



**GENERAL BUSINESS CONDITIONS FOR OPERATIONS WITH LEGAL ENTITIES AND
ENTREPRENEURS OF UNICREDIT BANK A.D. BANJA LUKA**

BANJA LUKA, October, 2024

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- SUPERVISORY BOARD -

Pursuant to Articles 66 and 135 of the Law on Banks of Republika Srpska ("Official Gazette of Republika Srpska", No. 4/17) and pursuant on Article 47, paragraph 47.2, item 47.2.2 of the Articles of Association of UniCredit Bank a.d. Banja Luka, No. S-9/17 dated 13.10.2017 and S-14/21 dated 08.04.2021, the Supervisory Board of UniCredit Bank a.d. Banja Luka, at their 8th meeting held on 28.10.2024, adopted the following

**GENERAL BUSINESS CONDITIONS FOR OPERATIONS WITH LEGAL ENTITIES
AND ENTREPRENEURS
of UniCredit Bank a.d. Banja Luka**

I INTRODUCTION

1. Application of General Business Conditions

- 1.1. General Business Conditions for Operations with Legal Entities and Entrepreneurs of UniCredit Bank a.d. Banjaluka (hereinafter: General Business Conditions), shall regulate the following:
 1. standard terms of operation which are applied by UniCredit Bank a.d. Banjaluka (hereinafter: the Bank) to legal entities, entrepreneurs and other forms of association who enter in a relationship with the Bank for the purpose of using the Bank products and services (hereinafter: the Clients),
 2. conditions for the establishing of a relationship between the Client and the Bank and communication process between them,
 3. conditions for conducting transactions between the Client and the Bank in the business of approving loans, accepting deposits, opening, maintaining and closing accounts, issuing and using payment cards, as well as other business performed by the Bank in accordance with the law.
- 1.2. General Business Conditions are applied based on written agreement between the Client and the Bank and based on other forms of business cooperation between the Client and the Bank where in accordance with regulations and Bank by-laws contract is not concluded (e.g. offer, request or other application form signed by the Client), and represent the integral part of Business relationship between the Client and the Bank. In case of inconsistency of provisions of the concrete contract between the Client and the Bank and provisions of General Business Conditions, the provisions of the specific contract shall be applied.
- 1.3. In addition to General Business Conditions, the Bank may for particular products and services adopt special conditions for specific product i.e. service using, which also represent the integral part of Business relationship between the Client and the Bank. In case of inconsistency of provisions of special conditions to use specific product or service and provisions of General Business Conditions, the provisions of the special conditions shall be applied.
- 1.4. Provisions of General Business Conditions shall prevail in application in relation to certain regulations regulating contractual and other relationships, but provided that they are not of imperative nature.
- 1.5. The Bank will make General Business Conditions available in Bank's business premises and by their publishing on the website of the Bank and in that way enable the Client to get introduced with General Business Conditions.

2. Definitions and Abbreviations

Client – is, in terms of provisions of these General Business Conditions, any legal entity, entrepreneur or other form of association that uses or has used or addressed the Bank with the request to use its products and services;

Non-resident – is a legal entity, representative office of a legal entity, entrepreneur and association registered abroad, as well as other forms of organization, which are defined as non-residents by the Law on Foreign Exchange Operations and other valid legal and sub-legal regulations;

Banking services – are financial services provided by the Bank to the Clients in transactions of loan granting, approval of authorized overdraft on the account, receiving of deposits, account opening and keeping, issuing of payment cards, as well as other services provided by the Bank in accordance with the law;

Business relationship – is any business or other contractual relations established or concluded by the Bank with the Client and it is related to Bank activities execution;

Bank's acts - are documents enacted by the Bank competent bodies according to set procedures and they regulate rights, authorities and obligations of the Clients, as well as all other persons that assume the rights and obligations to the Bank;

Loan Agreement - has a meaning as established by the Law regulating contractual relations and Law on Banks of Republika Srpska, and it includes all placements carried out by the Bank based on the credit;

Deposit Agreement – has a meaning as established by the Law regulating contractual relations and Law on Banks of Republika Srpska;

Agreement on Issuing a Bank Guarantee - has a meaning as established by the Law regulating contractual relations and Law on Banks of Republika Srpska; and it includes all activities carried out by the Bank based on issuing of bank guarantees;

Agreement on Account Opening and Keeping – has a meaning as established in the regulations which govern contractual relations and regulations governing payment;

Revolving Loan Agreement - is the loan agreement which enables the user to withdraw in a certain period once approved loan amount, several times under the same conditions, whereby the unused loan amount is increased by the amount of repayments of that loan.

Payment Cards – are cards linked to the account. They enable cash withdrawals at ATMs, payments via EFT POS terminals and Internet sales points. The card is equipped with a magnetic stripe and a chip that contains all relevant information about the card (card number, name and surname of the Client, account number, card validity period, PIN code);

DCC (Dynamic Currency Conversion) - when using the Bank's payment cards at points of sale or ATMs abroad, payment card users may optionally be offered, and when performing a transaction, the option of choosing two debit methods: payment/purchase in the currency of the country in which you are located or conversion to the equivalent value in BAM;

EFT POS (Electronic Fund Transfer Point of Sale) – a terminal at the point of sale through which transactions are carried out electronically.

ATM (Automated Teller Machine) – a self-service device for withdrawing and depositing cash.

Transaction account overdraft – is the Bank product that enables the Client to use greater amount of funds (in accordance with the granted limit) than the available amount on the account in the given moment. This product provides support to the Client in meeting temporary needs for working capital due to discrepancy between the inflow and outflow of funds.

Nominal interest rate (NIR) – is percentile expressed amount of monetary units paid by the Client to the Bank per loan unit, i.e. paid by the Bank to the depositor per deposit unit. Interest rate can be variable and fixed;

Effective Interest Rate (EIR) - is actual cost of banking service which, in addition to nominal interest rate, includes other costs paid by the Client, and which are in direct connection with using of a certain banking service.

Schedule of repayment, i.e. disbursement - is a summary table displaying chronologically all cash flows, intended for Client information, and for the purpose of up-to-date monitoring of their obligations under the loan agreement, i.e. their receivables under the deposit agreement;

Due Professional Care – is the increased attention and skill which is reasonably expected in legal transactions from the Bank in operations with the Client, in accordance with rules of the profession, fair trade customs, and principle of good faith and honesty;

Payment order – is the unconditional instruction given to the Bank to pay out or pay in certain amount of money from the designated account to the specified account of user of the funds. It can be delivered in person, by mobile or electronic banking and it must contain all key elements: name of the ordering customer and their account number, name of the beneficiary of the funds and account number, amount, currency, transaction description, date, stamp and ordering customer's signature, i.e. digital confirmation if the payment is made by electronic or mobile banking

Account - represents any account opened based on the agreement between the Client and the Bank, whether being it a transaction account, and it includes an account opened in an ad hoc relationship for the purpose of execution of single payment transaction;

Account for Time-Deposit Savings – is passive account through which Bank receives payments and makes time deposits of the Client for a certain time period. They differ by currency, by duration, by the number and method of payments, as well as by type of purpose;

Corresponding Coverage - stands for sufficient amount of available resources for execution of payment orders and for payment of the fee to the Bank;

Available Balance - is the coverage and granted overdraft on the account;

Complaint – is verbal or written addressing of the Bank by the Client with the description of disputable relationship between the Client and the Bank which according to the opinion of the Client resulted as a consequence of the Bank's non-compliance with legal and by-law provisions, provisions of the concluded agreement, fair trade practice and/or published General Business Conditions;

SOI – Statement of open items;

Card user - is a private individual who has accepted these General Business Conditions and to whom the Bank issues a card, and who uses the card to pay for goods and services, as well as cash payments in the country and abroad, and whose name is printed on the card.

Card account (account to which the card is linked) – is a payment account/foreign currency account/repayment account that the Bank opens for the user and on which all financial transactions that occur through the use of basic or additional cards are conducted.

PIN (Personal Identification Number) – personal secret identification number of the card user. It serves to identify the card user at the ATM and/or EFT POS and is known only to the card user.

Point of sale - a legal entity or private individual that performs a registered activity and accepts MasterCard, Visa and/or Visa Electron cards as a non-cash means of payment for goods and services

Amount of funds on the card account - represents the maximum amount that the end user of the debit card can dispose of using the card.

Approved spending limit – represents the spending framework for paying for goods and services and withdrawing cash allowed to card users with deferred payment between two expense settlements. The approved limit is used equally by all holders of cards issued under that account.

Card transaction – means any payment for goods/services or cash withdrawal made using a card.

Reissuing (renewal) – means issuing a new card after the validity period of the issued card has expired.

Contactless card - is a payment card that, in addition to the magnetic stripe, standard chip, also has a special antenna that enables contactless payment at terminals that support contactless payment.

II STANDAR CONDITIONS OF THE BANK'S OPERATIONS

1. Banking Secrecy and Data Protection

1.1. Banking secrecy are information, facts or knowledge obtained by members of the Bank's bodies and boards, shareholders, employees of the Bank performing tasks and performing duties within their competence, as well as persons of the company who perform the external audit of the Bank and other persons who, due to the nature of the work they perform have access to that data, the disclosure of which to an unauthorized person would cause or could cause harmful consequences for the bank and its clients (hereinafter: confidential information).

1.2. In particular, the following are considered banking secrecy:

- data known to the Bank, which relate to personal data, financial status and transactions, as well as ownership or business relationships of private individuals and legal entities - clients of that or other banks and
- Data on the balance and transactions on individual accounts of private individuals and legal entities opened in the Bank.

1.3. The following are not considered bank secrecy:

- public data and data that are available to interested parties with a justified interest from other sources,
- aggregate data on the basis of which it is not possible to determine personal or business data about the individual persons to whom these data refer,
- data on the bank's shareholders, the amount of their participation in the bank's share capital, as well as data on other persons, regardless of whether they are clients of the bank

- public data from the unified register of accounts,
 - as well as all other exceptions defined by the Law on Banks of the Republika Srpska.
- 1.4. Bank secrecy is a business secret.

2. Obligation to Maintain Banking Secret

- 2.1. Persons who have access to secret data obtained in the course of performing duties and performing duties within their scope, are obliged to preserve such data, in accordance with the Law on Banks of the Republika Srpska and by-laws adopted on the basis of the law as well as other regulations governing the preservation secret data, and they are not allowed to use them for their personal needs, nor can they communicate it to third parties.
- 2.2. The persons referred to in the previous paragraph are obliged to keep secret data even after the termination of employment in the Bank, the termination of their engagement in the Bank, or the termination of the status on the basis of which they gained access to that data.
- 2.3. Exceptions to the obligation to keep bank secrecy exist if data, objects and documents are made available based on the obligations prescribed by the current legislation of Bosnia and Herzegovina and the Republika Srpska, and international agreements.

3. Assessment of Client's Creditworthiness

- 3.1. Before signing the loan agreement, the Bank is obliged to assess the creditworthiness of the Client, guarantor or other person who personally ensures the fulfillment of the client's obligations, based on the data it receives from them, and based on the insight into the database of the Client's indebtedness, which was carried out with their written consent.
- 3.2. The Bank freely decides on the choice of its Clients in accordance with valid regulations and its internal acts, which includes the discretionary right to refuse to conclude a contract, i.e. to provide services to the Client, if the relevant assessment of all the Client's normally monitored parameters indicates that the use of this right is necessary.

4. Client Identification

- 4.1. Before, during or after the execution of the transaction or establishment of the Business relationship with the Client the Bank shall undertake legally prescribed activities and measures for prevention and detection of money laundering and terrorist financing, and activities and measures to determine whether the Client and/or persons disposing with 10% or more ownership share in the Client and/or persons who are authorized signatories on behalf of Client have FATCA status including activities and identification measures and monitoring of Client's operations by acquiring defined data and documentation.
- 4.2. The Client is required to submit necessary documentation to the Bank should the Bank and the Client decide to enter a specific legal job.
- 4.3. The Bank ensures that the Client is informed about the type, contents and method of submission of documents (original, copy, and alike), document's date of issue, method of verification and other key elements which must be contained in the documents whose submission is mandatory according to the regulations which regulate the prevention and detection of money laundering and terrorist financing and according to the regulations by which the Bank undertook to provide the tax authorities of the United States of America (U.S. IRS - Internal Revenue Service) with data on the accounts of clients from the USA, that is, those clients who have confirmed such status.
- 4.4. In addition to specified documentation, the Bank reserves the right to request additional documentation and information from the Client as a condition for the establishing of business cooperation.
- 4.5. Bank is entitled to, for the reason of undertaking legally prescribed activities and measures for the prevention and detection of money laundering and terrorist financing, delay or refuse provision of services and/or products and execution of transaction by order or for the account of the Client.
- 4.6. The Bank applies restrictions regarding business activities related to certain countries, organizations, persons, entities or goods that are prescribed by UniCredit Group rules in the field of financial sanctions.

III CONDITIONS FOR THE ESTABLISHMENT OF THE RELATIONSHIP BETWEEN A CLIENT AND THE BANK

1. Business Operations between the Client and the Bank

- 1.1. Operations between the Client and the Bank are performed by conclusion of the corresponding contracts, as well as Bank's provision of the services to the Client without concluding a contract, but with signing and/or exchange of corresponding documents, orders and information which make the integral part and evidence of service/transaction offered by the Bank, i.e. performed by order or in favor of the Client.
- 1.2. Contract between the Client and the Bank shall be composed in written form. Each contracting party shall receive its own copy.
- 1.3. If the Client fails to fulfil their obligation within the contracted term – the Bank shall apply default interest rate against due unsettled obligations in accordance with the specific law that regulates the amount of the default interest.
- 1.4. The Bank may collect its claims from any of the Client's accounts with the Bank, without Client's further knowledge or consent, in accordance with the contract and positive legal regulations.

2. Rights and Obligations of the Contracting Parties

2.1. Early Repayment

- 2.1.1. The Client is entitled any time, completely or partially, to execute their obligations under the loan agreement, in which case they are entitled to the reduction of total cost of loan by the amount of interest and costs for the remaining period of duration of that contract (early repayment). In case of early loan repayment the Client is required to inform the Bank in writing at the latest 10 days before such loan repayment.
- 2.1.2. The Bank has the right to charge a fee for the early repayment of the loan, based on the concluded contract, in the manner and under the conditions stipulated by the Law on Banks of the Republika Srpska and by-laws adopted by the Banking Agency of the Republika Srpska.

2.2. Client Complaints

- 2.2.1. If the Client, guarantor or other person who personally ensures the fulfillment of the Client's obligations believes that the Bank does not comply with legal and by-law provisions, obligations from the concluded contract, good business practices, the General Business Conditions of the Bank, they can send a written or verbal complaint to the Bank. A written complaint can be sent directly, by sending it by mail to the Bank's address or electronically to the Bank's electronic address recitenam@unicreditgroup.ba. If the Client submits a verbal complaint and is not satisfied with the Bank's response, the Bank is obliged to inform them of the right to submit a written complaint. If it is a complaint from the domain of bancassurance, the Client has the right to inform about it in writing and lodge a complaint against the Bank's work with the Ombudsperson in Insurance.
- 2.2.2. The Bank is obliged to enable the Client to familiarize themselves with the general conditions of its business in the area to which the complaint relates, by submitting them in writing at the Client's request and providing appropriate explanations and instructions related to the application of these conditions
- 2.2.3. The Bank cannot charge the Client a fee or any other costs for filing and handling the complaint.
- 2.2.4. In the event that the Client is not satisfied with the Bank's response to the complaint, i.e. the outcome of the complaint procedure conducted by the Bank, or the Bank does not provide a response within the prescribed period of 15 days, the Client has the right to notify the Bank in writing and file a complaint with the Agency or the Ombudsman for Banking System within 6 months from the receipt of the response, i.e. the expiration of the 15-day period if the Bank has not submitted a response.

IV CONDITIONS AND FORM OF COMMUNICATION BETWEEN THE CLIENT AND THE BANK

Communication between the Client and the Bank is carried out in written form, directly by verbal contact, through media, informational and advertising material, and through internet and telephone.

1. Written Communication

- 1.1. The Bank and the Client can communicate verbally within the framework of their business cooperation, but only written documents have significance for their formal-legal and material

relations. The Client is obliged to deliver all notifications related to the performance of mutual obligations to the Bank in writing by registered mail with a return receipt sent to the Bank's address, by personal delivery to the Bank's branch or by another method agreed between the Bank and the Client (which implies, among other things, delivery via contracted electronic channels).

- 1.2. Written communication between the Client and the Bank takes place via the address of the Bank's headquarters, i.e. its corresponding organizational unit or branch and the Client's address, which is marked in the Bank's system based on reference documentation. The Client is obliged to notify the Bank in writing without delay of changes in name or address.
- 1.3. The notification sent by the Bank to the last address provided by the User is considered duly delivered and will be considered received by the Client at the moment of sending it to the same address:
 - if it was sent by electronic mail - on the day when the electronic message was sent, which is proven by a printed computer confirmation,
 - if it is sent by registered mail - after the expiration of the usual time necessary for the shipment to arrive, including sending the shipment to the address of a third party authorized to receive correspondence on behalf of the Client, and in accordance with the Client's express written statement submitted to the Bank in this regard,
 - if it was sent via an SMS message or via the Viber application - on the day the electronic message was sent, which is proven by a printed computer confirmation
 - if it was sent via mobile or electronic banking - on the day the electronic message was sent, which is proven by a printed computer confirmation.
- 1.4. The Bank shall not bear legal or material liability for damages which can arise for the Client or third parties due to the fact that the Client has not received some Bank's notification or memorandum which was forwarded to the last known recent address reported to the Bank by the Client.

2. Confirmation on Written Communication

- 2.1. Any written communication between the Client and the Bank made in person and provided for in these General Business Conditions shall be considered received by the Bank only after the Client's copy of the document has been certified with the Bank's seal of receipt or after a written confirmation of receipt has been issued by the branch where the account is maintained.

3. Documents Received / Sent by the Bank

- 3.1. In the case of delivery of documents to the Bank or sending of documents by the Bank in accordance with the Client's order, the Bank will examine the documents with due care to determine whether they are in accordance with the instructions.
- 3.2. The Bank does not assume or can bear responsibility regarding the validity or completeness of the documents received, nor is it responsible for any harmful consequences that may arise in connection with the correct interpretation or translation.
- 3.3. Documents of foreign origin presented to the Bank as proof of identity or authorization will be carefully examined in terms of their suitability in accordance with the laws, regulations and internal acts of the Bank.
- 3.4. In other cases that are outside the scope established by the provisions of this article, the Bank will not bear responsibility for damages and losses suffered by the Client or a third party on that occasion.

V RESPONSIBILITY OF THE CLIENT AND THE BANK

1. Responsibility of the Bank for the Damage

- 1.1. In the business relationship between the Bank and the Client, the Bank is not liable for damage:
 - which occurs as a result of force majeure, armed conflicts, state of emergency, earthquakes and other natural disasters, strikes and other circumstances over which the Bank had no influence,
 - which arose as a result of actions taken by the competent state authorities or as a result of interference with its operations that the Bank could not prevent or avoid,
 - arising from the Client's business activities based on oral communication with the Bank or written communication in which the Bank's unconditional obligation is not specified.

What is stated in this point also applies in the event that the Bank suspends or limits its business activities on certain days or for a certain period of time for justified reasons.

- 1.2. The Bank will take the necessary measures to minimize or limit any impact that would cause damage to the Client.

2. Responsibility of the Client

- 2.1. The Client is obliged to regularly submit to the Bank official financial reports on their operations, to inform the Bank of all changes in their articles of incorporation, legal form of organization, activity or capital, to submit to the Bank an extract from the court register of all changes, to notify the Bank of a change of address or registered office, and all other changes that affect or may affect the business between the Client and the Bank, and on their or the FATCA status of persons who have 25% or more ownership stake in the Client or authorized signatories on behalf of the Client.
- 2.2. The Client is responsible for all losses that may be caused due to the fact that the Bank was not informed of any deficiency in connection with the legal or business capacity of the Client or other authorized persons.
- 2.3. The Client is responsible in terms of compensation for all costs and losses that may be caused as a result of forgery, incompleteness, legal defects or misinterpretation and/or translation of the documents that he submitted to the Bank in the business he performs with the Bank.
- 2.4. Instructions of any kind given by the Client to the Bank must be clear and explicit.

VI TERMINATION OF CONTRACTUAL RELATIONSHIP

1. Methods for Termination of Contractual Relationship

- 1.1. The contractual relationship between the Client and the Bank may be terminated for the following reasons:
 - fulfilment of contracted obligations
 - expiry of the period for which the contract is concluded,
 - cessation of Client's existence,
 - by unilateral or by mutual termination or cancellation.

2. Procedure for Termination or Cancellation of Contractual Relationship

- 2.1. Unless otherwise agreed, respectively provided by the relevant laws and other regulations both the Client and the Bank can at their own discretion at any time terminate or cancel the mutual business relationship, whereby each party is obliged to settle its obligations under the contract.
- 2.2. As of termination or cancellation date of the agreement the entire loan amount becomes due automatically together with accrued interest and other claims arising from the contract.
- 2.3. The Bank reserves the right that in the event of non-fulfillment of the contractual obligation by the Client, it may:
 - terminate or cancel the contract or declare claims based on the contract as fully due and before the deadline for their repayment, which is more closely determined by the contract;
 - apply the rules on contractual penalty, when such penalty is contracted, and in accordance with the specific contract and the Law on Obligations.
- 2.4. In the case where it is agreed between the Bank and the Client, the Bank may at any time terminate or cancel business relations, especially in the following cases:
 - if the Client provided incorrect data to the Bank, or
 - in case of any violation of the Client's contractual obligations to the detriment of the Bank, or
 - in case of violation of provisions of relevant laws and other regulations by the Client, or
 - if the Client has not fulfilled or improperly fulfills any obligation towards the Bank or another creditor, or
 - if the Client, at the Bank's request, does not provide an additional means of insurance for the fulfillment of their obligations under the Agreement; or
 - if the given means of security is legally invalid, incorrect or untrue, or
 - if circumstances or conditions occur, which, in the opinion of the Bank, could threaten the Client's ability to dispose of or fulfill any obligation based on the Agreement, or
 - if the Client has become insolvent or bankruptcy or liquidation proceedings have been initiated against them, or
 - if the Client has changed their main activity, or
 - if the Client and/or a person who has a 25% or more ownership share in the Client and/or a person who is an authorized signatory on behalf of the Client and has FATCA status, revokes the consent for the use, processing and transfer of data as defined in the section "Banking Secrecy and Data Protection" of these General Business Conditions or,
 - If the Client does not submit the required data and documentation required for conducting business relations prescribed by the Bank's internal acts and legal/sub-legal regulations,

- especially the documentation whose submission is mandatory according to the regulations governing the prevention of money laundering and financing of terrorism or,
 - If the Client is subject to restrictions regarding business activities related to certain countries, organizations, persons, entities or goods prescribed by the rules of the UniCredit Group on financial sanctions, or
 - If, during the course of the business relationship with the Client, the Bank learns that the Client has provided false information regarding the activity the Client is engaged in or other important data about the Client's business, and in accordance with the decision of the competent services of the Bank and the decision of its authorities, or
 - other reasons stipulated by the law and internal acts of the Bank.
- 2.5. The Bank will deliver a written notice of termination or cancellation of the contract to the Client at the address specified in the Contract, that is, at the address marked in the Bank's system based on the reference documentation.
- 2.6. The Agreement is considered terminated or canceled on the date of receipt of written notice of termination or cancellation by the Client, i.e. the Agreement will be considered terminated or canceled if the Client did not receive the notice because they changed their address and did not notify the Bank of the change in time, or if they avoid receiving it, that is, if the Bank failed to deliver notices of termination or cancellation by registered mail to the address defined in the Agreement, in which case the date of termination or cancellation of the Agreement will be considered the day when the delivery service confirmed that it attempted to deliver the notice of termination or cancellation of the Agreement.

VII BANKING PRODUCTS AND SERVICES

1. CLIENT ACCOUNT MAINTENANCE

- 1.1. In order to become the Bank's Client, company, entrepreneur or association must fill in the standard form – Request for account opening, in which they will mention the type of service that they wish, as well as deliver all necessary documentation provided by applicable regulations for account opening, based on which they will conclude the agreement with the Bank, and the Bank will open transaction and other accounts after that. The Client is liable for authenticity and the truth of all the information delivered to the Bank.
- 1.2. The Client is required to submit all documents necessary for account opening in the original or copy verified by the competent body.
- 1.3. Client's account opening request as well as other accompanying documents must be signed by the legal representative or authorized person and verified with the official seal of the Client.
- 1.4. Only the person whose signature is deposited in the Bank is authorized to manage the account without limitations or in accordance with established limitations, if such exist in the signatures specimen card. When depositing the authorized person's signature, their following data will be noted: basic data from the identity card (full first name and surname, unique registration number and other data requested by the template form), type of authorization, authorized person's signature and the seal of the Client – account owner.
- 1.5. In the case of any amendment or supplement in authorization for disposal with the account, such as the change of authorized person's name (for example, because of marriage), the change of the person authorized for representation, change of residence or change of any other fact (for example Amendments and supplements to foundation or any other internal enactment and the like) of importance for the Client's relation with the Bank, the Client must notify the Bank of such change in writing without delay and explicitly (within 8 days from the date of change made in the corresponding registries). The Bank will request from the Client to submit certified copies and/or originals of documents proving the above mentioned data (e.g. the Decision on appointment, identity card, passport etc.) and to fill in the signatures specimen card. The amendments and supplements of the data will be legally binding upon the Bank only from the moment of arrival of thereof in the form of written notice to the Bank's premises.
- 1.6. Bank is authorized to reject the request for account opening without specifying the reason.
- 1.7. Bank is required before entering the agreement, to deliver or make available to the Client complete and clear information about all important conditions for using of payment operations services.
- 1.8. The Client must immediately upon receipt examine the statement of their account, and check its accuracy and completeness and inform the Bank should there be deviations.
- 1.9. Bank shall adjust the balances with the Client at least once a year and send them the Statement of Open Items (SOI). If the Client does not object within 30 business days from the date of SOI

submission, the Bank will consider the Client agreeing with the specified balance on the accounts opened with the Bank as well as with recorded receivables and liabilities that may result by regular operations between the Client and the Bank. The Client may request for the correction after the specified period as well, however in such case they must prove that the balance on the account had been wrongly presented.

- 1.10. All services provided by the Bank to the Client and those used by the Client, the Bank will charge in conformity with the agreement and valid Tariffs of Fees for Products and Services in the Operations with Legal Entities.
- 1.11. The Bank closes the accounts upon Client's request, in accordance with legal regulations or ex officio. Before closing of the Client's account for regular operations, the accounts of all their organizational parts and their accounts for special purposes opened with the Bank must be closed.
- 1.12. In case that the Client does not use their account opened with the Bank in the duration of 12 (twelve) months, i.e. there were no changes on Client's account initiated by them, the Bank is entitled to consider such account inactive and close it. The Bank will issue in the media the notification about the closing of inactive accounts, and if within 15 (fifteen) days from publication the Client does not declare and deliver further instruction, the Bank is entitled to close such account.

2. DOMESTIC PAYMENT OPERATIONS

2.1. Orders

- 2.1.1. A payment order is an unconditional instruction that the Client submits to the Bank on the payment transaction form to pay a certain amount of money from the designated account. The payment order that the principal submits to the Bank must be filled out in accordance with the regulations and standards applied in payment transactions, namely payment order, disbursement order and transfer order. Payment orders must be legibly written in one of the languages in official use in the RS/BiH, signed by an authorized person and contain the exact account number of the payer and recipient and all the necessary details necessary for the implementation of that order (amount, purpose of payment, for payments of public of income filled in all required fields, etc.). Also, it is necessary that the order be sent in accordance with the defined time of execution of payment orders in internal payment transactions, otherwise the Client bears all possible consequences of not executing the order.
- 2.1.2. When executing the Client's order, the Bank will also indicate the purpose of the payment, which the Client specified in their order, but the same is non-binding for the Bank and exclusively concerns the internal relationship of the Client with the payee.
- 2.1.3. The Client is obliged to deliver the order to the Bank in written form in the original or in electronic form.

2.2. Time of execution of orders for internal payment transactions

- 2.2.1. The execution time of internal payment orders is based on the RTGS term plan - real-time system and gyro clearing system - GC of the Central Bank of BiH, which implies that clearing is carried out in four daily cycles

Types of payment order	Execution of orders received on Bank's working days		Execution of orders received on weekend and bank holiday
	Time of receipt of the payment order	Date of order execution*	
Internal delivered to the Bank's counter	No later than 15:30 hrs	The same day	Orders are not accepted
	after 15:30 hrs	no later than the next working day of the Bank	
External up to BAM 10.000 delivered to the Bank's counter	No later than 12:00 hrs	The same day	Orders are not accepted
	after 12:00 hrs	no later than the next working day of the Bank in	

		the first session to the Central Bank of BiH	
RTGS (order marked as "urgent" regardless of the amount and all orders over BAM 10.000) delivered to the Bank's counter	No later than 15:30 hrs	The same day	Orders are not accepted
	after 15:30 hrs	no later than the next working day of the Bank	
Electronic internal	No later than 18:00 hrs ** on Saturdays no later than 14:00 hrs	The same day	** Sunday and holiday the next working day of the Bank
	No later than 18:00 hrs ** on Saturdays no later than 14:00 hrs	The next working day of the Bank	** Sunday and holiday the next working day of the Bank
Electronic external up to BAM 10.000	No later than 14:00 hrs	The same day	The next working day of the Bank
	after 14:00 hrs	no later than the next working day of the Bank in the first session to the Central Bank of BiH	
RTGS (order marked as "urgent" regardless of the amount and all orders over BAM 10.000)	No later than 15:30 hrs	The same day	The next working day of the Bank
	After 15:30 hrs	no later than the next working day of the Bank	

** note: an exception to the specified deadlines for the execution of orders are orders that are subject to additional checks within the Bank in accordance with internal and external regulations*

- 2.2.2. Payment orders can be submitted to any branch of the Bank, regardless of where the client's account is kept. They will be executed only if there is adequate coverage on the client's account in the manner and terms defined by the acts on the execution of payment transactions.
- 2.2.3. Cash payment orders from the Client's transaction account are accepted for execution only up to the amount of coverage on the Client's account.
- 2.2.4. If the employee of the Bank who receives the orders estimates that the orders will not be able to be processed with the currency on the same day, and the Client has delivered them within the stipulated time, they are obliged to inform the Client about this upon receiving the order and execute the orders on the next working day.
- 2.2.5. In exceptional cases, according to the Bank's assessment and its capabilities, orders delivered after the specified time may be executed on the same day at the Client's request.
- 2.2.6. If the Bank refuses to execute a payment order, it must notify the Client of the refusal.
- 2.2.7. If the Client requires immediate execution of the order, they must inform the Bank about this separately and indicate it on the order, at the same time as issuing the order.

3. FOREIGN PAYMENT OPERATIONS

3.1. Foreign payment transactions

- 3.1.1. The Bank is authorized to execute remittances on the basis of the Client's order and performs them in accordance with the law, other regulations and acts of the Bank. Remittances are used to pay for goods, services, make various transfers, etc.

- 3.1.2. The Clients submit orders for payments abroad in written form, that is, in electronic form via e-banking digital channels on the application for foreign payments, which should contain all the necessary details necessary for the realization of that order. Some of these data are as follows: the name of the originator and beneficiary of the funds, their exact addresses and account numbers, the SWIFT bank of the beneficiary, the SWIFT bank of the correspondent if necessary, the amount of the payment, the currency in which the payment is made, the purpose of the payment, the urgency of the order and who undertakes the costs incurred during the execution of a given payment order. Along with this order, it is necessary to submit the appropriate documentation from which the purpose and basis of payment can be established (a copy of the invoice, pro-forma invoice, contract and documents defined by the current legislation) so that the Bank can perform all the necessary checks established by the Law on Foreign Exchange Operations and the Law on Prevention of Money Laundering and Terrorist Financing. If the order is sent via e-banking digital channels, it is necessary to submit appropriate documentation, by fax or scanned to e-mail. In addition to the above, the Client should secure funds on their account for payment. The account must clearly show its content. Also, it is necessary that the order be sent in accordance with the defined time of execution of payment orders in internal payment transactions, otherwise the Client bears all possible consequences of failure to execute the order. When receiving payment orders, the Bank is obliged to receive payment orders and other payment transaction documentation, if they are filled out and submitted in the prescribed manner. The bank returns payment orders that have not been completed in the prescribed manner and points out to the bearer of deficiencies and errors in order to eliminate them. In case of incorrect or incomplete information submitted to the Bank by the Client, the Bank is not responsible for any loss or damage resulting from such action or omission.
- 3.1.3. The client can choose one of three options (OUR, SHA or BEN) to cover transaction costs in international payment operations:
- the OUR option means that all costs of the bank of the principal (Client), all possible costs of correspondent (intermediary) banks and the bank of the beneficiary of the funds are paid by the principal (Client); the Bank debits the account of the principal (Client) for the costs of other banks when it receives a debit for them from those banks;
 - the SHA option means that the costs of the bank of the principal (Client) are paid by the principal (Client), while the costs of the bank of the beneficiary of the funds and all possible costs of correspondent (intermediary) banks are paid by the beneficiary of the funds. In that case, the user of the funds receives the amount less the possible costs of correspondent (intermediary) banks;
 - the BEN option means that the costs of the bank of the principal (Client), all possible costs of correspondent (intermediary) banks and the costs of the bank of the beneficiary of the funds are paid by the beneficiary of the funds. In that case, the user of the funds receives the amount minus the costs of the bank of the principal (Client) and all possible costs of correspondent (intermediary) banks.
- If the Client does not clearly indicate which cost option he chooses on the payment order, it will be considered that the SHA option has been selected and the order will be executed with that option.
- 3.1.4. Along with sending an order for foreign payment, which the client initiates via electronic banking, the client is obliged to simultaneously deliver to the Bank scanned through the application, or if this is not possible, to the e-mail address (ipp@unicreditgroup.ba) accompanying documentation, which refers to the purpose payment and on the basis of which the order should be executed, otherwise the order will not be executed.
- 3.1.5. All orders are executed abroad with a value date T+2, unless otherwise expressly indicated in the order.
- 3.1.6. Final deadline for processing the received order is provided depending on the payment value, as follows:
- in the case of standard processing with a value date T+2, paper orders which are received by 14:00 hrs and electronic orders (orders entered through electronic banking applications) by 15:00 hrs will be processed on the same day,
 - in the case of processing with a value date T+1, orders received by 13:00 hrs will be processed on the same day,
 - in the case of processing with a value date T+0, orders received by 13:00 hrs will be processed on the same day

Orders that are received after the stated deadlines will be processed on the first working day of the Bank.

- 3.1.7. In exceptional cases, according to the Bank's assessment and its capabilities, orders delivered after the specified time may be executed on the same day at the client's request.
- 3.1.8. An order for payment in international payment transactions will be considered received at the moment when the ordering party (client) has provided the necessary documentation for processing the order, in accordance with the regulations, as well as cover for the execution of the order and the collection of the agreed commission on the bank account, provided that the order contains all the necessary elements for making the payment.
- 3.1.9. If the client submits a large number of orders immediately before the deadline for acceptance, the Bank will, if it estimates that it cannot implement all orders on the same day, suspend the execution of the order and inform the client about it, and in agreement with them execute a maximum of 5 orders, which they determine as a priority. All other orders will be executed by the Bank on the next working day of the Bank.
- 3.1.10. Payment orders are submitted no later than on the value date, i.e. in accordance with the deadlines for receipt of orders. If the value date (i.e. the day of execution of the order) is a holiday, i.e. a non-working day in the RS/BiH, or a non-working day in the place of execution of the order or a day when the Bank, in accordance with its internal acts, is closed, the order will be executed on the first working day of the Bank, which follows the day specified in the order. When executing an order for payment abroad, the Bank reserves the right to change the value date, if the day of execution of the order is a non-working day in the destination country of the recipient.
- 3.1.11. In the case of international payment transactions, the Bank does the execution of correct, complete orders. Confirmation of order execution by the Bank is a report on changes in the balance on the Client's account and a confirmation of the payment made (a copy of the SWIFT message).
- 3.1.12. The Bank cannot influence the time required from the order to the payment to the recipient, because payment transactions with foreign countries are subject to various checks, in accordance with the policies of each bank and regulation of the country of the bank and the country of the final recipient.
- 3.1.13. In the case of withholding the execution of the transaction at a foreign bank, the Bank's obligation is to respond to requests for the delivery of additional documentation and data either about the transaction or the client, based on the information/inquiries/requests received from both clients and foreign banks, with the aim of executing the payment, i.e. undertakes all necessary actions.
- 3.1.14. Payments from abroad (inflows) in favor of clients' accounts are made by the Bank according to the value date if all the data on the order are correct, and no later than the next working day, according to the schedule of inflows, as well as the received cover for the relevant approval by the foreign bank
- 3.1.15. If certain data necessary for payment processing are missing, the funds remain unallocated on the Bank's account until the bank of the principal or client (recipient of the funds) provides additional data, no later than 5 working days of the Bank, i.e. no later than the last working day of the month. If the Bank does not receive all the necessary data from the bank of the principal or client (recipient of the funds) within the specified period, the Bank will return the funds to the bank of the principal.
- 3.1.16. The approval of the account of the recipient of funds from a payment transaction from abroad/the Bank's client may be delayed until the payment basis is submitted by the recipient of the funds/the Bank's client, in accordance with the provisions of the Law on Foreign Exchange Operations and the Law on Prevention of Money Laundering and Financing of Terrorist Activities, which define the obligation determining the purpose of the payment transaction.

3.2. Conversion

- 3.2.1. The Bank carries out cashless orders for conversion based on the Client's request. The request must be duly completed and signed by the authorized persons, funds must be provided on the indicated account, the number of the account to which the transfer of funds is carried out must be indicated, and the amount and currency that needs to be converted, as well as the currency to which conversion is to be made.
- 3.2.2. Conversions on Client's account are carried out subject to application of corresponding exchange rates for buying/selling of currencies contained in the valid exchange rates. The applicable exchange rates of currencies will be clearly posted in the Bank's premises.

- 3.2.3. The Bank, depending on the amount (over BAM 15.000 counter value) and the Client status reserves the right to take over the conversion in the way that they will contact the Client and agree special exchange rate with them.
- 3.2.4. The Bank charges the fee for the foreign payment operations services in accordance with valid Tariffs of Fees for Products and Services in the Operations with Legal Entities.

4. CARDS

4.1. Issuing of Card

- 4.1.1. The Bank issues payment cards to legal entities or private individuals performing registered activities.
- 4.1.2. The payment card is the property of the Bank, it is in the name of the Client - card user, and its use is not transferable to another person.
- 4.1.3. The payment card can be used as a payment instrument in the country and abroad and at Internet sales points.
- 4.1.4. A payment card (hereinafter: "card") can be a debit card or a card with deferred payment.
- 4.1.5. A debit card is a card that is linked to the user's payment/foreign currency account and implies that there are sufficient funds in the account at the time of payment or cash withdrawal.
- 4.1.6. The deferred payment card is linked to the client's payment account
- 4.1.7. The user of these cards is obliged to provide adequate coverage on the account within the debit period. The card user with deferred payment is allowed to spend up to the spending limit determined by the Bank based on the evaluation of the creditworthiness of the card user.
- 4.1.8. Request - an application for issuing a card can be submitted by any resident or non-resident business entity.
- 4.1.9. The decision to issue a card is made by the Bank without the obligation to explain its decision to the person submitting the request – application.
- 4.1.10. Person submitting the application form is the legal representative of a legal entity or private individual performing a registered activity, who independently names the end users of the card for which they determine the spending limit in the application form. In the case of cards with deferred payment, the sum of the spending limits of all end users of the card must not exceed the total spending limit assigned by the Bank to the card user. In the application form, the contact person to whom the Bank will send the notification about the incurred costs as well as all additional notifications is named.
- 4.1.11. The applicant submits the completed application form to the Bank's organizational unit and allows the Bank to check all the specified data and collect other necessary information for making a decision on issuing the card.
- 4.1.12. The user can request that more additional cards be issued, in accordance with the Bank's Business Policy.
- 4.1.13. These General Conditions apply to all cards,
- 4.1.14. The PIN (personal identification number) is delivered to the user of the new card at the address specified by the client when applying for the card in a way that allows the card user to have access to the PIN until the payment card is handed over. The payment card is delivered to the client at the Bank's branch office or by delivering the card to the client's address specified by the client when applying for the card. The delivery of the reissued card is delivered to the home address only in cases where the client, based on the Bank's clear, understandable and precise offer, confirms the same via direct channels (electronic/mobile banking), and via e-mail or SMS registered in the Bank's system as corresponding contact information of the client. The Bank bears the risk in connection with the delivery of the payment card and PIN to the Card User. It is in the user's interest to keep the assigned PIN secret, in order to protect the card from misuse. It is especially important that the PIN is not written down on the card or any other document that is kept with the card. Otherwise, the user bears the possible financial consequences in case of misuse of the card. When initiating a request for a card, the card user can declare that he does not want the secret identification number (PIN) to be sent to them by mail to the address, and the end user can view the PIN through the mobile application.
- 4.1.15. In the event that the Bank cancels one of the card brands, there may be a possibility to create a new card of the same type (debit / credit) but of a new/different brand for the same account. A card that is made in a new brand as a successor to a previously made card of the old brand

takes over the PIN of the old brand card, provided that the client previously had only one brand of the old card. The client does not bear the costs of changing the card to change the brand.

- 4.1.16. The user is obliged to pick up the card in person, as well as to sign the card upon delivery. In the event that the User does not collect the card within at least 3 months, the Bank has the right to block and cancel the card.
- 4.1.17. The User can also authorize/give power of attorney to another person to perform card actions on behalf of the User (taking over cards, submitting a request for making cards, submitting a request for a repeated PIN, etc.), whereby the Bank does not bear any responsibility for any damage caused to the User as a result of the above.
- 4.1.18. The card is issued with a validity period defined by the Agreement.
- 4.1.19. The card, the use of which has not been canceled in accordance with these General Business Conditions, is automatically renewed by issuing a new card with a new validity period. A renewed card is issued to the Card User no earlier than 15 days before the expiration date of the existing Card. The Card is valid until the last day of the month specified on the Card, and the renewed Card is valid from the next day after its activation. If the user abandons the card after it has already been issued, the Bank has the right to charge a registration fee in accordance with the Decision on the Tariff of Fees for Products and Services in Operations with Legal Entities, as a fee for issuing a card with deferred payment

4.2. Use of the Card

- 4.2.1. The payment card can be used at electronic devices (ATM and EFT POS terminals), Internet sales points and imprinter devices.
- 4.2.2. Only the user whose name is printed on the card can use the card.
- 4.2.3. The end user of the card collects the card in person at the Bank. The authorized person of the card user signs the contract on the issuance and use of the payment card, thereby confirming that he accepts these General Business Conditions and assumes the obligation to pay all costs incurred by using the cards.
- 4.2.4. The user can use the card only within the available balance (for debit cards) or the approved limit (cards with deferred payment).
- 4.2.5. The user may not leave the card as a pledge or means of security.
- 4.2.6. The user is obliged to match the use of the card with the amount of funds on the card account for debit cards, or with the amount of the approved limit for deferred payment cards.
- 4.2.7. The use of a card, which is made correctly and in accordance with standards, may be disabled in electronic readers due to physical, thermal or magnetic deformation of the card. The Bank bears no responsibility for these cases.

4.3. Use of Card for Payment of Goods and Services

- 4.3.1. The payment card can be used as a non-cash means of payment in the country and abroad at all points of sale marked with the sign "VISA", "MasterCard" and "Visa Electron". The card may not be used for illegal purposes, which include the purchase of goods and services whose circulation is prohibited and limited by applicable law, rules of public order and good business practices.
- 4.3.2. The user is obliged to show an identification document when paying for goods/services, if requested by the point of sale.
- 4.3.3. The user uses the card at EFT POS with PIN identification. For contactless transactions, the payment limit for which PIN confirmation is not required is defined by the card company.
- 4.3.4. The point of sale is obliged to issue one copy of the slip/invoice to the user. The user is obliged to keep a copy of the slip for their needs after the transaction is concluded, during which they physically use the card.
- 4.3.5. The Bank does not assume responsibility for the quality of goods and services purchased or paid for with the Card. Complaints regarding goods and services are resolved by the card user with the point of sale. Regardless of the objection, the Card User is obliged to pay the total cost incurred with the Card.

4.4. Use of Card for Cash Payment

- 4.4.1. The card can be used to withdraw cash at ATMs and bank counters in the country and abroad that accept VISA, Visa Electron and MasterCard cards up to the daily cash withdrawal limit, within the approved spending limit. The Bank informs the user about the amount of the spending limit when issuing the card.
- 4.4.2. Through the cash in ATM, cash can be paid into the transaction account with debit cards up to

- the approved daily limit
- 4.4.3. When withdrawing cash from an ATM, the user shall identify themselves by entering their PIN. The number of unsuccessful PIN attempts is limited to three. On the third incorrect PIN entry attempt, the ATM returns the card with a debit card and the Card User is obliged to contact the Bank to reset the wrongly entered PIN number, while with a credit card, the ATM retains the card.
 - 4.4.4. With the card, cash is withdrawn exclusively in the national currency of the country where the transaction is concluded.
 - 4.4.5. Cash withdrawals at ATMs and counters of authorized banks in the country and abroad entail fees for which the user is charged with the transaction amount, except for cash withdrawals with Visa Electron and MasterCard debit cards at UniCredit Group ATMs.

4.5. Debiting/ crediting Card Account and Check of Transactions

- 4.5.1. The card user undertakes the obligation to pay all expenses incurred on the basis of issued cards to the end users of the cards, including expenses above the approved spending limit, the end user of the card is jointly and severally liable as a guarantor for all expenses incurred with the card in their name. The end user of the card confirms the assumption of joint and several liability with the card user by signing the application form. The Bank will debit the account of a legal or natural person for all expenses incurred in the country and abroad. The account is kept in BAM and all transactions made abroad will be converted into BAM at the Bank's current exchange rate.
- 4.5.2. The Bank will maintain a card account ("account") for the user and will debit it for all transactions made with the end user's card, as well as approve all payments made to the account. All transactions made abroad will be converted into the currency of the account to which the card is linked, namely: if the card is linked to an account in BAM at the valid Bank exchange rate, i.e. at the official middle exchange rate of the Central Bank of BiH for conversions of EUR to BAM and BAM to EUR. For expenses made with the card in Bosnia and Herzegovina, the conversion of the transaction amount from BAM currency to the currency of the account is performed with the application of the Bank's purchase rate for foreign currencies, valid on the day of the transaction. No conversion is performed for expenses made with the card abroad (for the case when the currency of the transaction is the same as the currency of the account). For expenses made with the card abroad (for the case when the transaction currency is different from the account currency), and the transaction currency is not on the Bank's exchange rate list, the transaction amount is converted from the transaction currency to EUR at MasterCard's exchange rate on the day of the transaction or the next day (<https://www.mastercard.com/global/currencyconversion/index.htm>), then from EUR to BAM at the official mid-rate of the Central Bank of BiH for foreign exchange on the day of the transaction, and from BAM to the currency of the account at the Bank's purchase rate for foreign exchange on the date of the transaction.
- 4.5.3. The user can make payments to their own account without limits on the amount and terms of payment for debit cards. Payments to the card account can also be made by third parties.
- 4.5.4. Payments will be considered available from the moment they are posted on the user's account, for debit cards, they will be used to cover all the user's obligations issued on that card account.
- 4.5.5. The Bank reserves the right to adjust the interest rate during the duration of the Payment Card Agreement in a manner determined by the agreement concluded with the client and the Bank's internal acts, all in accordance with the Law on Banks of the Republika Srpska.
- 4.5.6. When using payment cards of UniCredit Bank a.d. Banja Luka, at points of sale or ATMs abroad, payment card users can optionally be offered, and when performing a transaction, the option of choosing two debit methods: payment/purchase in the currency of the country in which you are located or conversion to the equivalent value in BAM. This service is called DCC (Dynamic Currency Conversion).
- 4.5.7. For clients who use cards linked to accounts in BAM and who want to know immediately the amount for which they will be charged in BAM equivalent, choosing DCC is an advantage. By entering your PIN or signing, you consent to the conversion to the equivalent value in BAM, and the amount of the margin and/or fee applied for the conversion of the currency to the equivalent value in BAM, which is calculated by the foreign bank for the DCC service, is displayed on the screen.
- 4.5.8. Certain banks abroad charge higher fees and margins for currency conversion services,

therefore card users of UniCredit Bank a.d. Banja Luka, while they are abroad, it is usually more advantageous not to choose the DCC service, that is, to carry out the transaction in the original currency. In that case, the conversion of the foreign currency into the BAM equivalent will not be performed by a bank from abroad at the applicable exchange rate of that bank, but by UniCredit Bank a.d. Banja Luka according to the rules described in the General Business Conditions with Private Individuals.

- 4.5.9. The user can use the card within the available limit for a debit card, that is, the approved limit for a card with deferred payment, with the condition that he provides funds in their account in the prescribed amount and term.
- 4.5.10. The user's card account is debited with the debit date of the respective Bank accounts.
- 4.5.11. At the beginning of the month, the Bank will prepare and deliver statements (report on newly incurred expenses) for the card account by mail or in another agreed upon way. Expenses include all transactions and fees arising from the use of basic and/or additional cards in the country and abroad for the past period. In the case of cards with deferred payment, the Bank informs the user of the amount that will be debited from their account on the 20th of the month.
- 4.5.12. The user authorizes the Bank to debit their account for expenses incurred in the country and abroad.
- 4.5.13. Obligations arising from the use of the card in the country and abroad are paid by the user in the currency of the account to which the card is linked.
- 4.5.14. The user authorizes the Bank that, in the event of an overdue unpaid claim on payment cards, the costs are collected from all of their available accounts opened at the bank and other payment security instruments, without prior notice.
- 4.5.15. The user is obliged to check the changes and to control the balance on their account according to the saved slips from the acceptance point and statements received from the Bank.

4.6. Complaints based on Card Business

- 4.6.1. The user is obliged to keep copies of slips/invoices for the purposes of possible complaints.
- 4.6.2. The card user, for all objections related to the use of the Card, contacts their home branch, along with the submission of documentation on the expenses incurred. The deadline for submitting a complaint is 60 days from the date of occurrence of the transaction to which the complaint relates. Regardless of the complaint, the Card User is obliged to pay the total cost incurred with the Card.
- 4.6.3. If the complaint refers to a report of misuse of the card, the user is requested to block the card and report the misuse to the competent service of the Ministry of Interior. The card user is obliged to submit the documentation proving the report of abuse to the bank within the deadlines defined by the rules of the card company, and the Bank is obliged to initiate the process in accordance with the rules of the card company:
The deadlines for generating Chargeback-fraud are 120 days from the date of the transactions and a maximum of 15 individual transactions per MasterCard cards, which are defined through the MasterCard instructions available at the link: <https://www.mastercard.us/content/dam/public/mastercardcom/na/global-site/documents/chargeback-guide.pdf>. The deadlines for generating Chargeback-fraud is 120 days from the date of the transactions and a maximum of 35 individual transactions per Visa cards, which are defined through the Visa instructions available at the link: <https://usa.visa.com/content/dam/VCOM/download/about-visa/visa-rules-public.pdf>.
- 4.6.4. Complaints by the user arising from the use of the card contrary to these rules are considered unfounded. At the end of the procedure, in the case of a well-founded complaint, the client's account is approved for the contested amount of the transaction.

4.7. Safekeeping the Card and Card Data

- 4.7.1. The user is obliged to keep the card in the same way as other means of payment and separately from the PIN, and to regularly check its presence.
- 4.7.2. The user is obliged to protect the data on the card (number, CVV2, etc.), keep the PIN secret and to demand that all procedures with the card at the point of sale be carried out in their presence.
- 4.7.3. The user bears the financial loss caused by careless use of the card.

4.8. Stolen/ Lost Card

- 4.8.1. The card user is obliged to report the loss or theft of the card to the Bank's duty service from 0 to 24 hours at Phone No. 051/246-604, that is, the contact number 080 051 051, which is

- published on the Bank's website, and confirm that report by personally coming to the branch and signing a statement about the loss of the card.
- 4.8.2. The card user bears all material and criminal responsibility for unauthorized and malicious use of the card.
 - 4.8.3. After reporting the loss or theft of the card, the card user's responsibility for the costs incurred due to unauthorized use ceases.
 - 4.8.4. The Bank is obliged to adequately declare the specific card invalid.
 - 4.8.5. A card that is subsequently found after reporting theft/loss may not be used, but the user is obliged to inform the Bank about this and immediately return the cut card to the bank.
 - 4.8.6. After submitting a written report about the loss or theft of the card, the user can submit a request for issuing a new card.

4.9. Cancellation of the Card Use

- 4.9.1. The Bank has the right to deny the user, who does not comply with these General Conditions in any way, the right to use the card without explanation and to declare it invalid, of which he is informed in writing.
- 4.9.2. The user can cancel the use of the card at their own decision, and they will do so by signing the request for cancellation at the Bank's branch
- 4.9.3. All transactions concluded by the time the card is returned, regardless of the due date, as well as all eventual costs (exchange rate differences, fees), are borne by the user
- 4.9.4. The card, the use of which has been canceled at anyone's request, must be immediately returned to the Bank and canceled by cutting it in half horizontally, under the magnetic stripe.

4.10. Disabling (closing) the Card Use

- 4.10.1. The Bank has the right to disable (block) the user's use of the card, and reduce/abolish the spending limit in the following cases:
 - if there is a suspicion of unauthorized use or use of the card with the intention of fraud, or suspicion of misuse of the card
 - if the Bank determines or suspects the possibility of a violation of the provisions of the Law on Prevention of Money Laundering and Financing of Terrorist Activities, i.e. if the card user does not submit the required data and documentation necessary for the issuance and use of the card at the Bank's request, and the continuation of the established contractual relationship in accordance with positive legal provisions and by-laws, and general acts of the Bank,
 - if there are unpaid overdue obligations for any placement of the card user in the Bank, based on the decision/order of the competent administrative authorities.
 - if the card is inactive, there has been no transaction of payment for goods and services or withdrawal of cash at an ATM or POS terminal in the last 12 months.
- 4.10.2. In case of suspicion of unauthorized use or use of the card with intent to defraud, or suspicion of misuse of the card, the Bank will reduce/cancel the spending limit and inform the card user by phone about the reason for reducing/cancelling the limit. The Bank will block the card at the client's telephone request and replace it with a new one.
- 4.10.3. If the card is blocked due to the reasons mentioned in points b-d, the client will be notified by phone or in writing. After there are no longer any reasons for blocking the card, the Bank will unblock it independently, without the user's request, and the card will continue to be valid in accordance with the provisions of these General Business Conditions.
- 4.10.4. The Bank is not obliged to notify the card user of the intended blocking and the reasons for blocking the card if the notification conflicts with objectively justified security reasons or is against the law.

4.11. Rights and Obligations

- 4.11.1. By signing the request - application, the user declares that they are familiar with and agrees with all the provisions of these General Conditions.
- 4.11.2. By signing the request - access form, the user declares that they are familiar with the Bank's Tariffs for services performed by the Bank, and that they agree to their application, with all their amendments and additions.
- 4.11.3. The Bank reserves the right to change these rules, with prior notification to the user. In case they do not agree with the amendments, the user can cancel the further use of the card 50 days

before the expiry of the card's validity period. If they do not do so within the specified period, they will be considered to have agreed to the changes to the rules.

5. LOANS AND OTHER CLAIMS

5.1. General Provisions

- 5.1.1. The Bank approves placements in domestic currency, foreign currency and domestic currency with a currency clause.
- 5.1.2. Before the conclusion of the placement contract, the parties to the contract (the client, guarantor or other person who personally ensures the fulfillment of the obligations of the loan beneficiary) in the negotiation phase, are presented with the meaning and consequences of that legal transaction, as well as the rights and obligations of the contracting parties arising from the legal transaction in question.

5.2. Loan Purpose

- 5.2.1. The purpose of the loan is determined depending on the type of loan.
- 5.2.2. When the Client is granted a purpose-specific loan, the Bank is authorized to control the dedicated use of the loan at any time.

5.3. Loan Disbursement

- 5.3.1. If the Client has fulfilled all the conditions stipulated in the contract, the Bank will pay the loan to the Client no later than within the next two working days of the Bank upon receipt of the request for withdrawal from the Client, issued on their letterhead, in the form provided by the Bank, duly signed by an authorized person of the Client and certified with the official seal of the Client.
- 5.3.2. The Bank will approve the loan and make it available to the Client, in accordance with the provisions of the contract, from the effective date until the end of the period in which the loan is available.
- 5.3.3. The Client will not be able to withdraw approved funds outside the period in which the loan is available.
- 5.3.4. The availability period can be explicitly extended by the Bank, in writing based on the Client's prior written request, which the Bank receives before the expiration date of the availability period. The Bank is not obliged to grant the Client an extension of the availability period.
- 5.3.5. The Bank will pay out the loan in whole or in part, depending on the amount specified in the request for payment, and to the account specified in that request, in accordance with the purpose of the loan.
- 5.3.6. Once received by the Bank, the Withdrawal Request will be considered irrevocable and the Client will be obliged to make the withdrawal, i.e. payment in accordance with it.
- 5.3.7. The Bank will notify the Client when the relevant Loan amount is approved to their account or otherwise made available to the Client, in accordance with their instructions.

5.4. Interest

- 5.4.1. The Bank will charge the Client the interest that he is obliged to pay in accordance with the contract, starting from the date of the initial withdrawal of funds.
- 5.4.2. The interest rate can be:
 - variable, linked to EURIBOR or some other reference value
 - fixed.
- 5.4.3. Interest is calculated monthly on the total unpaid amount of the loan based on the actual number of days in the specified calculation period, whereby the year is calculated as 360 days.
- 5.4.4. The Bank reserves the right to adjust the interest rate during the term of the loan agreement in the manner determined by the agreement with the Client, in accordance with the Law on Banks of the Republika Srpska and the Bank's internal acts.
- 5.4.5. The discount rate refers to the interest rate that is used to discount future cash flows into the present value, and is applied to the group of accounts receivable products.
- 5.4.6. The Bank calculates and reports the effective interest rate for all types of loans, in accordance with current regulations.
- 5.4.7. If the Client is late with the payment or repayment of the loan, interest and fees, they are obliged to pay the Bank the statutory default interest from the date of their due date, which is calculated starting from the due date of the specific outstanding obligation and ending with the date of its final repayment, unless otherwise specified in the specific contract.

- 5.4.8. The Bank reserves the right to approve an extension of the loan due date upon receipt of the Client's request, based on a prior agreement, as well as on the basis of a decision of the Bank's Management, if, in the Bank's opinion, all the conditions for making such a decision are met.

5.5. Fees

- 5.5.1. The Bank will charge the Client a one-time fee for the approval of the Loan, which is calculated in relation to the total amount of the Loan, in accordance with the applicable Fee Tariffs for Products and Services in Operations with Legal Entities.
- 5.5.2. The client is obliged to pay the one-time fee on the date of the first withdrawal of funds.
- 5.5.3. The specified one-time fee can be paid, with the consent of the Client, in one of the following ways:
- a) at the time of loan disbursement by reducing the amount of the loan or part of the loan by the amount of the specified fee, without the Client's further knowledge or consent; or
 - b) before disbursement of the loan by debiting the Client's transaction account for the amount of the specified fee, without their further knowledge or consent; or
 - c) before disbursement of the loan by payment by the Client.
- 5.5.4. If the Client does not use the placement funds within the placement availability period stipulated in the Agreement, the Client may be charged a fee for unused funds in the amount specified in the Agreement, and in accordance with the Fee Tariffs for Products and Services in Operations with Legal Entities.
- 5.5.5. In the event that the Client abandons the intended business with the Bank, and for an approved loan, the Bank may charge the Client a fee for abandoning the business, which will be calculated on the approved amount of the loan at the rate determined by the Fee Tariffs for Products and Services in Operations with Legal Entities.
- 5.5.6. The Client is obliged to pay a one-time fee to the Bank at the rate determined by the Fee Tariffs for Products and Services in Operations with Legal Entities, if they partially or fully repay the loan to the Bank before the deadline, which is calculated on the amount of the loan that he repays early, in accordance with signed contract.

5.6. Security Instruments

- 5.6.1. Depending on the type and amount of placement and the risk assessment for a specific placement, the Bank determines security instruments individually for each placement. In the event that the settlement of a particular claim is secured by multiple means of security provided by the Client or third parties, the Bank is authorized to make a choice during collection in terms of the sequence and method of settlement of obligations from the security instruments, except in the case when the sequence is provided by some of the applicable laws.
- 5.6.2. The Client is obliged to pay all costs related to the delivery of security instruments to the Bank.
- 5.6.3. The Bank accepts the following means of security:
- blank bills of exchange (promissory notes) with bill of exchange (promissory note) authorization,
 - blank transfer orders with authorization to be filled in,
 - real estate mortgage,
 - pledge over the movable asset, rights and securities,
 - insurance policy endorsed in favour of the Bank,
 - bank guarantees,
 - surety,
 - cash deposit,
 - cession (assignment of receivables) and
 - other security instruments depending on the nature of the transaction/business and applicable legislation.
- 5.6.4. If circumstances arise that justify an increase in the risk of collection of claims against the Client, the Bank is authorized to request additional collateral.

5.7. Repayment of Loan and Other Claims

- 5.7.1. Credit and other claims will be considered repaid and closed only after the Client fulfills all their obligations to the Bank as well as all due and outstanding obligations.

6. DOCUMENTARY BUSINESS PRODUCTS

- 6.1. Documentary business includes the following products:
- Bank guarantees that include:
 - Performance guarantees - (bidding - tender guarantees, guarantees for the return of advances, guarantees for good performance, guarantees for the quality of the works performed and guarantees for retained money),
 - Payment guarantees and
 - Customs guarantees,
 - letters of credit (nostro, loro, documentary letter of credit with delayed deposit of cover, documentary letter of credit with deposit of cover and stand-by letter of credit),
 - frameworks (framework for issuing guarantees (performance and payment)/letters of credit and framework for issuing customs guarantees) and
 - collection (incasso).
- 6.2. The bank opens a letter of credit/issues guarantees on the basis of the Client's order for issuing a guarantee/letter of credit, which is in the prescribed form and available on the bank's website, which contains the seal and signature of an authorized person, and in accordance with the applicable legal regulations and adopted banking procedure. If the Letter of Credit/Guarantee Order is not properly completed or the necessary data for opening is missing, the Bank is obliged to inform the Client, and if the Client does not remedy the deficiencies within the next two days, the Bank will not open the Letter of Credit or issue the guarantee.
- 6.3. The validity period of the bank guarantee, letter of credit or framework is determined by the contract concluded between the Client and the Bank.
- 6.4. The price of using the guarantee is defined in accordance with the Tariff of Fees for Products and Services in Business with Legal Entities.
- 6.5. In order to secure the Bank, the Client is obliged to deliver security funds defined by the Agreement, which depend on the type of transaction, the Client's creditworthiness and the Bank's exposure to the Client, and in accordance with the applicable policies for defining, evaluating and treating the Bank's collateral and legal acts.
- 6.6. In the case of payment made by the Bank of any amount of the guarantee/letter of credit, potential interest or costs, the Client is obliged to reimburse the Bank the entire paid amount on the following day from the day of the payment in accordance with the Agreement on the opening of the bank guarantee/Agreement on the opening of the letter of credit.
- 6.7. The Bank is not responsible for losses/damages that may occur due to wrong instructions of the Client, nor does it assume any liability or responsibility for the quantity, weight, quality, condition, packaging, delivery or value of goods, services or other actions described in any document.
- 6.8. The Bank assumes no obligation or responsibility for the consequences arising from the interruption of its operations due to force majeure, riots, civil disturbances, wars, acts of terrorism or any strikes or work stoppages or other causes.
- 6.9. The Bank is obliged to review all documents related to the guarantee/letter of credit, including the call for payment under the guarantee, with reasonable care to determine whether they are in accordance with the conditions of the guarantee/letter of credit.
- 6.10. All issued and received guarantees, abroad or domestically, are subject to the Bank's approved procedure for this area and/or the Uniform Rules for Demand Guarantees Rule URDG 458, ICC Publication 458, the Uniform Rules for Demand Guarantees Rule URDG 758, ICC Publication 758 according to the order of the Client, i.e. letters of credit are subject to the Uniform Rules and Customs issued by the International Chamber of Commerce, Publication 600, as well as local laws in force.
- 6.11. The purpose of collection products is for the Bank to act as a kind of collector of payments on foreign markets at the exporter's request. Collection can be export or import.

7. DEPOSITS

- 7.1. Deposits represent pecuniary means the Client is depositing at the Bank in the form of deposit, for a specified period and in the defined amount according to the terms defined by the Agreement. Deposits can be in domestic and foreign currency and with the foreign currency clause, sight and term. The Bank defines the conditions of the making of term deposit for every individual Client depending on Client's needs on one side and current market conditions on the other.
- 7.2. Interest rate on deposits is agreed in accordance with the Decision on Interest Rates. The amount of the interest rate depends on the type of deposit, currency in which the deposit has been made fixed, amount and period of the time deposit and Client solvency.

7.3. Sight Deposits

- 7.3.1. Sight deposits are considered to be the funds deposited in current account with the Bank with which the Client can dispose without any limitations at any time without prior cancellation.
- 7.3.2. In accordance with the Decision on interest rates fixed or changeable interest rate may be agreed for the sight deposits

7.4. Term Deposits

- 7.4.1. Term deposits are considered to be the funds put at the Bank's disposal for a certain period of time (fixed agreed term) with a specific monetary compensation. The period of the deposit, interest rate and other important elements are defined by the Agreement.
- 7.4.2. The Client may dispose with term deposit funds after the expiry of the agreed deposit period.
- 7.4.3. If the Client wants to dispose with their term deposit funds, prior to the expiry of the deposit period defined by the Agreement, the Client is required to respect the cancellation period defined by the Agreement from the day when the Bank receives written notification about the intention of the unilateral termination and the amount of deposit withdrawal within the term stipulated by the Agreement. The amount of interest rate recognized to the Client in case of discontinuation of the term deposit is defined by the valid Decision on Interest Rates for Deposits, and the agreement concluded by the Bank with the Client.

8. SERVICES

8.1. Standing Order and Direct Debit (Authorized Withdrawal)

- 8.1.1. Standing order is the service according to which the Client authorizes the Bank to perform on their behalf and for their account regular periodical (daily, weekly, monthly, quarterly...) payments in equal or different amounts in accordance with agreed payment conditions. Standing order represents a continuous transfer of funds in the agreed amount or via automatic direct debiting of the transaction account in favor of another account in the Bank or outside of it.
- 8.1.2. Standard standing order (agreement with unknown recipient) is the type of standing order based on which the Bank carries out payments on behalf and for the account of the Client to unknown recipient, i.e. to any account specified by the Client. The Bank carries out the standing order mostly monthly, with the even dynamics and the amounts of payments and the due dates are fixed.
- 8.1.3. Direct debit (agreement with the known recipient) is the type of standing order based on which payments are made to the known recipient with whom the Bank has a concluded agreement. The purpose of this product is to enable the Client to ensure future periodic payments with one order (e.g. land and mobile phones, cable television, power distribution, water supplying, and alike with invoiced amounts that vary) in the particular period.
- 8.1.4. The Bank carries out the Client's orders and instructions for payments and undertaking the obligations until available funds exist in the Client's account. The Bank will not be responsible for the overdue payment under these standing orders if the balance on Client's account is not sufficient and if the instructions are not clear and in other cases which are out of the Bank's control.
- 8.1.5. In case that there are no sufficient funds available at the Client's account for the execution of the standing order to another account within the Bank, the standing order will continue to be executed until it is collected. If the funds are transferred by the standing order to the account in another bank, the standing order will continue to be executed until it is collected and until the first following date for the execution of the standing order at latest. After that the standing order will be considered outstanding. As to the direct debit, the standing order is carried out only on a particular day defined by the Agreement with the Client.
- 8.1.6. Fees based on standing orders are charged in accordance with the valid Tariffs of Fees for Products and Services in Operations with Legal Entities.

8.2. Electronic Services

- 8.2.1. **Direct Channels** - means of remote communication that enable the use of banking and other financial and non-financial services using electronic means of communication, without the simultaneous physical presence of (end) users and employees of the Bank in the same place. They include a network of self-service devices (ATM, day-night vault, info kiosk and other types of devices that the Bank makes available to the user during the duration of the contractual relationship). Direct channels include internet and mobile banking services and other contracted

direct channels, and offer information and/or the possibility of performing financial and non-financial transactions and contracting banking and non-banking products and services. The list, scope and method of using direct channels are specified in the contracts and/or user instructions for individual direct channels. The data that the Bank forwards to the user or the authorized person through direct channels are equivalent within the framework of the relationship between the Bank and the (end) user, as well as the paper printouts that the Bank delivers by mail and can replace them. At the customer's request, the Bank will certify the printout of this data on paper.

- 8.2.2. Everything else related to electronic services is defined in detail in the General Conditions of Use of Direct Channels of UniCredit Bank a.d. Banja Luka.

8.3. Other Services

- 8.3.1. In addition to specified services, the Bank provides the following services to its clients as well:
- Acceptance of cards on POS terminals
 - "International Desk" services and
 - client risk management services: contracting for the purchase and sale of foreign exchange and derivative instruments (FX spot, forward and swap), services for making term deposits of up to 1 month through the sales desk, etc.
- 8.3.2. Bank charges the Client with the fee for performance of the specified services in accordance with valid Tariffs of Fees for Products and Services in Operations with Legal Entities.

9. SAFES

- 9.1. The safe is leased for the period indicated in the contract on leasing the safe. Also, safe deposit boxes are issued only to clients with a positive transaction history. The right to use the safe deposit box expires for the user of the safe deposit box and the proxy upon expiry of the agreed term or upon the expiration of the notice period, and for the proxy upon revocation of the power of attorney or upon the death of the safe deposit box user.
- 9.2. The amount of the fee, in accordance with the size of the safe and the time for which it is intended to be used, is determined by the Tariffs for the Bank's services and is agreed upon in the Contract with the Client.
- 9.3. Valuable items and documents can be stored in safes, except for flammable, explosive and similar items, items subject to damage and decomposition, and items whose possession is prohibited by regulations, and those items and substances that may be harmful to human health. If the customer wants to keep items packed and sealed in the safe, the packaging and sealing must be done in the Bank's premises in the presence of a Bank employee authorized to work with safes.
- 9.4. The Bank may cancel the Agreement on leasing the safe deposit box before the end of the agreed term, if the Client-User of the safe deposit box uses the safe deposit box contrary to the conditions specified here. The Client-User of the safe is responsible for any damage caused by the unauthorized use of the safe, even in the case when they were not aware of the dangerous properties of the object.
- 9.5. The Client-User of the safe cannot rent out the safe that they have leased.
- 9.6. The keys to the safe are owned exclusively by the Client-User of the safe. The Client-User of the safe is obliged to keep the keys of the safe carefully. Any loss of the key must be reported to the Bank as soon as possible, which will replace the lock and key accordingly. All costs and damages that may arise due to untimely reporting of the loss of the key, as well as damages due to the forcible opening of the safe and changing the lock and key, are borne by the Client-User of the safe. Until the moment of changing the corresponding lock and key, if the Client-User of the safe so wishes, the Bank has the right to issue the Client-user of the safe with a duplicate key for a certain period (for the duration of the Agreement on renting the safe). The Client-User of the safe undertakes to bear all possible consequences in case of misuse of the lost key by a third party.
- 9.7. At the end of the contractual period, the Client-User of the safe deposit box is obliged to return the retrieved keys in good condition, about which they will be notified one month before the contract expires (by sending a letter to the address registered in the system, or to the email address if the client has provided the same to the Bank). If the Client-User of the safe or their legal successor, despite the Bank's written notification to return the keys, does not return the keys or extend the Lease Agreement, the Bank will send a reminder on the first working day after the expiration of the contract about forced opening of the safe (in writing to the address recorded in the Bank's system). The Bank will forcibly open the safe, with the presence of the Court representative, if the Client-User of the safe or their legal successor does not return the keys or extend it. The contents

of the safe, if it has a sale value, will be sold with the attention of a good businessman under the existing conditions, and the costs of forced opening of the safe, reworking of the lock and making of the key, all other eventual costs as well as unpaid compensation for the safe will be settled from the cash received. The rest of the cash will be made available to the Client-User of the safe or to the person to whom it belongs according to the Law. The Bank's right to forcefully open the safe at the expense of the Client-User of the safe and to settle costs and claims based on unpaid compensation remains in all other cases, cases of impossibility of returning the keys, and cases of force majeure. Once a year, the Bank performs the procedure of forced opening of safes.

- 9.8. Only the Client personally - User of the safe or a person authorized by them to do so has access to the safe. The Client-User of the safe deposit box is obliged to inform the Bank in writing about changes regarding their disposal rights, change of name and address.
- 9.9. The Client-User of the safe issues an authorization to access the safe using the bank's prescribed form. The power of attorney can also be issued by court or by competent authorities for signature verification, but it must refer specifically to the right of access to the safe, considering the specificity and confidentiality of the relationship regarding the lease of the safe. In terms of access to the safe, the power of attorney cannot have restrictions (e.g. excluding only certain things), so the Bank will reject such a power of attorney as invalid. Only the Client-User of the safe can personally authorize another person to dispose of the safe.
- 9.10. Every use of the safe, i.e. visit to the safe, is recorded with the signature of the user or authorized representative on the record card of the safe.
- 9.11. The Bank provides the necessary security for safe keeping and use, within the framework of the conditions for doing business with safes, but does not assume a separate guarantee. Since the Bank does not familiarize itself with the contents of the safe, apart from checking that they are not objects that cannot be stored in the safe, the Bank does not assume responsibility that the contents of the safe do not suffer from moisture, rust, etc.

VIII CLOSING PROVISIONS

1. A dispute arising out of or in connection with the relationship between the Bank and the Client will be tried to be resolved peacefully and in the spirit of good business practices. In case of a legal dispute, the District Commercial Court according to the seat of the Bank is competent.
2. The General Business Conditions shall enter into force on the day they are adopted by the Bank's Supervisory Board, and shall be applied after the fifteenth day from the date of their publication on the Bank's website.
3. Upon entry into force of the General Business Conditions, the General Business Conditions for Operations with Legal Entities and Entrepreneurs of UniCredit Bank a.d. Banja Luka no. NO-132/22 dated 25.07.2022 become void.

Number: NO-152/24