

**SPECIAL CONDITIONS ON USE OF POS SERVICES
FOR LEGAL ENTITIES
UNICREDIT BANK SERBIA J.S.C. BELGRADE**

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Introductory provisions:

UNICREDIT BANK SERBIA J.S.C. Belgrade (hereinafter: Bank), as payment service provider hereby with these Special Conditions on Use of POS Services for Legal Entities (hereinafter: SC on use of POS services) regulates rights and obligations of the Bank and the Client (hereinafter: Merchant/Acceptant) related to accepting cashless method of payment by payment cards (debit and credit) at POS terminals of the Merchant, as well as to providing POS terminal devices for use. These SC on use of POS services are an integral part of framework agreement which the Merchant has entered into with the Bank. Also, these SC on use of POS services together with General Banking Service Fee for Corporate Clients and General Banking Service Fee for Small Enterprises (hereinafter: Tariffs), represent an integral part of the Agreement on Accepting Payment Cards, and Agreement on Payment by Instant Credit Transfer at the POS, or the Agreement on the Acceptance of Payment Instruments (hereinafter referred to as the "Agreement").

I. MEANING OF CERTAIN TERMINOLOGY

Merchant/Acceptant – a legal entity which has entered into an **Agreement on Accepting Payment Cards, Agreement on Payment by Instant Credit Transfer at the POS, or an Agreement on the acceptance of payment instruments** with the Bank. Merchant is the acceptant of payment as the acceptor of cash funds based on request for payment at the POS.

Agreement on Accepting Payment Cards - contract in which the Bank and the Merchant agree on conditions for acceptance of payment cards at POS terminals, where the POS device may be issued by the Bank, or the card acceptance is executed at a device owned by the Merchant. **Agreement on Payment by Instant Credit Transfer at the POS** – contract in which the Bank and the Merchant agree on conditions for accepting a payment instrument for instant credit transfers at the Merchant's POS.

Agreement on acceptance of payment instruments – contract in which the Bank and the Merchant agree on the conditions for accepting a payment cards and payment instruments for instant credit transfer at the Merchant's POS.

Payment instrument based on payment card is every payment instrument, including a payment card, a computer, a mobile phone, or any other technical medium containing the app, which enables the payer to initiate a payment transaction based on payment card.

Payment card - payment instrument in the form of a physical or electronic card used for initiating payment transaction.

Request for payment at the point of sale – payment order which is charged to the payer's payment account and issued when a payment instrument is used at the Merchant's POS. To its client merchants with which it concluded an Agreement on Accepting Payment Cards, the bank offers the possibility of initiating a request for payment at the POS via a QR code by concluding an Agreement on Payment by Instant Credit Transfer at the POS.

Payer – natural person or legal entity which issues a payment order that is charged to their payment account.

Payment instrument for Instant Credit Transfers – any payment instrument which the payer uses to issue a payment order (e.g. Application software for electronic and/or mobile banking or other application software which enables initiating an instant credit transfer from the payment account.

Payment instruments - payment instrument based on payment card and Payment instrument for instant credit transfer authorization.

Payment card - a payment instrument in the form of a physical or electronic card that is used to initiate a payment transaction, which enables the holder of that instrument to pay for goods and services via a receiving device.

Debit card - payment card used for initiating transactions with debit card, including pre-paid card and every other payment card that is not a credit card.

Credit card - payment card issued by the Bank/Banks for use by the User of the card with an approved credit limit.

Foreign card – payment card issued outside the Republic of Serbia.

Business card – payment card issued to legal entities/entrepreneurs and/or natural persons employed by the said entities.

Cardholder - person whose name and other information is written on the card, or card recipient if it is a No-Name card where the name is not a mandatory element (Pre-Paid cards).

PIN - personal identification number, a numerical code known only by the person who is registered as the cardholder which enables their identification at ATMs and POS terminals, and as such it is strictly confidential.

Merchant service charge – fee which the Merchant/Acceptant pays to the bank in relation to a card-based payment transaction or instant credit transfer approval. Merchant service charge for accepting payment cards consists of multilateral interchange fee, payment card scheme fee, processor's fee, operational expenses and Bank's margin. Merchant service charge for accepting an instant credit transfer of authorization consists of multilateral interchange fee, fee for making an instant payment in the NBS Instant Payment System, operational expenses and Bank's margin.

Multilateral interchange fee – a fee, including a net compensation and any other agreed remuneration which is paid directly or indirectly (i.e. through a third party) for a payment transactions based on a payment instrument between the issuer and the acquirer involved in the transaction. **Payment card scheme fee** – fee which the card association charges the Bank for using

their network for transaction realisation.

Processor's fee – fee the processor charges the Bank in relation to card-based payment transaction.

Operational expenses – expenses of the Bank in relation to acceptance of card-based payment transaction (e.g. expenses of POS usage/Flexi POS application).

POS (Point of Sale) terminal - is an electronic device which serves to electronically accept payment cards at the acceptant's point of sale, as well as initiating requests for payment at the point of sale via the IPS payment system. It is an integral part of the electronic system for accepting and processing of payment card transactions, as well as for instant credit transfer.

FlexiPOS application – a mobile application that serves for the electronic acceptance of contactless transactions initiated by payment cards at the merchant's POS, as well as the initiation of payment requests at the POS through the IPS payment system.

Contactless transaction - it is performed by tapping the payment instrument to a POS terminal or device on which the FlexiPOS application is installed, for which it is not necessary to enter a PIN up to the transaction amount defined by the card association for the Republic of Serbia (for DinaCard cards up to 6,000 dinars, for VISA cards up to 5,000 dinars, for MasterCard cards up to 4,000 dinars).

Electronic equipment - electronic devices set up with the POS terminal for the purpose of uninterrupted functions of the POS terminal.

Technical support - technical assistance for expert handling of POS terminals and FlexiPOS application and their maintenance.

SW - software installed on the POS terminal, and FlexiPOS application and/or electronic equipment

Instructions for Acceptance of Cards as Payment Instruments at POS Terminals – technical instruction manual for using a POS terminal.

Instructions for Acceptance of Payment Instrument for Instant Credit Transfer at the POS - technical instruction for enabling the issuance of payment requests at the point of sale using a payment instrument for instant credit transfers.

Instructions for using the FlexiPOS application - technical instructions for activating the application and further use in order to accept payment instruments.

Point of sale – place where the Merchant accepts payment instruments as cashless payment methods.

POS report - report the Bank submits to the Merchant, in accordance with agreed dynamics, on executed transactions through the POS terminal and on charged fees per transaction.

Slip/Receipt - is the verification on executed transaction the cardholder receives upon payment by payment card or instant credit transfer approval at the point of sale.

Payment card scheme – unitary set of rules, practices, standards and/or implementation guidelines for executing of card-based payment transactions, and includes specific decision-making body, organisation or entity accountable for the functioning of the scheme.

Card association – an institution which defines the rules of operations in relation to issuing and accepting payment cards.

External Partner of the Bank – the company with which the Bank has entered into Agreement on Business-Technical Cooperation for Operations with POS terminals.

QR (Quick Response) code - standardised two-dimensional label which represents a two-dimensional barcode based on the ISO 18004 and is used at the POS to initiate an instant credit transfer by using a payment instrument.

IPS payment system - payment system, the operator of which is the National Bank of Serbia, and is used for transferring funds in dinars between participants in the system for the purpose of executing an instant credit transfer.

Instant Credit Transfer - is a domestic payment transaction in dinars, up to the amount of RSD 299,999.99, marked urgent, which is realised in the IPS payment system in the manner and in deadlines defined by the Time Schedule.

Instant Transfer Order – transfer order in the IPS payment system in electronic form which is created for the purpose of executing a payment order.

Payment order - instruction by the payer or the acceptor of payment to their respective provider of payment services requesting the execution of a payment transaction.

Business day - day, or part of the day, in which the Bank, as a provider of payment services that participates in the execution of a payment transaction, operates in such a way as to enable the execution of a payment transaction to its user of payment services.

II. INTRODUCTORY PROVISIONS:

1. With these SC on Use of POS Services, the contracting parties shall jointly define the conditions under which the Points of Sale of the Acceptant are going to participate in the national and international systems of accepting payment cards, as well as participation in the system which allows instant credit transfers at the POS of the Acceptant.

III. TERMS OF USE

1. The conditions of issuing POS terminals and the Bank's conditions for accepting payment instruments, and conditions of providing POS services the Bank offers to cardholders have been

defined with these SC on Use of POS Services, which together with draft of Agreement, and **General Banking Service Fee**, represent the Offer for Accepting Payment instruments available to the Merchants in the Bank's business network.

2. By entering into appropriate Agreement the Bank allows the Acceptant to include payment instruments users in the group of its customers on its Points of Sale, under the conditions specified in the Agreement. The Acceptant is obligated to accept payment instruments as a payment method for sold goods/provided service, under the conditions and in the manner regulated in the Agreement and in the "Instructions for Acceptance of Cards as Payment Instruments at POS Terminals" »Instructions on accepting a payment instrument for instant transfer authorization at the point of sale" or »Instructions for using the FlexiPOS application«, without delving into conditions of use of payment instruments regulated with the contractual relation between the payment instruments user and the payment instruments issuing bank. .

IV. RIGHTS AND OBLIGATIONS OF THE ACCEPTANT

The Acceptant is obligated:

1. To ensure a space in the business premises for setting up a POS terminal and electronic equipment provided by the Bank and perform preparatory works necessary for setting up POS terminal and electronic equipment (ensure electric and telecommunications/internet installations);
2. To ensure uninterrupted access to technical service of the External Partner of the Bank for the purpose of works on implementation of the POS terminal, making it operational and maintenance;
3. At all times, he has the current version of the FlexiPOS application installed on his mobile device, as well as keeping the mobile device from which he accesses the FlexiPOS application compatible;
4. Bears all telecommunications and other costs incurred by accessing and using the FlexiPOS application;
5. Sign a verification note (receipt note) on delivery of POS terminal and the accompanying electronic equipment provided to it by the External Partner of the Bank, whether it is the first installation or replacement; The receipt note contains data necessary for identification of the delivered equipment, as well as a verification note that the equipment has been delivered without failures;
6. Ensure, in accordance with the "Instructions for Acceptance of Cards as Payment Instruments at POS Terminals", conditions for regular functioning of the POS terminal and electronic equipment;
7. Use POS terminals and electronic equipment exclusively in accordance with the »Instructions for Acceptance of Cards as Payment Instruments at POS Terminals, FlexiPOS application and Instructions for Acceptance of Payment Instrument for Instant Credit Transfer at the POS« and »Instructions for using the FlexiPOS application«,
8. Not use POS terminal and electronic equipment in the way and for the purpose of objectives which have not been previously approved by the technical assistance, and it shall not change the terminal and/or its accompanying equipment in any way, and it shall not change the SW in any way, if it has not received previous approval of technical assistance to do that;
9. Keep the delivered electronic equipment and POS terminals safe from all possible risks with due entrepreneurial care;
10. Stores confidential data required to register or access the FlexiPOS application or the device on which the application is installed. The Bank does not assume responsibility for damage caused by the disclosure of the said confidential data, including personal data, in the event that the Acceptor has not taken precautionary measures when storing confidential data;
11. Immediately notify the technical assistance on any malfunction or interruption that occurs in operations with electronic equipment and POS terminal;
12. Not take any actions for repairing or attempting to repair the POS terminal and electronic equipment on its own. Otherwise, it shall reimburse all expenses of re-installation of POS terminal for commissioning and shall reimburse the damage that occurred on the POS terminal;
13. At the Bank's request, at the end of each business year, submit an Inventory of POS Terminals and Electronic Equipment provided for use.
11. In the event that the Acceptant is the owner of POS terminals, the costs of license for using SW and training for operations with the POS terminal shall be paid by the Bank, while the costs of preparing the POS terminal for commissioning and installing SW and the costs of POS terminal and electronic equipment maintenance shall be paid exclusively by the Acceptant, during the duration of contractual relation between the Merchant and the Bank, in the meaning of enabling use of the aforementioned and in the manner foreseen under the agreement. The Acceptant shall pay these costs directly to the External Partner of the Bank.
12. The Acceptant is liable to visibly highlight at the entrance to the sale venue the labels of the payment card schemes and instant credit transfer approval in order to notify customers about the possibility of paying with various payment instruments based on payment cards,. In case it decides not to accept every payment instrument based on payment cards of a certain payment card scheme, the Acceptant is liable to clearly and unambiguously notify the Cardholder of this before initiating the payment process. If the Acceptor offers a discount in case of payment using a certain payment instrument, he is obliged to inform the buyer/card user about this before initiating the payment transaction;
13. They will not use the Bank's logo for their promotional actions without the Bank's written consent;
14. The Acceptant may:
 - direct the user of the payment instrument based on a payment card to use any payment instrument.

- to give preference to payment instruments based on payment cards of a certain payment card scheme.
 - to inform the user of a payment instrument based on a payment card about multilateral interchange fees, payment card scheme fees and merchant fees it is charged.
- 15.** If the Acceptor offers a DCC service before initiating the payment, it is obliged to inform the payer about the currency exchange rate that would be used for this change, which will be displayed on the POS terminal for that purpose, after which the Card User independently chooses the currency of the account debit for which is a linked card;
- 16.** The Acceptant is liable to, when suspecting abuse, verify the identity of the customer/user of the card by comparing the signature on the card with the signature on the slip/receipt.
- 17.** After the end of the shift/business day, the Acceptant shall perform all actions foreseen in the »Instructions for Acceptance of Cards as Payment Instruments at POS Terminals« which are a prerequisite for electronic transfer of data and promptly payment by the Bank.
- 18.** If the Bank is unable to charge fees from the issuing bank or customer/cardholder due to delay in execution of obligations of previous paragraph, such resulting damage shall be charged to the Acceptant.
- 19.** The Acceptant is obligated to:
- not promote cash payments or in any other way de-stimulate customers/card holders to use the card payment option;
 - not require a special fee from the payer for using the payment instrument;
 - not approve discounts for goods/services paid in cash or raise the price of goods/services by the fee amount due to payment by payment card;
 - not in any way promote use of POS terminal of another bank, for the damage of the Bank;
 - not accept the card on the account of charging for previously accumulated debt, for payment of previously delivered goods/provided services or as payment on the account of uncleared cheques;
 - not scan the magnetic stripe data or chip, outside of the POS terminal of the Bank and in a manner that is not defined in the "Instructions for Acceptance of Cards as Payment Instruments at POS Terminals".
 - keep the slips/receipts on the basis of card payments at POS terminals for at least 13 months, starting with the day of the executed transaction and that it shall submit them to the Bank at its request within 3 days from the day of receiving the request. The Acceptant shall be responsible for any damage resulting from failure to fulfil these obligations.
- 20.** The Acceptant must not dispose or sub-lease the electronic equipment and POS terminal after those have been provided by the Bank for use.
- 21.** Damage liability:
- The Acceptant shall be responsible for the damage resulting from the use of electronic equipment and POS terminal contrary to the "Instructions for Acceptance of Cards as Payment Instruments at POS Terminals", instructions received from the technical assistance, or contrary to the purpose of the equipment.
 - The Acceptant shall be responsible for any abuse of POS terminal and use of it with fraudulent intent.
 - The Acceptant shall be responsible for all the damages sustained by the Bank, third parties and/or property, in relation with any abuse of the POS terminal and use of it with fraudulent intent. The Acceptant shall be responsible regardless of whether the POS terminal was used by an entity acting under its orders or a third party it allowed to use the POS terminal.
 - The Acceptant shall undertake all risks related to loss and destruction of the POS terminal provided to it by the Bank for use, except in the event of force majeure.
- 19.** The Acceptant shall immediately notify the bank via certified mail or via e-mail, if such form of communication has been agreed on between the Acceptant and the Bank, on all changes in its registration (name, head office, activity, e-mail address, current account, disconnection of the Point of Sale, bankruptcy or liquidation, and similar), which are important for the realization of the Agreement on Accepting Payment cards. The Acceptant shall reimburse all damage to the Bank resulting from failure to fulfil this obligation.

V. RIGHTS AND OBLIGATIONS OF THE BANK

The Bank shall:

- 1.** Deliver the agreed quantity of functional POS terminals along with the accompanying equipment.
- 2.** Install POS terminals and electronic equipment provided for use, and make them operational;
- 3.** Maintain the equipment provided for use during the entire duration of this Agreement and shall perform necessary repairs and replacements on those.
- 4.** Organize technical assistance for the Acceptant intended for correct use and maintenance of the equipment provided for use. Technical assistance shall be organized by the External Partner of the Bank.
- 5.** Provide phone contact with technical assistance on business days, weekends and holidays in the period 00-24 hours.
- 6.** Organize and hold training for persons the Acceptant delegates for handling of POS terminals and FlexiPOS application, for the purpose of qualifying them for expert handling of the delivered electronic equipment.
- 7.** The Bank pledges to execute payment to the Acceptant based on the recorded turnover at POS terminals installed at points of sale of the Acceptant if the transactions have been executed with the application of the conditions of the relevant Agreement and the procedures defined in the » Instructions for Acceptance of Cards as Payment«. », Instructions on accepting a

payment instrument for instant credit transfer authorization at the point of sale«. and » Instructions for using the FlexiPOS application«..

8. The Bank shall execute payment to the current account of the Acceptant based on received electronic records of transactions initiated by payment cards of domestic and foreign issuers, next business day, except in the case of instant credit transfer in which case the Bank shall execute payment immediately after receiving a positive reply about accepting the instant transfer order.
9. The Acceptant shall agree to the Bank's decrease of amount of payment on the basis of recorded turnover at the POS terminals for the amount of the agreed fee (commission). The Bank leaves an option for the Acceptant to request a different manner of charging for the agreed fee, by addressing the Bank in written form, where the Bank shall decide on each individual request in the meaning of this and notify the Acceptant on the decision.
10. In exceptional cases, if there is based suspicion of regularity of transaction (suspicious or falsified cards, more slips/receipts for the same payment, and similar), the Bank retains the right not to execute payment until all circumstances have been inspected.
11. By exemption of the aforementioned, if suspicion in regularity of transaction occurs after the Bank executes payment based on it, the Acceptant shall agree that the Bank may debit the Acceptant's current account for the amount of the executed payment on the basis of suspicious transactions, until all circumstances are inspected. If the Bank receives a request for the return of funds together with data, information and documentation on the basis of which it is determined that it is a payment transaction that is the result of fraud or abuse, the Bank will, within 3 days of receiving the said data, prevent the Acceptor from disposing of the advertised funds by debiting the current account Acceptor in the amount of the disputed payment transaction. The acceptor has a deadline of 15 business days from the date of receipt of complete documentation from the Bank to prove, or make probable the origin of the disputed funds, otherwise the Bank will return the funds to the payer without delay. If, within 15 business days, the Acceptor has proven, i.e. made probable the origin of those funds, and the competent state authority has not passed and submitted an act prohibiting the disposal of those funds, the Bank will, within 30 business days from the date of expiry of the initial period of 3 business days for verification of the transaction, enable the Acceptor to dispose of the funds that were the subject of the verification.

VI. USE OF SW FOR USAGE OF POS TERMINAL

For the purpose of using SW for usage of POS terminal:

1. SW at the POS terminal is valid only if it was installed and if it is maintained by the Bank's external partner in the event that the Acceptant is the owner of the POS terminal.
2. Right to use SW given to the Acceptant is a personal and exclusive right;
3. The Acceptant must not conduct any changes on the SW under any circumstances;
4. The Acceptant is explicitly forbidden to reproduce fully or partially the SW for its further use;
5. The Acceptant must not under any circumstances decode nor attempt to decode the SW, nor in any manner undermine its system of protection;
6. Licence to use SW is solely connected to the validity of the Agreement on Accepting Payment instruments and becomes invalid automatically with the termination of this agreement
7. Termination of the Agreement automatically invalidates the licence to use SW
8. If the Acceptant, owner of the POS terminal, does not abide by the above provisions the Bank retains the right to terminate the Agreement on Accepting Payment instruments and the right to demand compensation for damages caused by using an invalid SW, and/or not installed and maintained by an External Partner of the Bank.

VII. COMPLAINTS ON TRANSACTIONS EXECUTED AT THE POS TERMINAL WITH PAYMENT CARDS AND INSTANT CREDIT TRANSFERS

1. Complaints on transactions executed at the POS terminal or FlexiPOS application by using payment cards or instant credit transfer authorization can be filed by the Cardholder himself or another bank/financial organisation in the country or abroad.
2. In the event of a complaint of customer/holder of the payment instrument the Acceptant is liable to deliver all the requested information to the Bank.
3. The Acceptant is solely and exclusively responsible for the quality of purchased goods or provided service. All complaints of the customer/cardholder relating to the quality of goods or provided service paid by cards shall be resolved in a direct relation between the Acceptant and the Customer.
4. The Acceptant shall authorize the Bank to, in the event of complaint which has been disputed afterwards by the Card Associations in the control procedure, debit the current account of the Acceptor for the amount of the disputed transaction and for the amount of all expenses of the complaint procedure for which amount the Card Association has previously debited the Bank. In the event that the Acceptant does not have an account opened at the Bank, it shall agree that the Bank decreases the next transfer of funds based on trade at online points of sale installed at the Acceptant's for the amount of disputed transaction and all possible costs.
5. If an arbitration procedure is instigated at the competent Card Association due to the complaint, the Bank has the right to debit the Acceptant's account for the complaint transaction and the arbitration costs, in the event of losing the arbitration procedure

VIII. CEASE OF USE OF POS TERMINAL

1. The Bank shall have the right to terminate the relevant Agreement with indefinite duration, with a two-month notice period, and the Acceptant shall have the right to terminate with a 30-day notice period with being liable to have no outstanding payments towards the Bank pursuant to this Agreement. notice period starts on the day of delivering/receiving the written termination notice.
2. The Acceptant is liable to, as defined in the previous paragraph, accept payment instruments for the duration of the notice period.
3. The Bank may unilaterally terminate the relevant Agreement, without a notice period in the following cases:
 - The Acceptant is violating SC on use of POS services and is not abiding by the "Instructions for Acceptance of Cards as Payment Instruments at POS Terminals", Instructions on accepting a payment instrument for instant credit transfer authorization at the point of sale« or »Instructions for using the FlexiPOS application«
 - If the account of the merchant is inactive for the period of 6 (six) consecutive months;
 - If circumstances defined by regulations and procedures for preventing money laundering and financing of terrorism arise.
 - If the Acceptant does not notify the Bank in writing about every status change relevant for enforcing the Agreement.
4. After the expiration of the notice period from Item 2 of this article, the Acceptance is liable to immediately and no later than 7 days, return the delivered POS terminals and electronic equipment to the Bank, regardless of the cause for the invalidity of the Agreement(termination of Agreement, and similar). In the case of disconnection of a single Point of Sale, the Acceptant is liable to immediately return the delivered POS terminals and electronic equipment to the Bank.
5. The Acceptant is liable to return electronic equipment and POS terminals undamaged and in usable condition, with the Acceptant not being responsible for wear of the equipment caused by regular use, nor damage due to deterioration of the equipment and the POS terminal.
6. Verifying and determining the Condition of the returned POS terminals and Electronic Equipment is conducted by the External Partner of the Bank during the handover from the Acceptant or the Bank.

IX. THE ACCEPTANT' S RIGHT TO COMPLAIN

1. The Acceptant may submit a complaint, only in writing, in one of the following ways:
 - i. In business premises of the Bank, using the Contact Form available in all branch offices 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.
2. The Acceptant has the right to submit complaint within 60 days from the day when he found out that his right or legal interest was violated, and no later than 3 years from the day when the violation was committed. If the Acceptant 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.
3. A complaint must be submitted by authorized person and 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.
4. If the complaint is submitted through the proxy, along with the complaint, delivery of a special power of attorney is obligatory, by which the Acceptant authorizes the proxy to submit a complaint to the Bank on its behalf regarding the specific business relationship with the Bank, and to undertake activities in the complaint management procedure, and by which Acceptant is authorizing the Bank to provide to the proxy information and / or documentation which are consider as banking secret or business secret.
5. 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.

6. 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.
7. The Bank shall not charge the complainant a fee or make any other charges for acting upon his complaint.

X. FINAL PROVISIONS

1. The Bank retains the right to amend these SC on Use of POS Services, where it shall previously notify the Acceptant, if the amendments relate to the contractual relation between the Acceptant and the Bank, in the manner and within deadlines defined by the framework agreement the Acceptant has entered into with the Bank.
2. The Bank shall notify the Acceptant's about amendments to these Special Conditions on Use of POS Services for Legal Entities through established channels of communications, fifteen days before they go into force. It shall be considered that the Acceptant agrees to the amendments to these Special Conditions on Use of POS Services for Legal Entities if it does not notify the Bank of his disagreement before the day they go into force. By receiving the notification of disagreement with amendments to these Special Conditions on Use of POS Services for Legal Entities, it shall be considered that the agreement in question has been terminated by the Acceptant.
3. For everything that has not been foreseen with these SC on Use of POS Services, GC for Providing Payment Services, General Conditions for Operations with Legal Entities - General Section and the Agreement on Accepting Payment Cards shall apply.
4. In the event of a dispute, the competent court is the locally and actually competent court in Belgrade.
5. These SC on Use of POS Services have been produced in accordance with the Law on Payment Services, Law on Interchange Fees and special operating rules for payment card transactions and regulations of the Republic of Serbia, and are available on the Bank's website www.unicreditbank.rs , as well as in all Bank branch offices.
6. These SC on Use of POS Services are produced in Serbian and English. In the event of discord between the Serbian and English versions, the Serbian version shall have the authority.
7. Provisions of these SC on Use of POS Services shall enter into force on the day of adoption by the Bank's Management Board and shall become effective as of May 6th, 2025.

UniCredit Bank Serbia j.s.c. Management Board