

**SPECIAL CONDITIONS FOR SMS CARD ALARM SERVICE
TO COMPANIES
UNICREDIT BANK SERBIA JSC BELGRADE**

Belgrade, 30th of January 2019

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Introductory provisions:

UniCredit Bank Serbia JSC Belgrade, as payment service provider (hereinafter referred to as: the Bank), under these Special Conditions for SMS CARD ALARM service (hereinafter referred to as: Special Conditions) regulates mutual rights and obligations of the Bank and Cardholder in relation to SMS CARD ALARM service.

I. MEANING OF CERTAIN TERMS

Payment card - in terms of these Special Conditions, the payment card is a debit or credit card which is a payment instrument, which the cardholder to pay for goods or services either through 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 in accordance with the Special Conditions for debit cards Special conditions for credit cards

Main card - the card issued to the Cardholder, account holder

Additional card - a card linked to the account of the primary card the use of which debits the account of the Cardholder

SMS CARD ALARM is a service available only to Cardholders enabling the Cardholder of the service to receive via SMS information about each authorised transaction made by the card, which is a means for prevention of abuse/forgery of the card by other persons.

3D Secure Environment - MasterCard SecureCode / Verified by Visa, the Bank provides additional security for online payment using a security password when client had a purchase. The Bank sends a one-time password to client via SMS on mobile phone which client registered for SMS CARD ALARM.

II. GENERAL CONDITIONS

1. These Special Conditions regulate the rights of users when using SMS CARD ALARM service, as well as the rights and obligations of the Bank when providing this service. By signing the Request for SMS CARD ALARM/Request for use/change of a current account package (hereinafter referred to as: Request), the Cardholder affirms that he is familiar and agrees with all provisions of the Special Conditions.
2. The SMS CARD ALARM service is activated by submitting the Request, where the user chooses which payment cards this service will be linked to. The applicant with his signature confirms the accuracy of the information specified in the Request. The applicant allows the Bank to verify all the information specified in the Request.
3. The request, together with these Special Conditions and appropriate Tariffs of the Bank is a contract on the use of SMS CARD ALARM service.

III. DUTIES AND RESPONSIBILITIES OF THE USER AND THE BANK

- In case of change of the mobile phone number or change of an operator, the user is obliged to submit a new Request to the Bank.
- In case of loss or theft of a mobile phone, the user is obliged to report to the Bank's branch office to have the sending of SMS CARD ALARM messages stopped.
- The Bank is obliged to act according to the user's request on changing the mobile phone number or any other information from the request within three (3) business days from the receipt of the new user request.
- The Bank will stop sending SMS CARD ALARM message within three (3) business days after receipt of the notice that the mobile phone is lost or stolen.

IV. USE OF THE SERVICE

1. SMS CARD ALARM provides to the user information on executed transactions made by credit cards registered for this service (payment for goods/services and cash withdrawals) as well as information relating to the card (blockage, reissuing, etc.).

2. SMS message on executed transaction contains information on the amount of reserved funds on the basis thereof, the place where the transaction occurred, as well as the remaining amount of available funds in the accounts to which the card that the transaction was executed is linked.
3. The SMS CARD ALARM service is also available to additional cards.
4. The SMS service is exclusively of informational nature and notifications received via SMS CARD ALARM messages do not have the same legal force as a written statement or certificate on executed payment transaction.
5. To use the SMS CARD ALARM services, it is necessary to have a mobile phone with the possibility of receiving SMS messages and the number registered in one of the mobile networks in the Republic of Serbia.
6. For Cardholder who are registered for the SMS Card Alarm service and use online payment which support 3D Secure environment Bank will be delivering a one-time password to the mobile phone number that is reported to the Bank for that service.
7. Users who choose to receive a PIN (needed for cash withdrawal and payment of goods and services at points of sale) via SMS, the same will be delivered to the phone number that the client reported to the Bank when registering for the SMS card alarm service.

V. PROTECTION OF PERSONAL DATA AND CONFIDENTIALITY OF INFORMATION

1. The Bank is not responsible if the information delivered via SMS CARD ALARM service is available to third parties due to loss/theft of a mobile phone, until the moment of suspension of sending the messages after the user's report, and/or because of negligence that resulted in the availability of this information to third parties.
2. The Bank shall not be responsible for the possible misuse of data submitted via SMS CARD ALARM service that may arise from the use of mobile network operators.

VI. COMPENSATION

1. Charges for the use of SMS CARD ALARM service are charged in accordance with the Tariff for general banking services.

VII. CANCELATION OF SMS CARD ALARM SERVICE

1. The user has the right to cancel the service, by submitting a Request for cancellation of the SMS CARD ALARM service/Request for cancellation of the account package in the Bank's branch.
2. The Bank will automatically cancel the SMS CARD ALARM service if the user has closed all the cards for which the SMS CARD ALARM service was contracted, as at the day of cancellation of the cards concerned, and in case of death of the user, as at the date of knowledge of death.
3. Anything not regulated in these Special Conditions is subject to Special Conditions for operation with payment cards, Special Conditions for Debit, special conditions for credit cards, General Conditions for providing payment services to companies, General Business Conditions of the Bank and the agreement.
4. The user agrees that the Bank has the right to change or amend these Special Conditions and the relevant tariffs of the Bank without the express consent of the user. The Bank undertakes to have the proposed changes and amendments delivered to the Cardholder in writing no later than within two months before the proposed date of application of such changes. The Cardholder may agree that the proposed changes and amendments produce legal effect even before their proposed date of application. It is considered that the Cardholder has agreed with the proposal of changes and amendments, if before the date of commencement of their application he has not informed the Bank of any disagreement with the proposal. If the Cardholder disagrees with the proposal of changes and amendments, he shall be entitled to, before the application date of proposed changes and amendments, cancel the SMS CARD ALARM service without being charged the fee or other costs.
5. In the event of any dispute, the competent court in Belgrade shall be in charge.
6. These Special Conditions are made in compliance with the Law on Payment Services and regulations of the Republic of Serbia and are available at the website of the Bank www.unicreditbank.rs as well as at all branches of the Bank.
7. These Special Conditions are made in Serbian and English. In the event of discrepancies between the Serbian and English versions, the Serbian version shall prevail.
8. The provisions of the Special Conditions shall enter into force upon their adoption by the Management Board, and shall apply as of April 01st 2019.

Supervisory Board of UniCredit Bank Serbia JSC Belgrade