardholder via SMS, that is, through electronic and mobile banking with the use of biometric data.U. The user is responsible for the up-to-dateness of the contact information in the sense of the mobile phone number provided to the Bank if he plans to pay with a debit card on the Internet, on sites that support the 3D Secure environment.
 - Debit cards from Visa and Mastercard program provide payment on the online site in a 3D Secure environment with additional validation of the Cardholder's identity through one-time password sent to the Cardholder via SMS, or through e-banking and m-banking using biometrics. The precondition for one-time password sending is an active SMS card alarm or SMS info service. Cardholders registered for SMS Card Alarm or SMS info service, a one-time password will be delivered to the phone number that the User reported to the Bank for that service. The user is responsible for updating the contact information in terms of the mobile phone number that the was reported to the Bank for the use of the SMS Card Alarm or SMS info service and is aware of the fact that this service is necessary if Cardholders plans to pay with debit card on the Internet on sites that support the 3D Secure environment.If the customer does not receive a one-time SMS message when paying online on sites that supports 3D secure environment, it is necessary to contact the Bank in order to check and update the mobile phone number.
 - In case of unsuccessful payment on the online site which supports the 3D secure environment, the Cardholder must contact the Bank in order to check and update the mobile phone number.
 - The Bank can approve payment by card on the online sites without additional verification of the User's identity through a one-time password in case of assessment that the transaction in question is of low risk (the User pays at a point of sale that he often uses, through a device that he often uses, etc.), or in situations where the Online point of sale does not require authentication of the Cardholder.
 - The cardholder is responsible for keeping the password and performing all activities by using the received password. The cardholder is not allowed to transfer or allow access to the same to a third party. In case of lost or stolen card, any unauthorized use of a password or other data for verification, or in case of any other security breach, the cardholder is obliged to notify the Bank immediately. The Bank shall not be liable for any loss or damage arising from the Cardholder's failure to comply with the terms and conditions for the provision of this service.
 - The cardholder is financially responsible for any use of Mastercard SecureCode / Verified by VISA, especially considering that these are additional security measures for performing payment transactions via a payment card on the Internet, which guarantee the adequate identification of card users who as such do not may be called into question if the user complies with the rules for using a payment card in a 3D secure environment that is determined by this SC for Debit cards.
 - In a case of using the card for transactions where the card is not physically present, the User is obliged to take basic precautions:
 - i. to use only trusted online stores
 - ii. to never send sensitive payment data via e-mail, SMS, or phone
 - iii. to check whether the name of the point of sale specified in the SMS message corresponds to the point of sale where the User initiates the transaction, before giving consent for the execution of the transaction

V. AUTHORISATION AND POSTING OF TRANSACTIONS

1. All debits/credits authorisations resulting from the use of payment cards are made in the local currency, i.e., in dinars, and so the amount of reserved funds for debits/credits transactions in other currencies, until the posting of the transaction, may differ from the original amount.
2. **Transaction concluded on devices (ATM/POS/Internet) registered in the country** – calculated currency is RSD. After the transaction is submitted to the Bank, the RSD current account is going to be debited / approved first. If the User of the main card has no RSD current account linked to the card, or there are insufficient funds on that account, other current accounts

are going to be debited / approved in the order in which they are linked to the card. The conversion is going to be made by Bank's bid rate on the day of processing, if it is debit transaction, or by Bank's offer rate, if it is credit transaction.

3. **Transaction concluded on devices (ATM/POS/Internet) registered a broad** – calculated currency is EUR. Transaction concluded outside EUR zone are going to be converted to EUR currency, according to the exchange rate applied by Visa/Mastercard association. If the original currency of transaction made by Visa card is different from Bank's settlement currency, the original transaction amount will be increased by 2% during conversion. Once the transaction is submitted to the Bank for posting, the EUR current account is going to be debited / approved first. If the User of the main card does not have a EUR current account linked to the card or there are insufficient funds on that account, other current accounts are going to be debited / approved in the order in which they are linked to the card. The conversion is going to be made by the Bank's offer rate on the day of processing in case if it is debit transaction, or by the Bank's bid rate, in case if it is credit transaction. In cases where the Cardholder is given the option of selecting the debit/authorization currency during the transaction, and in which the Cardholder decides for conversion of transaction and to perform payment in RSD currency, the debit/authorization transaction on the Cardholder's account will be performed in the selected RSD currency, whereby the Bank has no insight into the conversion rate and the fees applied by the receiving place registered abroad. The information that is presented to the Cardholder on the screen of the device or on the slip is not binding for the Bank as the issuer of the card.
4. Exceptionally the preceding paragraph, for payment of goods and services on the merchant web sites that are tied in the Republic of Serbia and where they provide option of selecting the debt currency of the transaction, the Bank will debt Client in accordance with the information provided to the Bank by the point of sale, which depends on the business relationship of the User and the trader.
5. The Client can dispose with approved funds resulting from the usage of payments card, only after Bank receives them, ie. after the funds are posted on the account of the main card user
6. When initiating a payment transaction with a payment card, the Bank authorizes the transaction and for authorized transactions conducts simultaneous reservation of funds in the account/accounts linked to the payment card, in accordance with the rules defined by these SC for debit cards.
7. Cardholder gives his consent for the execution of the payment transaction before the execution of the payment transaction, and in one of the following ways:
 - i. By using the card at the POS terminal by reading the chip or by contactless reading the chip and entering the PIN code in case the same is required for authentication, or by signing the slip when reading the magnetic strip if a signature is required for authorization
 - ii. By contactless reading of the chip from the card without entering the PIN code in accordance with the limits for contactless payments defined by card associations
 - iii. By entering the PIN code when initiating a payment transaction at the ATM (by inserting the card into the reader or by contactless reading)
 - iv. By entering the security elements required by the Acceptor when initiating a payment transaction at online points of sale (card number, CVV2/CVC2 code and/or entering a one-time password)
 - v. By using the card within the digital wallet in the manner described in these Terms of Business with debit cardsThe card user can give consent for the execution of a payment transaction both through the payee and through the provider of the payment initiation service.
8. After giving consent for the execution of a payment transaction, the consent cannot be revoked except in the case of an agreement between the Card User and/or the Bank and/or the Acceptance Point. The time of receipt of the payment order means the moment when the Bank received the electronic data on the payment transaction from the Bank of the payee. Within one day from the date of the interbank settlement, the transactions arrive at the Bank for processing and are recorded with the currency date when the settlement between the banks was completed. Upon receiving the debit order from the payee's payment service provider, the Bank will book the transaction, i.e. debit the account/accounts linked to the payment card and cancel the reservation.

Banksystem will release the reservation, after the expiration of deadline set by the international standards for Card operations as the deadline for delivery of debits on performed transactions by payment service providers of the payee or merchants. The stated deadlines depend on the place where the transaction was concluded, so for ATM transactions it is 5 working days, for POS terminal it is 7 working days, but they can also depend on the type of merchant, so in the case of Rent a car Agency, it is 30 days. Authorization has been systematically released after a predefined deadline, and cardholder is obliged to monitor debit of his/her account and to provide sufficient funds in order to enable settlement of the card payment transaction, in case that the reservation is released without prior charge for the specific payment transaction. If cardholder recognizes that reservation has been released without debit the account due to the transaction made or the debit was posted without releasing the reserved funds, it is necessary to contact Bank immediately in order that bank execute necessary checks and availability of funds at cardholder account and aligned it with actual status. If the transaction is booked after the reservation has been released, the card user is obliged to provide funds on the card account to cover the transaction in question. When performing payment transactions by card, cardholder should also bear in mind that, the date of debit of account may differ from the date when the payment transaction was concluded.
9. The user of the main card shall have access to his liabilities, i.e., all transactions and fees incurred by the use of main and/or additional card in the country and abroad for the previous month, by means of a Statement from the dinar and foreign currency account
10. If, after the expiry of 60 days from the date of the transaction made by using the payment card, no change is recorded in the current account of the Cardholder, or the change is not recorded in the Statement, the Cardholder shall, without delay, notify the Bank. The Bank shall ensure the refund of the amount or a correct execution of the payment transaction if the

Cardholder has notified the Bank about the unauthorised, failed, or incorrect execution of the payment transaction and/or has requested the correct execution of the payment transaction, immediately after becoming aware of such payment transaction, provided that he has delivered such notification and/or request within 13 months after the debit date.

11. The Cardholder agrees and authorises the Bank to collect the outstanding liabilities incurred by operations with payment cards also from other accounts that the Cardholder has opened at the Bank, which do not have to be linked to the card.
12. The Bank shall not be liable for damage caused by circumstances that it cannot influence (power failure, failure of ATMs, omissions and/or inaction by other banks, payment institutions and retailers, etc.).
13. The Cardholder is aware and accepts that the use of payment cards for payment by electronic means (Internet, MO/TO (mail order and telephone order) transactions, etc.) carries the risk of abuse that exists when communicating the card number and other personal data through the public network and all financial consequences caused by such abuse shall be borne by the Cardholder.
14. Before the execution of a transaction on the Internet the Cardholder must become aware whether the merchant through which he makes an online transaction has registered POS in the country or abroad and based on such knowledge to become aware whether the underlying transaction will be delivered to the Bank as an international or domestic transaction. The Bank will not bear any expenses, exchange loses, nor have any liability for transactions executed on the Internet, on POS terminals that are located outside of Serbia, for which the Cardholder has not obtained all the necessary information before the execution of the transaction which caused disagreement of amounts presented to the Cardholder at the execution of the transaction and the posted transaction amount.

VI. TERMS OF USE OF A DIGITISED PAYMENT CARD

1. To register a debit card in the Digital Wallet (such as for example Apple Pay, Google Pay), it is necessary for the User to have a valid mobile phone number registered with the Bank, to use a Mobile Device with NFC technology and an appropriate operating system according to the requirements of the Digital Wallet service provider, as well as to set the lock on the Mobile Device used. In certain cases, the service provider may disable the use of the Digitized Card in their mobile wallet, which the Bank cannot influence or have insight into the reasons for this.
2. By signing the Request for issuing a card/Request for opening/changing a package account and issuing a debit card, the Bank makes it possible for the User to register the debit card in the mobile wallet, subject to the fulfillment of the conditions specified in the previous paragraph. The Bank will consider each request for card registration in the Digital Wallet when the phone number submitted to the Bank in the card tokenization request is identical to the User's phone number in the Bank's system as an authorized User request.
3. The user can register his debit card in the Digital Wallet through the Digital Wallet or through the Bank's mobile banking application, if the Bank allows it. By registering a debit card in the Digital Wallet, a Digitized Card is created for which all the conditions apply to a debit card whose Digitized Card is a digital representation, and in accordance with these Special Terms and Conditions. The user can register more than one card in the Digital Wallet, whereby the first one registered becomes the default card for payments. The user can set the default card in the Digital Wallet.
4. A Digitized card transaction is initiated by bringing the Mobile Device to the POS terminal or ATM, i.e. by selecting the Digital Wallet payment option at the online point of sale and confirming the transaction itself on the Digital Wallet. The Bank will debit the User's payment account to which the registered debit card is linked for the amount of the payment transaction thus executed.
5. If, for any reason, the Bank replaces the debit card registered by the User in the Digital Wallet with a new debit card (for example, if it is reported as lost, stolen, replaced with a new one after the expiration date), re-registration of the Digitized Card through the Digital Wallet is not required. If for any reason the User abandons the use of the debit card or the Bank denies the User the right to use the debit card, the right to use the Digitized Card also ceases at the same time. The blocking of the debit card results in the blocking of the Digitized card, while the blocking of the Digitized card does not imply the blocking of the debit card.
6. The User can delete the Digitized Card from the Digital Wallet at any time, which does not affect the ability to use his debit card, nor the Digitized Cards on other Mobile Devices on which he digitized the same card.
7. In the case of a change of Mobile Device, it is necessary for the User to delete the Digitized Cards from the Digital Wallet on that device, in order to prevent their further use, and if he wants to continue using the Digital Wallet on a new Mobile Device, he needs to repeat the card registration process.
8. The user is obliged to keep his card data, as well as all the data he receives from the Bank for the purpose of authentication during the card registration process, exclusively for himself, as well as to never share them with other people or enter them outside of the mobile wallet. After successfully completing the registration of the debit card in the mobile wallet, the Bank sends an SMS notification to the User. If the User has not personally initiated the debit card registration process, it is necessary to immediately take all measures in order to block the card as quickly as possible and prevent possible misuse..

9. The Bank may, in case of suspicion of misuse of debit card data for the purpose of its registration in the Digital Wallet of a third party other than the User or of other User data relevant to the process, request additional authentication by referring to the Bank's Contact Center or mobile application, as well as perform a temporary blocking debit cards. The Bank informs the User about the temporary blocking, in accordance with Article IV of these Special Conditions
10. By registering a debit card in the Digital Wallet on a certain Mobile Device, the User undertakes to handle the Mobile Device with due care, and to take all reasonable measures to protect it from unauthorized use, loss and theft, as well as to notify the Bank without delay of loss, theft, unauthorized access or use of the Mobile Device, in which case the Bank blocks Digitized Cards on that device.
11. The Bank is not responsible for the functioning of the Digital Wallet in situations caused by technical defects or settings of the Mobile Device itself and the Digital Wallet over which the Bank has no control.

VII. CARDHOLDER'S RIGHT TO CHECK TRANSACTION AND COMPLAINT

1. The Cardholder/ is obliged to save and present a copy of a slip/receipt for the eventual checks of a transaction made.
2. The Cardholder/ obliged to deliver the Transaction Check Request (hereinafter referred to as: the Check Request) in written form or in person to a Bank's branch as soon as he/she becomes aware of it, but no later than 13 months of the transaction date. The request for verification of the transaction is submitted by the User to the Bank in the event that the payment initiation service provider was also involved in the execution of the payment transaction.
3. The Cardholder/person whose name is on the card who addressed the Check Request, is entitled to be released from any cost if it is established that the request is founded.
4. Upon termination of the Bank's about submitted Request, the User will be informed of the result, and if he is not satisfied with the performed checks or the result of the proceeding, he / she has the right to complain to the Bank, who submits in the manner defined by this SC for Debit cards.
5. If it is established that the Check Request is unfounded, the Bank will charge the Cardholder for all operational costs incurred due to the process thereof according to the relevant Fee Tariff.
6. Any complaints regarding the quality of goods and/or services paid by a debit card shall be addressed by the Cardholder/person named on the card only to the seller of the goods and/or services - Acceptor. If a merchant refunds the assets to the Cardholder, on the basis of founded complaint regarding the quality of goods and/or services or for other reasons, the Bank shall not incur the costs of foreign exchange differentials, if any, if the initial transaction was made in a foreign currency and/or booked by debiting the Cardholder's account in a currency other than the refund currency.
7. The user of the main card can send a complaint to the Bank if he believes that the bank does not comply with the provisions of the law, other regulations, the General Business Conditions / Special Business Conditions or good business practices and obligations from the contract he has concluded with the bank, and with the complaint expresses dissatisfaction with the bank's actions or indicates its omissions. Regardless of whether it is a complaint related to a basic or additional debit card, the User of the financial service, i.e. the account owner must also be the complainant to the Bank, except in the situations described in more detail in point 11 of these Special Terms and Conditions.
8. The user of the main card has the right to complain within three years from the day when his right or legal interest was violated in accordance with the previous point. If the User of the basic card submits a complaint after the expiration of the specified period, the Bank will inform him that the complaint was submitted after the expiration of the prescribed period and that he is not obliged to consider it.
9. The user of the main card may submit a complaint in one of the following ways:
 - i. In the business premises of the Bank using the Contact form which is available at all branches of the Bank,
 - ii. By submitting a complaint by post to the following address:
UniCredit Bank Serbia JSC.
Customer experience and complaint management
11000 Belgrade
 - iii. By e-mail at: josbolje@unicreditgroup.rs
 - iv. Through the Bank's website.
 - v. through an electronic or mobile banking application, if the complaint refers to services that the Bank provides or has provided through those services.
10. It is necessary that the complaint contains data of the complainant, on the basis of which his identification can be carried out, that is, the determination of the business relationship that the complainant has with the Bank, to which the complaint refers, as well as the reasons for submitting it.
11. Along with the complaint submitted through the proxy, a special power of attorney is also submitted by which the user/client's legal representative authorizes the proxy to file a complaint on the bank's work on his behalf and for his account and undertakes actions in the procedure based on that complaint, and by which he gives approval to make available to that representative

information that constitutes a banking secret, in the sense of the law regulating banks, that is, a business secret in the sense of the law regulating payment services.

12. For written complaints submitted to the Bank in electronic form, via email, to the electronic address established for the delivery of complaints, through the Bank's internet presentation, i.e. through the electronic or mobile banking application, the Bank will confirm receipt of the complaint by email on the same working day when the complaint is received, while complaints received outside the established working hours of the Bank will be considered to have been received on the next working day, and the complainant will be informed about this in the confirmation of receipt of the complaint.

13. The bank will deliver a clear and comprehensible answer to the complaint in written form to the person submitting the complaint no later than 15 days after receiving the complaint. If the Bank, for reasons beyond its control, cannot provide an answer within the stated deadline, that deadline may be extended by a maximum of 15 days, of which the Bank will inform the complainant in writing within 15 days of receipt of the complaint. The bank will clearly and comprehensibly state in the relevant notification the reasons why it could not provide an answer within 15 days from the day of receipt of the complaint, as well as the deadline for giving an answer.

14. The bank will not charge the complainant a fee or any other costs for handling the complaint.

15. If the user is not satisfied with the response to the complaint or the response to the complaint has not been sent to him within the prescribed period of 15 days, he may submit a complaint to the National Bank of Serbia, within six (6) months from the date of receipt of the response, by mail to the address of the National Bank of Serbia, PO Box 712, 11000 Belgrade or through the website: https://www.nbs.rs/sr_RS/formulari/prituzba/.

16. The disputed relationship between the user and the Bank can also be resolved in an out-of-court procedure - a mediation procedure, which is initiated at the proposal of one of the parties to the dispute, which was accepted by the other party. It can be conducted before the National Bank, without costs for the parties in the dispute, but also in the Mediation Center or it can be conducted by the bank. An interested party can submit a proposal for mediation before the National Bank of Serbia as an intermediary to the National Bank of Serbia in the manner described on the internet presentation <https://nbs.rs/sr/ciljevi-i-funkcije/zastita-korisnika/medijacija/index.html>

17. This proposal for the initiation of the mediation procedure, which the user submits to the National Bank of Serbia, must also contain a deadline for its acceptance, which cannot be shorter than 5 days or longer than 15 days from the date of submission of the proposal.

18. The mediation procedure does not exclude or affect the realization of the complainant's right to judicial protection.

VIII. STOLEN OR LOST CARD

1. The Cardholder must, without delay urgently upon learning of the lost or stolen of the payment card block the card via the mobile application, and request from the Bank to block the card's further use.
2. The customer reports the lost/stolen card by telephone to the number of Contact Centre +381 11 3777 888, therefore, it is advised that the Cardholder always keeps the number of the Bank's Contact Center with him. After blocking the card through the mobile application or report the lost/stolen a debit card, the Cardholder shall confirm such report by filling in the appropriate form in the nearest Bank branch or using e-banking and m-banking application.
3. In the case that a lost or stolen payment card is returned to the Cardholder or the Cardholder has found it, he must notify the Bank thereof. If there is a blockade of the payment card, based on the previously reported stolen or loss of the card, the Cardholder can request its activation and continued use.
4. In case of loss/theft of a mobile phone in which the Bank's mobile application is installed, through which the User is enabled to view the card data, it is necessary for the client to report the theft/loss to the Bank without delay by calling the Contact Center number +381 11 3777 888, in in which case the Bank will block the card, whereby further use of the mobile application will also be disabled, in accordance with the Special Terms of Use of Electronic and Mobile Banking Services for Individuals, Entrepreneurs and Farmers.
5. When payment card that was blocked previously by the client (lost/stolen) need to be reissued, it is necessary to fulfill the preconditions that was set trough this SC for Debit card in the sense that the payment card in which the domestic payment transactions processed, clearing and settlement are performed in the payment system in the Republic of Serbia, has already been issued to the cardholder. On that occasion, the User can also submit a request for the issuance of a card in digital form. After reporting the loss/theft of a mobile phone in which the Bank's mobile application is installed with the possibility of viewing the debit card data, the User is obliged to confirm the report to the Bank by filling in the appropriate form in the nearest branch of the bank, as well as to request the reissuance of the card. In the event that the payment card is destroyed/damaged, the Cardholder is obliged to notify the Bank in writing thereof by filling out the appropriate form in the branch of the Bank where the card is issued.
6. In the event that there has been an unauthorised use of the payment card or of the data from the payment card - the Cardholder shall, immediately after finding this out, and not later than within 13 days from the date of debiting, report to the Bank the transaction executed by unauthorised use of the card or of the data on the card, in which case he/she may bear the loses as a result from the unauthorised use up to a maximum of RSD 3,000.
7. The Cardholder shall bear all loses in connection with any transaction executed by means of abuse which he/she does himself/herself, and shall bear the loses made as a result of failing to fulfil his/her obligation to immediately inform the Bank of the lost, stolen and misuse of the payment card, the obligation to adequately keep his/her card and the PIN code, as well as other obligations under these SC for Debit cards, which determine the rights and obligations of the User arising from the concrete business relationship with the Bank, as well as the

conditions under which the payment card is issued to the User, or the rules of its use.

8. If the Bank is responsible for an unapproved payment transaction, it is obliged, at the Card User's request, to refund the amount of that transaction to the Cardholder without delay, i.e. to return the card account to the state in which it would have been if the unapproved payment transaction had not been carried out, as well as to perform refund of all fees charged to the Cardholder, except in case of suspicion of fraud or abuse on the part of the Cardholder, in which case within 10 days from the day of learning about the unauthorized payment transaction, justify the refusal of the refund and report the fraud/abuse to the competent authority or make a refund to the User, if he concludes that he did not commit fraud or abuse.
9. The Cardholder shall bear no loses for an unauthorised payment transaction arising from transactions executed after reporting to the Bank the lost, stolen or unauthorised use of the payment card or payment card data:
 - i. if the loss, theft or misuse of the card was not detected by the User before the execution of the unapproved payment transaction, unless the User did not fulfill his obligations arising from these PU operations with debit cards
 - ii. If the unapproved payment transaction is the result of the Bank's action or omission,
 - iii. if the Bank does not provide at all times appropriate means of notification of a lost, stolen or misappropriated payment instrument,
 - iv. on the basis of transactions carried out after reporting to the Bank the loss, theft or unauthorized use of the debit card, i.e. the data from the debit card, unless Cardholder committed abuse or participated in abuse or acted with the intent to defraud
 - v. If the Bank does not require and does not apply reliable authentication of the Card User in cases where it is legally obliged to do so, unless the loss is due to the fraudulent actions of the Cardholder.

IX. CARD CANCELLATION

1. At the written request of the Cardholder, the Bank shall cancel the use of the payment card free of charge. Request for closing the payment card where in the domestic payment transactions processing, clearing and settlement use are performed in the payment system in the Republic of Serbia, it implies automatic shutdown of all payment cards issued to the User by the Bank.
2. If the Cardholder does not comply with the obligations of the contract and these SC for Debit cards, the Bank may deny the right to card use.
3. The Bank reserves the right to cancel the produced card which Cardholder does not collect within 12 months of production without a specific written request of the Cardholder.
4. All transactions concluded until the day of return of the card/submission a request for closing the current account for which the card is linked as well as any expenses shall be borne by the Cardholder.
5. The Cardholder is entitled to have his payment card closed free of charge.

X. FINAL PROVISIONS

1. By signing the Request, the Cardholder agrees and authorises the Bank to debit his current dinar or foreign currency account for all transactions and fees incurred by using the card in accordance with the Tariff of fees for payment cards.
2. By signing the Request, the user of the basic card confirms that he is familiar with and agrees with all the provisions of these PU operations with debit cards, as well as to familiarize the Users of additional cards with them.
3. The user of the basic card agrees that the Bank has the right to change and supplement these PU operations with debit cards, the Tariff of fees and the Term Plan without the express consent of the User of the basic card. The Bank undertakes to submit in writing, in accordance with the General Terms and Conditions of Payment Services to Individuals, Entrepreneurs and Agriculturists, proposals for changes and additions to the User, if they relate to the User's contractual relationship with the Bank, no later than two months before the proposed date of commencement of application of those changes. . The user can agree that the proposed changes and additions produce a legal effect even before the proposed day of the start of their application. It will be considered that the User has agreed with the proposal of amendments and additions, if he has not informed the Bank that he does not agree with the proposal before the day of their application. If the User does not agree with the proposed amendments, he has the right to cancel the debit card without paying fees and other costs before the date of implementation of the proposed amendments.
4. For everything that is not provided for in this PU of business with debit cards, the General Terms and Conditions of Business with Individuals, Entrepreneurs and Agriculturists apply - General part and framework agreement that the user of the basic card has concluded with the Bank, which regulates the rights and obligations in relation to with the provision of payment services to the User.

5. In the event of a possible dispute, the local and actual competent court in the Republic of Serbia is competent.
6. These PUs for business with debit cards were drawn up in accordance with the Law on Payment Services and regulations of the Republic of Serbia and are available on the Bank's website www.unicreditbank.rs, as well as in all branches of the Bank
7. These SC for Debit cards are prepared in Serbian and English. In the event of discrepancies between the Serbian and English versions, the Serbian version shall prevail. The Bank will act in good faith when executing Cardholder's orders and will do everything in its power to protect the interests of the Cardholder in each individual case.
8. The provisions of the SC for Debit cards shall enter into force upon their adoption by the Board of Directors and shall apply from 06th of May 2025.

Management Board of UniCredit Bank Serbia JSC Belgrade