

SPECIAL CONDITIONS FOR USAGE OF SMS SERVICE AND TELEPHONE SERVICE

INTRODUCTORY PROVISIONS

UniCredit Bank Serbia JSC Belgrade, as the payment service provider (**hereinafter referred to as: the Bank**), by way of these Special Conditions for usage of SMS service and Telephone service (hereinafter referred to as: the Special Conditions) shall govern the mutual rights and obligations of the Bank and the Clients regarding use of the following services:

TELEPHONE SERVICE

Telephone service is a service that enabling private individuals (Clients) access to the balance of current accounts, savings accounts, loan accounts and credit card accounts.

The Client may use the Telephone service feature upon filing a written Request to the Bank.

The Clients may use Telephone service by calling the Contact Centre on +381 11 3 777 888 and pressing an appropriate key on the voice response unit (VRU). The Client is authenticated on the VRU through his/her Client Number, Personal Identification Number and the last three digits of the account he/she wishes to check the balance of.

The Client Number is a part of the current account number under which the Client is governed in the Bank's database. The Request contains the information in respect of the Client's Client Number.

The Bank shall send the Personal Identification Number to the Client via a SMS message on the mobile phone number stated by the Client in the Request. By signing the Request, the Client declares to be aware of the fact that SMS service is provided through public mobile communications network, by using a standard GSM channel and agrees that the Bank shall not be responsible if the information contained in the text messages becomes available to third parties, after the message leaves the Bank's server. The Bank shall not be liable if any information transmitted to the Client via SMS service is misused. The Client is enabled to change his/her Personal Identification Number on the VRU following successful authentication. The Client is obliged to keep the Personal Identification Number confidential to prevent its coming in possession of other party.

This service is charged according to the applicable Tariff for general banking services for Private Individuals and Agriculturists.

The Client may cancel further use of Telephone service by filing the written Request in respect thereof.

SMS SERVICE

SMS service is a service enabling the Client-Private Individual receipt of the following text messages:

- I. Information in respect of non-cash incoming payments on the account,
- II. Information in respect of maturity of a loan instalment, for credit product users,
- III. Information in respect of existence of delay in loan repayment, for credit product users,
- IV. Information in respect of expiry of overdraft, for the product users,
- V. Other information the Bank is obliged to send its Clients in accordance with legislation, which the Client opted for in his/her communications channel statement,
- VI. Notices and information in respect of the Bank's products and services.

SMS service activation enables the entrepreneurs/SME (Client) to receive text messages regarding the balance of the account for the preceding business day, which the Bank delivers every business day of a month.

The Client may use SMS service by filing the signed Request to the Bank. The Users may use the service through some of the account packages offered by the Bank, who are also

mobile telecommunications network users in the Republic of Serbia.

By signing the Request, the Client agrees that the Bank may send the above mentioned text messages to the phone number stated therein.

In addition to the foregoing, the Client may, on his/her own request, by sending a text message on 5332 from the phone number featuring the activated service, which is formatted as follows: STA < account number>/, receive the information in respect of balances of the accounts for which the service is activated, available funds and exchange rate list for the currencies stated in the official exchange rate list of UniCredit Bank/the National Bank of Serbia. The message on the Client's request shall be additionally charged by the mobile network operators, in accordance with the fee stated in the relevant Tariff for general banking services.

The Client is aware of the fact that SMS messages regarding changes on the accounts via SMS service are transmitted through public mobile communications network by using a standard GSM channel and agrees that the Bank shall not be responsible if the information contained in the text messages becomes available to third parties, after the message leaves the Bank's server.

The Client is obliged to inform the Bank of any loss, change, theft or abuse of the mobile phone number, stated in the Request, by any third parties, by filling a relevant request as soon as reasonably possible.

The Client agrees that the Bank will not be responsible in case of any abuse of SMS service occurring due to any loss, change, theft or abuse of the mobile phone number by any third parties in the period until the Bank is notified thereof.

SMS service and the cost of a SMS message on the Client's request are charged according to the applicable Tariff for general banking services.

The Client may cancel further use of SMS service by filing the written Request.

FINAL PROVISIONS

The Client agrees that the Bank is entitled to amend these Special Conditions, fees and costs of SMS service and Telephone service without the Client's explicit consent. The Bank is obliged to provide the Client with proposed amendments in writing no later than two months prior to the proposed effective date thereof. The Client may agree that the proposed amendments produce legal effect prior to the proposed effective date. It shall be deemed that the Client has agreed to the proposed amendments if, before the effective date, he/she has not notified the Bank in writing that he/she disagrees with the proposal. If the Client disagrees with the proposed amendments, he/she is entitled, prior to the effective date thereof, to cancel SMS service/Telephone service free of charge.

For anything not provided in these Special Conditions, it will be applied General Conditions for providing payment services to private individuals, entrepreneurs and agriculturists, General Conditions for providing payment services to companies and the General Business Conditions - general part.

Supervisory board of UniCredit Bank Srbija JSC Belgrade