

SPECIAL CONDITIONS FOR DEBIT CARDS TO COMPANIES UNICREDIT BANK SERBIA JSC BELGRADE

Belgrade, 13th February 2025

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Recital:

UniCredit Bank Serbia JSC, Belgrade, as the debit service provider (hereinafter referred to as: the Bank) by way of these Special Conditions for Debit cards to Companies (hereinafter referred to as: the SC for Debit cards) shall govern mutual rights and obligations of the Bank and the Cardholders regarding the conditions for debit card issuance and use.

I. MEANING OF CERTAIN TERMS

Cardholder - means a company (resident and non-resident) that have been used or using a debit card or has had an application for debit card issuance within the Bank.

Card Issuance Application - means the Bank form filled out by potential user for the issuance of a debit card.

Debit Card - in terms of these SC for Debit cards is debit card in physical and digital form, which represents a debit instrument, which allows the Cardholder to pay for goods or services either through/ debit/a point of sale or remotely and/or to withdraw and/or deposit cash and/or use of other services at an ATM or another device and which all represent debit and credit transaction.

Main Card - means a card issued in the name of the Cardholder, the account owner.

Additional Card - means a card linked to the main card account, which usage results in debits/credits the main card account.

PIN - means a personal identification number, a numeric code known to the Cardholder only, 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 debit cards at an acceptor's points of sale. It constitutes an integral part of an electronic system for debit 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 digital display of a debit card in the Bank's 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 is means the device on which the Digital Wallet is installed.

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.

CVV2code - means a three-digit number on the back of the card used for the card verification in online payments.

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.

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

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.

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 debit cards are the property of UniCredit Bank Serbia JSC and they are issued under the name of the person in question, who may not give it for use to any third parties.
2. The Bank issues to the companies 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 is obliged to provide a cover in the RSD and or foreign currency (current) account linked to a payment card at the time of making a transaction using the Mastercard or Visa debit card. 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 is liable for using all cards issued by the Bank in accordance with these SC for Debit cards.
5. The Cardholder is liable for the accuracy of all information provided to the Bank and obliged to notify any change in the information from the Application to the Bank in a in accordance with General Conditions for providing payment services to Companies.
6. Any consequences and costs arisen due to failure to report changes shall be incurred by the Cardholder.

III. DEBIT CARD ISSUANCE

1. If the owner of current account apply for debit card that is linked to his account, the Bank is obliged first to issue a debit 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 debit card where in the domestic debit transaction processing, clearing and settlement are performed in the Republic of Serbia is a prerequisite for applying for any other type of debit card that the Bank has in its offer.
2. The debit card issuance process shall involve the following: filing of the Application, production and serving of a 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. For SME clients The Bank issues the debit card on the basis of previously submitted Application for the issuance of the debit card by the Cardholder within Account package (hereinafter referred to as: Application), for corporate clients Bank issues the debit card on the basis of previously submitted Application.
4. Upon issuance the Bank delivers the Card and the PIN (personal identification number) to the Cardholder. The card can be used upon its activation.
5. The Bank shall reserve the right to issue debit cards without the application signed by the Cardholder in the following instances only: in case of problem in card functioning, product migration to new technological solutions, or in the instances of a higher-level product or Cardholder protection, whereby the person authorised by the Cardholder to take over the card shall give the Cardholder's consent by signing the card and PIN acceptance certificates, 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 debit card is destroyed/damaged, the User is obliged to inform the Bank in writing form. When replacing the damaged plastic, the new PIN code will be delivered to the user.
7. The person named on the card is obliged to sign the card upon receipt. A card that is not signed shall not be valid and financial consequences, which may arise as a consequence of the fact that the plastic is not signed, in the event of fraud involving an unsigned card shall be borne by the Cardholder. The person named on the card is obliged to keep the assigned PIN confidential, and to take all reasonable and appropriate measures for the protection thereof, in order to protect the card from fraud, in particular in view of the prohibition to accept third party assistance in entering the PIN at an ATM or POS. In addition, it is most important that the PIN is not written on the card or any other document carried 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 debit card. The Cardholder shall incur all financial consequences of debit card fraud in the event of undue debit card safeguarding or using by the person named on the card.
8. The Bank is obliged to keep the PIN in a closed envelope until serving it to the Debit cardholder only, i.e. the person authorised by the Cardholder to take over the debit card, and such person shall bear the risk of the debit card and PIN delivery.
9. When producing the debit card, the validity shall be determined as embossed on the face of the card in the format MM/YY. The card shall expire on the last day of the month embossed on the card at 24:00 h.
10. After the debit card expiration date where in the domestic payment transactions processing, clearing and settlement are not performed in the payment system in the Republic of Serbia, such card can be reissued only by new request in a written form, only if the user has already issued a debit card for the initiation of debit transactions from the same current account where the processing, clearing and settlement are performed in the domestic payment system in the payment system in Republic of Serbia

IV. CARD USAGE

1. The debit card can be used to make payments at points of sale, pay via the Internet, and Cash withdrawal 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.
 1. An expired debit card may not be used any longer.
 2. The Cardholder/person named on the card is not entitled to post the debit card as pledge or collateral for debits.
 3. If the Cardholder/person named on the card is deprived by the Bank of the right to use the debit card, he/she is obliged, as requested by a seller of goods and/or services (Acceptor) or paying bank, to surrender his/her debit card.
 4. The person named on the card is obliged, when paying for goods and/or services at an acceptor's point 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.
 5. It is considered that the User, as a business entity having a business relationship with the Bank for providing payment services, authorized all the persons for which he requested the issuance of a debit card, to dispose with the funds from the account for which the particular card is linked, only by using a specific debit card, without the need for a special authorization. For concluded transaction, the merchant may issue a copy of the slip/receipt and asked the person named on the card to sign the copy of the slip/receipt for the Acceptor, as he/she has signed the debit card. By his/her signature, the person named on the card shall guarantee that the amount is correct and that the Cardholder will service it in accordance with the SC for Debit cards. A copy of the slip (receipt) shall be retained by the person named on the card for complaint purposes. The use of PIN shall be deemed to constitute the signature of the person named on the card.
 6. In addition debit card (based on debit 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. Client can dispose with approved funds resulting from the usage of debits card, only after Bank receives them, ie. after the funds are posted on his account.
 7. The person named on the card may withdraw cash at the bank or post office tellers, as well at ATMs by entering his/her PIN. The person named on the card may change the PIN within the Bank's ATM network in the territory of the Republic of Serbia. With a view to heightening security, the Bank shall define a daily, weekly or other limit (in respect of the amount and number of transactions) for withdrawing cash or paying for goods and services from the card account according to the Tariff for general banking services for corporate client, Tariff for

general banking services for SME clients. The Cardholder may request a change in limit and/or number of transactions by signing the Application or sending it via e-banking. The Bank shall independently adopt a decision changing the set limit and shall be under no obligation to explain its decision.

8. The person named on the debit card may check the account balance, i.e. available funds in the card account by ATM enquiry, charged according to the related debit card Fee Tariff.
9. ATM and POS electronic records shall constitute proof of a transaction made.
10. The debit cards of UniCredit Bank may not be used for transactions on foreign websites registered for gambling.
11. The Bank shall reserve the right to limit debit card use (block it) in accordance with the General Conditions for providing payment services to companies, as well as in the following instances:
 - i. if there are justifiable reasons pertaining to debit card security
 - ii. if there is suspicion of unauthorised debit card use or its use for the purpose of fraud, or as a result of fraud. In the event of suspicious transactions, the Bank shall block the card until the person named on the card confirms the transaction authentication as his/her own, by calling the phone number on the back of the card.
 - iii. In the event when a card is used for making transactions at POSs or ATMs, with prior compromising activities recorded (skimmer set-up, data abuse, etc.), the Bank shall permanently block the card, adopt a decision reissuing the card in the case of which the Cardholder/person named on the card shall be automatically reissued the card, free of charge.
 - iv. if there is an increased risk that the Cardholder may not be able to perform its payment obligation when the debit card use is associated with the approval of authorised overdraft in the Cardholder's account.
 - v. following three consecutive unsuccessful PIN entries.
12. Subject to the circumstances above, the Bank may temporarily or permanently block the card.
13. The Bank is obliged to notify the Client who will transfer information to all authorized persons for which he requested the issuance of a debit card, about intention to block the debit card and the reasons for doing so by email or phone, or by sending a text message to the phone number provided by the person named on the card to the Bank as the contact-number, and if incapable of notifying him/her thereof prior to blocking the debit card, the Bank will do it immediately afterwards. Users of SMS Card Alarm service shall be automatically send a text message in respect of the card blocking.
14. The Bank shall not notify the Client of the (intended) blocking of the debit card if such notice is prohibited by law, or if there are justifiable security reasons therefor.
15. The Bank will make the debit card available for re-use or replace it with a new one once the reasons for the blocking thereof have ceased.
17. In order to protect the Cardholder in case of online payments, the Bank will perform additional validation of the Cardholder's identity in 3D Secure environment—ie—Mastercard SecureCode/Verified by Visa.
 - Debit cards from Visa and Mastercard program provide payment on the Internet in a 3D Secure environment with one-time password, which is 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 service. Users registered for SMS Card Alarm, 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 service and is aware of the fact that this service is necessary if Cardholders plans to pay with credit 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.
 - The bank can approve payment by card online on 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 Cardholder pays at a point of sale that he often uses, through a device that he often uses, etc.), or in the situations where 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 debit 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 debit card in a 3D secure environment that is determined by this SC for Debit cards.

V. TERMS OF USE OF A DIGITISED PAYMENT CARD

1. To register a debit card in the Digital Wallet, 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.
2. 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.
3. 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.
4. 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.
5. 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.
6. 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.
7. By registering a debit card in the Digital Wallet on a certain Mobile Device, the User assumes the obligation 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 the Digitized Cards on that device.
8. 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.

VI. AUTHORISATION AND POSTING OF TRANSACTIONS

1. All debits/credits authorisations resulting from the use of debit 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) 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 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) 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 calculated 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 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 User decide for payment in RSD currency, the debit/authorization transaction on the User'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. The information presented to the User 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 debit 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 debit 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 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 Acceptor. Within one day from the date of interbank settlement, transaction came to the Bank for processing and they are posting with same value date when settlement between banks was done.
6. The Cardholder can dispose with approved funds resulting from the usage of debits card, only after Bank receives them, ie. after the funds are posted on his account.
7. The debit Cardholder 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.
8. 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 Special Conditions. 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.
9. 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 cards

The 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.

Bank system 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.

10. If, after the expiry of 60 days from the date of the transaction made by using the debit 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 debit transaction if the Cardholder has notified the Bank about the unauthorised, failed, or incorrect execution of the debit transaction and/or has requested the correct execution of the debit transaction, immediately after becoming aware of such debit 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 debit 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, debit institutions and retailers, etc.).
13. The Cardholder is aware and accepts that the use of debit cards for debit 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 of outside 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.

15. The Cardholder shall authorise the Bank to charge the account for the "Card not present" type of transaction, failing to result in the standard receipt/slip. Also the cardholder shall authorise the Bank to debit his account for transactions executed with a debit card based on the authorization made in the so-called offline regime.

VII. CARDHOLDER'S RIGHT TO CHECK TRANSACTIONS AND COMPLAINT

1. The Cardholder/person named on the debit card is obliged to save and present a copy of a slip/receipt for the eventual checks of a transaction made.
2. The Cardholder/person named on the card is 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.
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, whereby the transaction amount is credited to the Cardholder's account following completion of the process.
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 Tariff for general banking services for corporate client, Tariff for general banking services for SME clients and Tariff for debit and credit cards for entrepreneurs.
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 Cardholder shall have the right to submit a complaint with the Bank, only in writing, if he believes that the Bank is not complying with the law and other regulations governing payment services and e-money, provisions of these SC for Debit Cards, good business practices, as well as the obligations from the contract concluded with the Cardholder
8. The Cardholder have the right to complain within a period of three years from the day his rights or legal interests have been violated in accordance with previously stated. If the Cardholder is filing the complaint after the stated deadline has expired, Bank will inform him that the complaint is submitted after the deadline and that it is not obligated to consider the complaint.
9. The Cardholder 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. By using digital channels (e.g. electronic banking) if the client uses these services, it is possible to submit a complaint based on a specific contractual relationship.
10. A complaint must contain information about the complainant based on which it will be possible to identify the complainant i.e. determine the business relationship with the Bank to which the complaint relates, as well as reasons for submission of complaint.
11. If the complaint is submitted through the proxy, along with the complaint, delivery of a special power of attorney is obligatory, by which the Cardholder authorizes the proxy to submit a complaint to the Bank on his / her behalf regarding the specific business relationship with the Bank, and to undertake activities in the complaint management procedure, and by which Cardholder is authorizing the Bank to provide to the proxy information and / or documentation which are consider as banking secret or business secret.
12. For the written complaints submitted to the Bank electronically, via dedicated e-mail or website, Bank will confirm the receipt via e-mail on the same day when the complaint is received, while for the complaints received after the regular opening hours of the Bank, complaint shall be considered to have been received on the next business day, of which the complainant shall be informed in the confirmation of receipt of the complaint.

13. The Bank shall provide the complainant with a clear and understandable response to the complaint, in writing, no later than 15 days from the day of receipt of the complaint. If, for reasons not depending on its will, the Bank is unable to submit a response within the specified period, that period may be extended for no more than 15 additional days, about which the Bank shall inform the complainant in writing within 15 days of receipt of the complaint. In its notification, the Bank shall clearly and understandably present the reasons due to which it is unable to provide a response within 15 days of receipt of the complaint, as well as the final deadline for its response.
14. The Bank shall not charge the complainant a fee or make any other charges for acting upon his complaint.
15. In case that the complainant is dissatisfied with the response to his complaint, or that response was not provided within the previously indicated time limit, prior to initiating a lawsuit, the complainant may submit a complaint with the National bank of Serbia, or by post to the National Bank of Serbia. The complainant may submit that complaint within six months from the date of receipt of the response of the Bank, or the expiry of the time limit set for responding to the complaint.
16. The controversial relationship can be resolved in extra-judicial proceedings i.e. by mediation. Once a mediation procedure is initiated, a complaint may no longer be filed with the National Bank of Serbia, however, the time limit set for its submission shall not run for the duration of the mediation process.
17. The must include the deadline for its acceptance that may not be less than five days and no longer than fifteen days, starting from the day of submitting the proposal.
18. A mediation process shall not preclude or affect the exercise of the right of the complainant to court protection.
19. The mediation process is confidential and urgent.
20. The mediation process with the National Bank of Serbia is free of charge for the parties
21. The mediation process can be terminated by agreement of the parties, suspension or quitclaim.
22. The agreement of the parties reached in the mediation process with the National Bank of Serbia should be made in writing. This agreement has the force of an enforceable document if it contains the debtor's statement that he agrees to make enforcement (enforcement clause) after the maturity of a certain obligation or the fulfillment of a certain condition, the signatures of the parties and mediators, which have been certified by a court or a notary.

VIII. DAMAGED, STOLEN OR LOST CARD

1. The Cardholder/person named on the card is obliged, without delay upon learning about the debit card lost or stolen, to report it to the Bank and request that the Bank block its further use.
2. The Cardholder/person named on the card shall report the card lost/stolen by telephone to the Contact centre on +381 11 3777 888, therefore, it is advised that the Cardholder always keeps the number of the Bank's Contact Center with him. Following the report of the card lost/stolen, 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. When debit 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 debit card in which the domestic debit transactions processed, clearing and settlement are performed in the debit system in the Republic of Serbia, has already been issued to the cardholder.
4. If the lost or stolen debit card is returned to the Cardholder/person named on the card or the Cardholder/person named on the card finds it, he/she undertakes to notify the Bank thereof. If the debit card is blocked based on the reported debit card lost or stolen, the Cardholder/person named of the card may not request that it be activated or used further.
5. If the debit card is destroyed/damaged, the Cardholder/person named on the card is obliged to notify the Bank thereof in writing by filling in a relevant form of the Bank. If the debit card is destroyed/damaged, the Cardholder will be issued a new PIN code with the new card.
6. In case of unauthorised use of the debit card or the debit card information – the Cardholder is obliged, upon learning thereof, but no later than 13 months of the debit date, to report to the Bank the transaction made through unauthorised use of the debit card, i.e. the debit card information.
7. The Cardholder shall incur all loses in relation to any transaction made by fraud committed by the persons named on the cards, and the loses arisen due to non-performance of his/her obligation to report to the Bank the debit card lost, stolen or fraud, his/her obligation to properly safeguard the card and the PIN code, as well as other obligations arising from 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 debit card is issued to the User, or the rules of its use
8. The Cardholder shall not incur any loses arisen from transactions made after reporting to the Bank the lost, stolen or unauthorised use of the debit card, i.e. debit card information, unless the persons named on the cards committed or participated in fraud or acted with an intention to defraud.
9. 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.

IX. CARD CANCELLATION

1. As requested by the Cardholder in writing, the Bank is obliged to cancel the debit card.
2. If the Cardholder fails to perform the obligations provided under the Contract and these SC for Debit cards, the Bank may deprive such Cardholder of the right to use the card.
3. The Bank shall reserve the right to the produced card which the Cardholder fails to take over within 12 months of production, and terminate it without any explicit written request by the Cardholder.
4. All the transactions made by the card return date/submission a request for closing the current account for which the card is, including related costs, if any, shall be incurred by the Cardholder.

X.FINAL PROVISIONS

1. By signing the Application, the Cardholder agrees and authorises the Bank to charge its RSD current account or foreign currency account for all transactions and fees arising from using the card, in accordance with the relevant debit card Fee Tariffs.
2. By signing the Application Cardholder acknowledges that he/she is conversant with and agrees to all the provisions of these SC for Debit cards, which in conjunction with the Application, the Tariff for general banking services for corporate client, Cut-off time plan for debit accounts for Companies and Tariff for general banking services for SME clients Cut-off time plan for debit for SME clients constitute the Debit card Issuance and Use Contract, which have been handed to him/her on filing the Application.
The Bank shall reserve the right to amend these SC for Debit cards upon giving a prior notice to the Cardholder, if the changes relate to the contractual relationship of the User and the Bank
3. Anything not provided herein shall be governed by the General Business Conditions for Companies – General part and framework contract which user has concluded with the Bank, which regulates the rights and obligations related to the provision of payment services to the User
4. In case of any dispute, Court in accordance with the law will be competent.
5. These SC for Debit cards have been drafted in accordance with the Payment Services Act and the regulations of the Republic of Serbia and are available on the Bank's webpage www.unicreditbank.rs, as well as at all Bank's sub-branches.
6. These SC for Debit cards have been drafted in Serbian and English. In the event of any inconsistencies between the Serbian and English versions, the Serbian version will prevail.
7. The provisions of these SC for Debit cards shall enter into force on the day of their adoption by the Bank's Supervisory Board and shall apply as of 06th of May 2025.

Supervisory Board of UniCredit Bank Serbia JSC Belgrade