

SPECIAL CONDITIONS FOR CREDIT CARDS TO PRIVATE INDIVIDUALS, ENTREPRENEURS AND AGRICULTURISTS UNICREDIT BANK SERBIA JSC BELGRADE

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TABLE OF CONTENTS

I. MEANING OF CERTAIN TERMS	3
II. GENERAL CONDITIONS	4
III. INTEREST RATE, FEES AND COSTS	4
IV. CARD ISSUANCE	4
V. RIGHT OF CARDHOLDER TO WITDRAW FROM CONTRACT ON ISSUANCE AND USAGE OF CREDIT CARD	5
VI. CARD USAGE	5
VII. TRANSACTION, AUTHORISATION AND CARDHOLDER'S PAYMENT OBLIGATION	8
VIII. REPAYMENT MODELS AND ORDER OF CLOSING THE OBLIGATION	9
IX. CARDHOLDER'S RIGHT TO CHECK TRANSACTIONS AND COMPLAINT	10
X. DAMAGED, STOLEN OR LOST CARD	11
XII. FINAL PROVISIONS	12

Introductory provisions:

UniCredit Bank Serbia JSC Belgrade (hereinafter referred to as: Bank), by these Special Conditions for credit cards to Private Individuals, Entrepreneurs and Agriculturists (hereinafter referred to as: SC for credit cards) regulate mutual rights and obligations of the Bank and Cardholders related to the conditions for credit card issuance and use.

I. MEANING OF CERTAIN TERMS

Card - in terms of these SC for Credit Cards is credit card issued in physical form (plastic) or digital form (card data available within mobile application), which represents a payment instrument, which allows the Cardholder to perform debit and credit payment transactions, in accordance with and in a way described by this SC for Credit cards.

Request for issuing a card - the Bank's form that is filled out by a potential user in order to issue a credit card.

Main Card - card issued in the name of the Cardholder, the owner of the account, natural person, entrepreneur or farmer, who concluded a contractual relationship with the Bank on the use of the Bank's funds through a credit card means a card issued to the Cardholder, the account owner.

Additional Card - a card linked to the accounts of the main card, which is used to debit/approve the accounts of the Cardholder, a card issued in the name of the person for whom the Main Card User submitted a request, and with the use of which the credit limit from the Basic Card User's contract with the Bank is debited/approved.

User - refers to private individual, sole proprietor, or agricultural entrepreneur who is the holder of a primary and/or supplementary credit card, as defined in these Terms of Use for credit card operations.

PIN - Personal Identification Number, a numeric code known only to the User, which serves as an authentication element for the User or the transaction initiated by the cardholder and/or authorization of payment transactions. It is strictly confidential.

Acceptance point - the point of sale of the payee's goods and/or services where there is a device through which card transactions can be initiated (ATM, POS terminal, online point of sale).

Online point of sale - a point of sale of the payee's goods and/or services on the Internet that accepts a card as a non-cash means of payment.

Payee - a legal person designated as the recipient of funds that are the subject of a payment transaction.

ATM - means an electronic device which, depending on its features, may serve for cash withdrawal or deposit, statement enquiry, PIN change, etc.

POS (Point of Sale) terminal - is an electronic device authorising transactions and electronic acceptance of cards at an acceptor's points of sale. It constitutes an integral part of an electronic system for card transaction acceptance and processing.

Digital wallet - in a term of this SC for Credit cards is a mobile payment application solution of a digital wallet service provider, which allows the User to register data related to one or more payment cards within the application and thus digitize the cards for the purpose of initiating payment transactions. On the Bank's website, the user can find out in which digital wallets one or more cards issued by the Bank can be registered as a digitized card.

Digitized card - means the credit card registered in a Digital Wallet and/or electronic and mobile banking applications, which enables the User to initiate payment transactions without using the physical card at points of sale, at ATMs that support contactless transactions and at the Online points of sale that allow this type of payment. The user can find out which credit cards can be digitized on the Bank's website.

Mobile device - in a term of this SC for Credit cards means the device on which the Digital Wallet or POS terminal is installed.

Installment payment - is a model for card liabilities repayment, which provides to the cardholder the possibility to split individual transactions into installments, in a way described in these Special Conditions and Instructions for splitting into installments.

Instructions for splitting transactions into installments is a document which describes a process for initiating split of the transaction into installments, process steps, technical preconditions and channels of communication with the Bank for initiating transaction split into installments.

SMS CARD ALARM - is a service available to the Cardholders allowing them to receive text messages via their mobile phone in respect of each approved card transaction in accordance with the Instructions for splitting transactions into installments.

Billing period - a period for which calculation of outstanding balance and liabilities is performed, i.e. for which the client is provided card statement with overview of due and undue liabilities, and is equal to each calendar month during the card use period.

CVV2 code - means a three-digit number on the back of the card used for the card verification in online payments.

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

Credit Limit - is a contractually agreed amount of funds made available by the Bank to the Cardholder.

Calculation period - the period for which the breakdown of the balance and the calculation of obligations is carried out, i.e. for which the card statement with an overview of due and unpaid obligations is delivered to the client, and which corresponds to each calendar month during the card's usage period.

Card Statement/transaction report - means an overview of information on individual payment transactions, due and undue liabilities per all spending models, booked payments of the cardholder, executed for a billing period and submitted to the card holder.

3D Secure environment - An online payment environment at internet merchants that requires additional user authentication at the moment of giving consent for the execution of a payment transaction initiated by payment cards from the respective card scheme. This applies only to specific internet merchants that are supported by certain card schemes.

OTP code - a security element in the form of a one-time numeric password sent to the User during the initiation of a payment at 3D Secure internet merchants, to the mobile phone number registered in the Bank's system, for the purpose of cardholder authentication.

Push notification - a direct communication channel between the mobile application and the User, through which the User receives real-time notifications on their device without having previously requested the information.

Contactless payment - is carried out by tapping the payment instrument on devices (POS/ATM) where the merchant has enabled contactless payment. In certain cases, PIN entry may be required. When initiating contactless transactions at ATMs, it is necessary to enter a PIN.

Payment transaction means the payment, transfer or payment of funds initiated by the payer or on his behalf or by the payee, and it is performed regardless of the legal relationship between the payer and the payee.

Payment transaction initiation means the taking of actions which are a precondition for starting the execution of a payment transaction, including payment order issuance and

Authentication.

Remote payment transaction means a payment transaction initiated via internet or through a device that can be used for distance communication.

Authentication means a procedure which allows the payment service provider to verify the identity of a payment service user or the validity of the use of a specific payment instrument, including the use of the user's personalised security credentials.

Strong customer authentication means an authentication based on the use of two or more elements categorised as knowledge (something only the user knows), possession (something only the user possesses) and inherence (something the user is) that are independent, in that the breach of one does not compromise the reliability of the others and is designed in such a way as to protect the confidentiality of the authentication data.

Biometric Data – personal data unique to each User, such as fingerprint, facial contour, and similar identifiers. For the purposes of these Terms of Use for credit card operations under special conditions, it refers to a method of User authentication during online payments or payments made via the Digital Wallet.

Personalised security credentials mean personalised data and features provided by the payment service provider to a payment service user for the purposes of authentication (eg PIN code or OTP code for 3D Secure authentication).

Sensitive payment data means data, including personalised security credentials which can be used to carry out fraud, for the activities of payment initiation service providers and

account information service providers, the name of the account owner and the account number do not constitute sensitive payment data.

Digital content means goods or services which are produced and supplied in digital form, the use or consumption of which is restricted to a technical device, and which do not include in

any way the use or consumption of physical goods or services.

A payment initiation service provider is a payment service provider that performs a service where, at the request of a payment service user, a payment order is issued to the credit of the payer's payment account maintained with another payment service provider.

II. GENERAL CONDITIONS

1. The rights and obligations of the Cardholder are regulated by the Contract on Issuance and Usage of Credit Cards (hereinafter referred to as: Contract), the SC for Credit cards and Tariff of fees for debit and credit cards for individuals, entrepreneurs and agriculturists, and Tariff of fees for debit and credit cards for private individuals and entrepreneurs (hereinafter referred to as: Tariff of fees).
2. The cards are the property of Unicredit Bank Belgrade JSC, issued to the name of the Cardholder who may not give it away for use to third parties.
3. The Bank issues to the private entities a nationally valid card to be used to pay for goods and services, the receipt of funds and withdraw cash in the territory of the Republic of Serbia (DinaCard), as well as Internationally valid cards, which can be used to pay for goods and services, the receipt of funds and to withdraw cash within the ATM network in the country and abroad (Mastercard cards).
4. The cards issued by the Bank for entrepreneurs, can be used to pay for goods and services, the receipt of funds via POS terminals and online, to withdraw cash within the ATM network in the country and abroad (Mastercard credit cards).
5. The Cardholder is obliged to provide on the day of maturity of liabilities sufficient cover on his/her current account or Card repayment account.
6. The main cardholder is responsible for the usage of his/her card as well as for the use of additional cards in accordance with these SC for Credit cards.
7. The Cardholder is liable for the accuracy of all information provided to the Bank and obliged to notify any change in the information from the Application to the Bank in a way defined by the General Conditions for providing payment services to Private Individuals Entrepreneurs and Agriculturists.

III. INTEREST RATE, FEES AND COSTS

1. The Bank shall agree, calculate and charge the interest on cards in accordance with the Contract and these SC for Credit Cards
2. The interest may be stated on annual, monthly or daily basis. The calculation of the nominal interest is done by applying the straight-line method. When calculating the interest, the Bank applies the actual number of days in the month against a 360-day year. The nominal interest rate applied by the Bank is fixed and for each type of cards is described in details in the Contract on Issuance and Usage of Credit Cards.
3. The fees and costs charged by the Bank may be fixed or variable. The amount of costs and fees, the method and dates of payment are stipulated in the Fee Tariffs and Contract on Issuance and Usage of Credit Cards.

IV. CARD ISSUANCE

1. The Bank issues the card on the basis of previously submitted Application for the issuance of the credit card by the Cardholder (hereinafter referred to as: Application) and the concluded Agreement on the issuance and use of credit card (hereinafter: the Contract). The Bank delivers the card to the User in a branch or by delivering the card

to the User's valid address in the Bank's system (if the specified option is available).

2. When submitting a Request for the use/modification of a package, the User has the option of submitting a request for issuing a card in digital form (a prerequisite is that the Client is using the Bank's mBanking service). In such cases card details (card number, expiration date, and CVV) are available within the Bank's mobile application under the section "Card Information." The PIN code is available under the section titled "Options," "PIN Code Creation and Display," and can be accessed through authentication using the selected method (mBanking PIN or biometrics). If the User requested the issuance of a card only in digital form, he can at any time request the issuance of a card in physical form (plastic) through the mobile application or in the nearest branch of the Bank, in which case plastic with the same number, validity period and CVV number will be issued. In the case of a DinaCard credit card, in addition to issuing a card in digital form, the Bank automatically issues a plastic card to the User, which is issued with a new card number as well as a CVV number and which must be activated during collection/handover. By issuing the plastic card, the client still has the possibility of viewing the card data within the mobile application through the appropriate option to display the card data.
3. When Client is applying for the Card, the Bank will open Transaction account (Card repayment) in RSD, which is the account for covering liabilities from using card and this is the only purpose of that account.
4. The Bank reserves the right to reissue cards without a previously signed application of the Cardholder only in the following cases: replacement of a card, the product's migration to new technological solutions, or in the case of increasing the level of product protection and the cardholder of the card, to which the cardholder expressly agrees by signing a certificate when collecting the card and PIN.
5. The Bank may, upon application of the primary Cardholder, issue additional cards. The costs incurred by using of additional cards are charged to the account of the primary card, in accordance with the Tariff of fees.
6. When creating a card, the Bank generates a PIN) for the Cardholder, which is used to withdraw cash from ATMs as well as perform transactions at POS terminals.. The Bank enables the User to view the PIN and card data (card number, expiry date, CVV) through the mBanking application immediately after activating the card and they are available to the User at all times for all cards issued at his request. The User has the option to change the PIN code within the Bank's ATM network in the Republic of Serbia, as well as through the Bank's mBanking application.
Card issued in physical form can be used after activation upon collection at the Bank's branch. Activation of the plastic in case of previous issuing of a card in digital form, should be performed with first successful transaction with the use of correct PIN value (cash withdrawal, balance enquiry, purchase at the point of sale).
It is the Cardholder's obligation to sign the card immediately upon receipt. An unsigned card is invalid, and any financial consequences which may arise as a consequence of the fact that the plastic is not signed, in case of misuse of an unsigned card are borne by the Cardholder. The cardholder is obliged to keep the assigned PIN secret, as well as to take all reasonable and appropriate measures to protect it, in order to protect the card from misuse, including refraining from sharing the PIN verbally or in writing, which in particular implies the prohibition of accepting the help of third parties when

entering the PIN at an ATM or point of sale. Also, it is especially important that the PIN is not written down on the card, or on any other document kept with the card. The cardholder bears all the financial consequences of misuse of the card in case of negligent storage and use of the card.

7. When making the card, the period of validity term indicated in the format MM/YY on the face of the plastic, i.e. in a digital form of the card in mobile application, shall be decided on the period of validity of the card expires on the last day of the month indicated on the card at 24:00 hours.
8. If the Cardholder fails to cancel the use of the card no later than within 60 days before the expiry date and uses it in accordance with these SC for Credit cards, upon expiry the card will be automatically renewed with a new validity term and delivered to the cardholder under condition of renewed credit limit and valid Contract with the Bank. If the Cardholder has ceased to fulfil the conditions in accordance with applicable laws and internal regulations of the Bank, or the Contract expired without a new one being signed, the card will not be automatically delivered to the Cardholder.

V. RIGHT OF CARDHOLDER TO WITHDRAW FROM CONTRACT ON ISSUANCE AND USAGE OF CREDIT CARD

1. The Cardholder has the right to withdraw from the concluded Contract on Issuance and Usage of credit cards within 14 (fourteen) days from the day of conclusion, without giving any reasons for withdrawing, by delivering a notice to the Bank in writing with the obligation of proof of delivery.
2. The date of receipt of the notice by the Bank shall be the date of withdrawal from the contract by the Cardholder.
3. The cardholder who withdraws from the concluded Contract shall immediately, and no later than 30 (thirty) days from the date of notification, return to the Bank part of the used credit limit and accrued interest and fees charged for the period until the withdrawal.

VI. CARD USAGE

1. The credit card issued in physical form (plastic) can be used to make payments at points of sale, pay via the Internet, and withdraw cash within the acceptance network of the card association to which the card belongs (DinaCard, Mastercard, Visa). The credit card issued in physical form can be used for cash payments at certain Bank ATMs marked for that purpose.
2. A credit cards issued in digital form are enabled for payments via the Internet with 3D Secure authentication (Mastercard, Visa cards), i.e. payment via the Internet (DinaCard cards). Credit cards issued in digital form can be registered in a digital wallet (Mastercard and Visa cards), which enables the performance of all transactions with a digital wallet, in the manner and in accordance with chapter VII of these Special Conditions.
3. The user does not have the right to provide a credit card as a pledge or means of securing payment.

4. The Cardholder is not entitled to give the card as collateral or security instrument for the payment.
5. If the Cardholder has been denied by the Bank the right to use the card, he shall at the request of the seller of goods and/or services (Acceptor) or the paying bank, hand over the card.
6. The Cardholder shall, when purchasing goods and/or services at the point of acceptance that is equipped with a POS terminal, personally enter his PIN with all possible discretion, if so requested by the Acceptor. The Cardholder must not tell his PIN to the Acceptor or to any other person.
7. In addition to card debiting based on payment and cash withdrawals, upon the User's order, the Bank can debit the credit card directly and, based on the User's instructions, transfer the funds to a third party account, and if the User opts for that option, divide the debit amount into a certain number of installments.
8. Card can also be used to initiate a credit transaction approval, which imply the inflow of the funds on the account linked to the card. Posting the authorization transaction does not settle the due obligation of the Cardholder, but rather increases the available credit card balance.
9. The use of a PIN code is considered the User's signature, by which the User gives consent for the execution of a payment transaction. By providing their signature, the User confirms the accuracy of the transaction amount and undertakes to settle it in accordance with the Terms of Use for credit card operations. The User retains a copy of the receipt (slip) for potential claims or disputes.
10. When using the card at POS terminals that support contactless technology, the User may choose to complete the transaction via contactless payment or request the merchant to process the transaction using the standard method, which involves authorization by entering the PIN code. If the User opts for contactless payment, transactions are carried out by tapping the card on the POS terminal. In certain cases, additional authentication by entering the PIN code may be required.
11. The Cardholder may withdraw cash at bank counters, post offices and at ATMs using a PIN. The possibility to withdraw cash, in terms of the part of the approved credit limit which can be used for this transaction type, is limited in accordance with the Tariff of fees. The Cardholder has the possibility to change the PIN, within the Bank's network of ATMs in the territory of the Republic of Serbia. In order to increase safety, the Bank defines daily, weekly or other limits (in terms of amount and number of transactions) for withdrawal of cash or payment for goods and services from the card account according to the applicable Tariff of fees. The Cardholder may request a change of limits and/or the number of transactions, by signing the Request at the branch or by sending a Request via e-banking or using the functionality in this regard, within the mBanking application, previously enabled by the Bank. The User acknowledges that any increase in the limit at their request increases the potential financial damage in the event of card misuse, for which the User is solely responsible beyond the daily limits defined in the Fee Schedule. The Bank independently decides on the change of the assigned limit and is not obliged to explain its decision.
12. In the event that the merchant makes a refund to the credit card account, the Bank does not have the possibility to use the paid funds to close the specific transaction for which the refund was made and to cancel the division into installments if the client made the division into installments.
13. Electronic records from ATM and POS terminals (logs) are proof of the transaction.
14. Cardholders of credit cards for private entities have the possibility to split every payment for goods or service at the point of sale or through Internet, as well as every cash transaction at ATM or bank branch, in the amount higher than 3,000 RSD, split into installments, in the way and under conditions provided by the Instructions for splitting transactions into installments. These Instructions are delivered to the Cardholders at the moment of the card delivery, and are also available at the web site of the Bank www.unicreditbank.rs, in the part describing credit cards for individuals, section Split of the transaction into installments. Split into installments is possible with the appropriate fee, defined by the Tariff of fees. Precondition for initiating split of the transaction into installments is active SMS CARD ALARM service. Activation of this service is done by signing the Request for use of SMS CARD ALARM/ Request for use/modification of the current account package, when submitting the Request for issuing a credit card, if the Cardholder has a registered mobile phone at the Bank. or in the period after the card is issued. Existing Cardholders who do not have this service active, can activate it by submitting it. Requests for the use of the SMS CARD ALARM service, i.e. Requests for the use/modification of the current account package, if the Cardholder has the option of using the SMS Card Alarm service within the account package.
15. The cards of UniCredit Bank may not execute transactions in foreign sites registered for gambling.
16. The Bank retains the right to limit the use of card (blockade) in accordance with the General Conditions for providing payment services to Individuals, Entrepreneurs and Farmers, as well as in the following cases:
 - i. if there are legitimate reasons concerning security of the payment card
 - ii. if there is a doubt with regard to unauthorised or fraudulent use of the card, or as a result of fraud. In the case of suspicious transactions, the Bank blocks the card until the Cardholder authenticates the transaction as his transaction by calling the phone number placed on the back of the card.
 - iii. in the case when transactions on POS terminals, Online merchants and ATMs are made by the card, where a compromising activity was previously recorded (placing the skimmer, misuse of data, etc.), The Bank permanently blocks the card, makes a decision on re-issuance of the card in which case it shall automatically re-issue the card to the Cardholder, free of charge.
 - iv. after three consecutive attempts of entering the wrong PIN, the User may unblock the credit card by contacting the Bank's Contact Center.
17. Depending on the circumstances mentioned in the preceding paragraph, the Bank may temporarily or permanently block the card.
18. The Bank shall notify the Cardholder of its intention to block the card and the reasons for the blockade by email or by calling or sending an SMS to the phone number that the Cardholder submitted to the Bank as a contact, and if it is unable to notify the Cardholder before the blockade of the card, it is obliged to do so immediately after the blockade. The Cardholders of SMS Card Alarm service are automatically sent an SMS

notification on the blocking of the card in the manner defined by the Special conditions for using the SMS Card Alarm service for natural persons, contractors and agriculturists.

19. The Bank shall not notify the Cardholder about an intention of blockade or of card blocking if giving such notifications is prohibited by law or if there are justifiable security related reasons.
 20. The Bank will again enable the use of the card or will replace it with a new one - once the reasons for its blocking cease to exist.
- In a case of using the card for transactions where the card is not physically present, the User is obliged to take basic precautions:
 - i. to use only trusted online stores
 - ii. to never send sensitive payment data via e-mail, SMS, or phone
 - iii. to check whether the name of the point of sale specified in the SMS message corresponds to the point of sale where the User initiates the transaction, before giving consent for the execution of the transaction
 - iv. to initiate the payment at merchants that provide a secure environment to ensure User authentication. Authentication is performed through:
 - a) Logging into the mobile application after receiving a push notification for each individual transaction. This is the primary method of authentication and depends on the activation of the mobile banking service as well as notifications within the application.
 - b) Entering security elements – an OTP code and a static password assigned to the User by the Bank upon card issuance, known exclusively to the User. The OTP code is sent to the mobile phone number registered with the Bank, and the User is solely responsible for the accuracy of this information.

The Client is responsible for safeguarding the OTP code and for carrying out all activities performed using the received OTP code. The cardholder is not permitted to transfer or allow access to the OTP code to any third party. In the event of a lost or stolen card, any unauthorized use of the OTP code or other verification data, or any other breach of security, the Client is obliged to immediately notify the Bank. The Bank shall not be held liable for any loss or damage resulting from the Client's failure to properly safeguard the data as described above.

The Bank may approve card payments at an online merchant without additional identity verification of the Client if the transaction is assessed to be low-risk (e.g., the Client is making a payment at a frequently used merchant, using a device commonly used for online payments), or in cases where the online merchant does not require Client authentication.

VII. TERMS OF USE OF A DIGITISED PAYMENT CARD

1. To register a credit card in the Digital Wallet, it is necessary for the Cardholder to have a valid mobile phone number registered with the Bank, to use a Mobile Device with NFC technology and an appropriate operating system according to the requirements of the Digital Wallet service provider, as well as to set the lock on the Mobile Device used. In certain cases, the Digital Wallet service provider may disable the use of the Digitized Card in its mobile wallet, which the Bank cannot influence or have insight into the reasons for this.
2. By signing the Request for Card Issuance, the Bank makes it possible for the User to register a credit card in the mobile wallet, subject to the fulfillment of the conditions stated in the previous paragraph. The Bank will consider each request for card registration in the Digital Wallet when the phone number submitted to the Bank in the card digitization request is identical to the User's phone number in the Bank's system as an authorized User request.
3. The cardholder can register his credit card in the Digital Wallet through the Digital Wallet or through the Bank's mobile banking application. By registering a credit card in the Digital Wallet, a Digitized Card is created for which all the conditions apply to a credit card whose Digitized Card is a digital representation, and in accordance with these Special Terms and Conditions. The cardholder can register more than one card in the Digital Wallet, whereby the first one registered becomes the default card for payments. The cardholder can set the default card in the Digital Wallet.
4. A Digitized card transaction is initiated by bringing the Mobile Device to the POS terminal or ATM, i.e. by selecting the Digital Wallet payment option at the online point of sale and confirming the transaction itself on the Digital Wallet with appropriate Client authentication, depending on the characteristics of the mobile device used and the method selected (biometrics, PIN, or quick screen swipe pattern). The Bank will debit the Cardholder's payment account to which the registered credit card is linked for the amount of the payment transaction thus executed.
5. If, for any reason, the Bank replaces the credit card registered by the Cardholder in the Digital Wallet with a new credit card (for example, if it is reported as lost, stolen, replaced with a new one after the expiration date), re-registration of the Digitized Card through the Digital Wallet is not required. If for any reason the Cardholder abandons the use of the credit card or the Bank denies the Cardholder the right to use the credit card, the right to use the Digitized Card also ceases at the same time. The blocking of the credit card results in the blocking of the Digitized card, while the blocking of the Digitized card does not imply the blocking of the credit card.
6. The Cardholder can delete the Digitized Card from the Digital Wallet at any time, which does not affect the ability to use his credit card, nor the Digitized Cards on other Mobile Devices on which he digitized the same card.
7. In the case of a change of Mobile Device, it is necessary for the Cardholder to delete the Digitized Cards from the Digital Wallet on that device, in order to

- prevent their further use, and if he wants to continue using the Digital Wallet on a new Mobile Device, he needs to repeat the card registration process.
8. The user is obliged to keep his card data, as well as all the data he receives from the Bank for the purpose of authentication during the card registration process, exclusively for himself, as well as to never share them with other people or enter them outside of the mobile wallet. After successful registration of the credit card in the mobile wallet, the Bank sends an SMS notification to the User. If the User has not personally initiated the credit card registration process, it is necessary to immediately take all measures in order to block the card as quickly as possible and prevent possible misuse.
 9. The Bank may, in case of suspicion of misuse of credit card data for the purpose of its registration in the Digital Wallet of a third party other than the User or other User data relevant to the process, request additional authentication by referring to the Bank's Contact Center or mobile application, as well as temporarily block the credit card. The Bank informs the User about the temporary blocking, in accordance with Article VI of these Special Conditions.
 10. By registering a credit card in the Digital Wallet on a certain Mobile Device, the Cardholder assumes the obligation to handle the Mobile Device with due care, and to take all reasonable measures to protect it from unauthorized use, loss and theft, as well as to notify the Bank without delay of loss, theft, unauthorized access or use of the Mobile Device, in which case the Bank blocks the Digitized Cards on that device.
 11. The Bank is not responsible for the functioning of the Digital Wallet in situations caused by technical defects or settings of the Mobile Device itself and the Digital Wallet over which the Bank has no control

VIII. CONSENT (AUTHORISATION) FOR THE EXECUTION OF PAYMENT TRANSACTION AND CARDHOLDER'S PAYMENT OBLIGATION

1. Cardholder gives his consent for the execution of the payment transaction before the execution of the payment transaction, and in one of the following ways:
 - a. Using the card at the POS terminal by reading the chip or by contactless reading the chip and entering the PIN code in case the same is required for authentication, or by signing the slip when reading the magnetic strip if a signature is required for authorization
 - b. Contactless reading of the chip from the card without entering the PIN code in accordance with the limits for contactless payments defined by card associations
 - c. Tapping a mobile device with an installed Digital Wallet on a POS terminal or ATM that supports contactless transactions.
 - d. Entering the PIN code when initiating a payment transaction at the ATM (by inserting the card into the reader or by contactless reading)

- e. Entering security elements required by the payee when initiating a payment transaction at online merchants (card number, CVV2/CVC2 code and/or one-time password), including authentication elements such as biometrics or login PIN for the mobile application, OTP code, and static password assigned by the Bank and known exclusively to the User.
- f. Using the card within the digital wallet in the manner described in these Terms of Business with credit cards

The card user can give consent for the execution of a payment transaction both through the payee and through the provider of the payment initiation service.

2. After giving consent for the execution of a payment transaction, the consent cannot be revoked except in the case of an agreement between the Card User and/or the Bank and/or the Acceptance Point.
3. The time of receipt of the payment order means the moment when the Bank received the electronic data on the payment transaction from the Bank of the payee. Within one day from the date of the interbank settlement, the transactions arrive at the Bank for processing and are recorded with the currency date when the settlement between the banks was completed. Upon receiving the debit order from the payee's payment service provider, the Bank will book the transaction, i.e. debit the account/accounts linked to the card and cancel the reservation.
4. All debits/credits authorisations resulting from the use of cards are made in the local currency, i.e., in dinars, and so the amount of reserved funds for debits/credits transactions in other currencies, until the posting of the transaction, may differ from the original amount.
5. The accounting currency of the Bank for debits/credits transactions made abroad is EUR, and for transactions in the country RSD. All transactions that the Cardholder makes abroad by an internationally valid card outside the euro zone are subject to conversion from local currency to euros according to the exchange rates applied by the associations Visa and MasterCard.

The Bank performs the conversion on the day of posting the debit transaction at the Bank's selling rate, that is, at the Bank's buying rate for authorization transactions. Transactions originating outside the Eurozone are subject to conversion from the local currency to EUR according to the exchange rate applied by the card associate

6. In cases where the Cardholder is given the option of selecting the debit/authorization currency during the transaction, and in which the Cardholder decides for conversion of transaction and to perform payment in RSD currency, the debit/authorization transaction on the Cardholder's account will be performed in the selected RSD currency, whereby the Bank has no insight into the conversion rate and the fees applied by the receiving place registered abroad. The information that is presented to the Cardholder on the screen of the device or on the slip is not binding for the Bank as the issuer of the card.
7. All obligations per cards incurred by debits/credits transactions executed in the country or abroad are calculated in dinars by the selling rate of the Bank on the day of transaction processing. If it is credit transaction conversion is done by Bank's bid rate.

8. If, after the expiry of 60 days from the date of the transaction made by using the card, no change is recorded in the account of the Cardholder, or the change is not recorded in the Statement, the Cardholder shall, without delay, notify the Bank. The Bank shall ensure the refund of the amount or a correct execution of the payment transaction if the Cardholder has notified the Bank about the unauthorised, or incorrect execution of the payment transaction and/or has requested the correct execution of the payment transaction, immediately after becoming aware of such payment transaction, provided that he has delivered such notification and/or request within 13 months after the debit date.
9. The Cardholder agrees and authorises the Bank to collect the outstanding liabilities incurred by operations with cards also from other accounts that the Cardholder has opened at the Bank.
10. The Bank shall not be liable for damage caused by circumstances that it cannot influence (power failure, failure of ATMs, omissions and/or inaction by other banks, payment institutions and retailers, etc.).
11. The Cardholder is aware and accepts that the use of cards for payment by electronic means (Internet, MO/TO (mail order and telephone order) transactions, etc.) carries the risk of abuse that exists when communicating the card number and other personal data through the public network and all financial consequences caused by such abuse shall be borne by the Cardholder.
12. Before the execution of a transaction on the Internet the Cardholder must become aware whether the merchant through which he makes an online transaction has registered POS in the country or abroad and based on such knowledge to become aware whether the underlying transaction will be delivered to the Bank as an international or domestic transaction. The Bank will not bear any expenses, exchange losses, nor have any liability for transactions executed on the Internet, on POS terminals that are in the system outside Serbia, for which the Cardholder has not obtained all the necessary information before the execution of the transaction which caused disagreement of amounts presented to the Cardholder at the execution of the transaction and the posted transaction amount. All information on the transaction performed by the cardholder with a card issued by the Bank, presented by the merchant during its realization, especially information on the transaction currency, applied conversion rate, etc., as well as information on the conditions under which the merchant provides the service, are not binding for the Bank, nor can the Bank have them available and as such present them to the cardholder in advance.
13. User may access funds from credit transactions made using a credit card only after the Bank receives financial settlement for the transaction, i.e., when the funds are posted to the account of the primary cardholder.
14. When initiating a payment transaction with a card, the Bank authorizes the transaction and for authorized transactions conducts simultaneous reservation of funds in the account/accounts linked to the card, in accordance with the rules defined by these Special Conditions.

Bank System will release the reservation, after the expiration of deadline set by the international standards for Card operations as the deadline for delivery of debits on performed

transactions by payment service providers of the payee or merchants. The stated deadlines depend on the place where the transaction was concluded, so for ATM transactions it is 5 working days, for POS terminal it is 7 working days, but they can also depend on the type of merchant, so in the case of Rent a car Agency, it is 30 days. Authorization has been systematically released after a predefined deadline, and cardholder is obliged to monitor debit of his/her account and to provide sufficient funds in order to enable settlement of the card payment transaction, in case that the reservation is released without prior charge for the specific payment transaction. If cardholder recognizes that reservation has been released without debit the account due to the transaction made or the debit was posted without releasing the reserved funds, it is necessary to contact Bank immediately in order that bank execute necessary checks and availability of funds at cardholder account and aligned it with actual status. When performing payment transactions by card, cardholder should also bear in mind that, the date of debit of account may differ from the date when the payment transaction was concluded

IX. REPAYMENT MODELS AND ORDER OF CLOSING THE OBLIGATION

1. The cardholder is required to settle his obligations to the Bank regularly, on a monthly basis unless otherwise specified.
2. The Bank shall submit to the cardholder once a month a Statement on new obligations (hereinafter referred to as: Statement) to notify the Cardholder of all transactions and fees resulting from the use of primary and/or additional card in the country and abroad for the previous month, the amount of current taxes for accounting period, the minimum amount to be paid, the amount of instalments (if the purchase model in instalments with MasterCard and DinaCard cards for individuals is used) as well as the maturity of monthly liabilities.
3. The models of repayment of debt on the cards:
 - i. Revolving model for individuals and entrepreneurs:
 - "The minimum amount for payment" - a mandatory part of the payment. If the Cardholder provides on his account for repayment the minimum payment amount or an amount greater than the minimum amount to be paid, and less than the current debt within that period, the interest will be calculate for each transaction from the previous month from the day of processing until the last day of the month, as well as interest on the debt at the beginning of the month to which the statement relates, reduced for eventual payment until the last day of the relevant accounting period. For each day of default in repayment of outstanding liabilities, default interest will be accrued.
 - "Current debt" - if the amount of the Current debt is settled by maturity date specified in a statement, the interest is not charged, whereby the Bank gives the Cardholder the possibility of a grace period.
 - ii. Instalment purchase (model for individuals) - if the amount of the due instalments is settled by the maturity date specified in the statement, the

contracted interest is not charged. After due date, unpaid portion of due instalment is treated as revolving balance to which contractually agreed interest is applied. .

iii. Charge model for entrepreneurs:

- "The current debt" equals total debt during the accounting period, which is due in full. For each day of delay in repayment, contracted interest shall be calculated.

4. Schedule of closing the obligations:

- Due liabilities (first revolving debt, then debt divided into instalments)
- Outstanding liabilities (first revolving debt, then debt divided into instalments)

5. All payments made during the month in the amount that is higher than the "Current debt" stated in the last Statement, the closing of the obligations shall be performed in the order specified in the previous paragraph. In these situations, depending on the amount of the payment, it may also lead to the closing of liabilities of undue installments, for transactions that cardholder previously divided on rates. In that case repayment period can be reduced, such as a reduction in the number of remaining installments, since the closure of debt is made starting from the installments that comes last, and will be reflected in the closing of undue liabilities on the basis of installments at the moment when the total liability for undue installments is less than or equal to the amount of higher amount paid. The payment of a larger amount from the amount of the due obligation that is shown on the statement that the Bank delivers to the cardholder on a monthly basis, represents the personal determination of the Cardholder and the Bank will booked the payment in order to close the obligations in a way determined by these Special Conditions and which as such can not produce any liability on the part of the Bank.

6. If the Cardholder has paid a smaller amount than the amount of the current debit, the client will be charged interest on the entire amount of the revolving consumption with the next statement date, that is, the client will not be able to have a grace period.

7. All credit transactions, regardless of whether they are initiated by the Cardholder or the merchant on the basis of a business relationship with the Cardholder, are treated as card repayments, used to close obligations in the order specified in these Special Terms and cannot annul previously used repayment models for which the Cardholder has opted (for example - payment of funds by the merchant for the return of funds for a previously executed transaction previously divided by the cardholder in installments cannot be used to close a specific transaction or cancel installments, but the funds can only be used to close card liabilities according to the debt structure at that time)

8. Cardholder agrees that the Bank will deliver monthly card statements via a channel of communication which client selected. In case that Cardholder didn't received the Statement until the 15th of the month, and last month he used the card or have some obligation from previous period, Cardholder is obliged to immediately notify the Bank.

9. The cardholder can at any moment prematurely repay total debt free of charge and address the Bank with the request to terminate the Contract and close the card, so that the Contract in question shall cease to produce legal effect. Repayment of the credit limit in use, in full, without submitting a request to close the card, cannot be considered as termination of the Contract, nor does it imply that the Contract ceases to produce legal effect.

X. CARDHOLDER'S RIGHT TO CHECK TRANSACTIONS AND COMPLAINT

- User has the right to submit a complaint, including a dispute regarding a payment transaction, within six (6) months from the date they became aware of the violation of their rights. In any case, the right to submit a complaint expires three (3) years from the date the violation occurred. Regardless of whether the complaint concerns a primary or supplementary debit card, the service User, i.e., the account holder, must be the one submitting the complaint to the Bank, except in cases specifically described in Section 6 of this chapter. If the primary cardholder submits a complaint after the expiration of the prescribed period, the Bank will inform them that the complaint was submitted after the deadline and that it is not obliged to consider it.
- If the User submits a dispute regarding a payment transaction executed with a payment card, they must do so in the form of a Transaction Verification Request (hereinafter: the Request). The Request informs the Bank of an unauthorized, unexecuted, or improperly executed payment transaction and requests proper execution of the transaction. The Request may be submitted to the Bank no later than thirteen (13) months from the date the transaction occurred on the debit card. The User must also submit the Request in cases where a payment initiation service provider was involved in the execution of the transaction.
- Any complaints regarding the quality of goods and/or services paid by a card shall be addressed by the Cardholder/person named on the card only to the seller of the goods and/or services - Acceptor. If a merchant refunds the assets to the Cardholder, on the basis of founded complaint regarding the quality of goods and/or services or for other reasons, the Bank shall not incur the costs of foreign exchange differentials, if any, if the initial transaction was made in a foreign currency and/or booked by debiting the Cardholder's account in a currency other than the refund currency.
- The Cardholder may submit a complaint in one of the following ways:
 - In the business premises of the Bank using the Contact form which is available at all branches of the Bank,
 - By submitting a complaint by post to the following address:
 - UniCredit Bank Serbia JSC.
 - Customer experience and complaint management
 - 11000 Belgrade
 - By e-mail at: josbolje@unicreditgroup.rs
 - Through the Bank's website
 - Through an electronic or mobile banking application, if the complaint refers to services that the Bank provides or has provided through those services.

5. The complaint must include the complainant's personal information necessary for identification and for determining the business relationship with the Bank to which the complaint refers, as well as the reasons for submitting the complaint. If the complaint represents a Request for Verification, it must contain details of the transaction for which the user's current account was debited, and which the User disputes as unauthorized or improperly executed, along with any known circumstances under which the transaction occurred. Based on such a submitted Request for Verification, the Bank will determine whether there are grounds to initiate a dispute resolution process through the card association, with the aim of obtaining additional information and data related to the transaction, or securing a refund from the merchant, provided that the conditions for such action are met in accordance with the rules of this type of dispute resolution procedure.
6. When a complaint is submitted through an authorized representative, a specific power of attorney must also be provided, authorizing the representative to submit the complaint to the Bank on behalf of the User/legal representative of the User and to undertake actions in the complaint procedure. The power of attorney must also include the User's consent for the representative to access information considered banking secrecy under the law governing banks, or business secrecy under the law governing payment services.
7. For written complaints submitted to the Bank in electronic form, via the Bank's website, or through electronic or mobile banking applications, the Bank will confirm receipt of the complaint via email or through the respective application on the same business day the complaint is received. Complaints received outside the Bank's established business hours will be considered received on that day, and the complainant will be informed of this in the confirmation of receipt.
8. The Bank shall provide the complainant with a clear and comprehensible written response to the complaint no later than 15 days from the date of receipt. If, due to circumstances beyond the Bank's control, it is unable to respond within the specified timeframe, the deadline may be extended by a maximum of 15 additional days. In such cases, the Bank shall inform the complainant in writing within 15 days from the date of receipt of the complaint. This notification shall clearly and understandably state the reasons for the delay and indicate the final deadline by which the response will be provided. The complaint resolution procedure is free of charge. Exceptionally, in cases where the Bank compensates the User prior to the conclusion of the previously initiated dispute resolution process defined in Item 5 of this section, the Bank reserves the right to request reimbursement of the compensation amount from the User if, through subsequent checks and obtained information, it is determined that the disputed transaction was authorized by the User, or that it does not constitute an unauthorized payment transaction. The Bank shall first notify the User in writing, providing the evidence confirming the authorization of the transaction.
9. The complaint resolution procedure is free of charge.
10. Exceptionally, in cases where the Bank compensates the User prior to the conclusion of the previously initiated dispute resolution process defined in Item 5 of this section, the Bank reserves the right to request reimbursement of the compensation amount from the User if, through subsequent checks and obtained

information, it is determined that the disputed transaction was authorized by the User, or that it does not constitute an unauthorized payment transaction. The Bank shall first notify the User in writing, providing the evidence confirming the authorization of the transaction.

11. If the Cardholder is not satisfied with the response to the complaint, or if the response is not provided within the prescribed 15-day period, the User may submit a grievance to the National Bank of Serbia within 6 months from the date of receipt of the response. The grievance may be submitted by mail to the following address: National Bank of Serbia, Nemanjina 17, 11000 Belgrade, or via the website: https://www.nbs.rs/sr_RS/formulari/prituzba/
12. The dispute between the User and the Bank may also be resolved through an out-of-court procedure – mediation before the National Bank of Serbia, initiated at the proposal of one party to the dispute and accepted by the other party. The mediation procedure is conducted by the National Bank of Serbia and is free of charge for both parties. A proposal for mediation may be submitted to the National Bank of Serbia in written form, by mail or via the internet presentation: <https://nbs.rs/sr/ciljevi-i-funkcije/zastitakorisnika/medijacija/index.html>. The proposal submitted by the User must include a deadline for acceptance, which cannot be shorter than 5 days or longer than 15 days from the date of submission.

XI. STOLEN OR LOST CARD / LIABILITY OF THE BANK AND THE USER FOR THE EXECUTION OF A PAYMENT TRANSACTION

1. The Cardholder must, without delay urgently upon learning of the lost or stolen of the card, block the card via the mobile application or and request from the Bank to block the card's further use.
2. The customer reports the lost/stolen card by telephone to the number of Contact Centre +381 11 3777 888, therefore, it is advised that the Cardholder always keeps the number of the Bank's Contact Center with him. After blocking the card through the mobile application or report of the card lost/stolen, the Cardholder shall confirm such report by filling in the appropriate form in the nearest Bank branch or using e-banking and m-banking application.
3. In the case that a lost or stolen card is returned to the Cardholder or the Cardholder has found it, he must notify the Bank thereof. If there is a blockade of the card, based on the previously reported stolen or loss of the card, the Cardholder can request its activation and continued use.
4. In the event that the card is destroyed/damaged, the Cardholder is obliged to notify the Bank in writing thereof by filling out the appropriate form in the branch of the Bank where the card is issued.
5. In case of loss/theft of a mobile phone in which the Bank's mobile application is installed, through which the User is enabled to view the card data, it is necessary for the client to report the theft/loss to the Bank without delay by calling the Contact Center number +381 11 3777 888, in in which case the Bank will block the card,
6. When payment card that was blocked previously by the client (lost/stolen) need to be reissued, it is necessary to fulfill the preconditions that was set trough this SC for

Debit card in the sense that the payment card in which the domestic payment transactions processed, clearing and settlement are performed in the payment system in the Republic of Serbia, has already been issued to the cardholder. On that occasion, the User can also submit a request for the issuance of a card in digital form. After reporting the loss/theft of a mobile phone in which the Bank's mobile application is installed with the possibility of viewing the credit card data, the User is obliged to confirm the report to the Bank by filling in the appropriate form in the nearest branch of the bank, as well as to request the reissuance of the card.

7. In the event that there has been an unauthorised use of the card or of the data from the card - the Cardholder shall, immediately after finding this out, and not later than within 13 days from the date of debiting, report to the Bank the transaction executed by unauthorised use of the card or of the data on the card, in which case he may bear the losses as a result from the unauthorised use up to a maximum of RSD 3,000.
8. The Cardholder shall bear all losses in connection with any transaction executed by means of abuse which he does himself, and shall bear the losses made as a result of failing to fulfil his obligation to immediately inform the Bank of the lost, stolen and misuse of the card, the obligation to adequately keep his/her card and the PIN code, as well as other obligations under these SC for Credit cards.
9. The Cardholder shall bear no losses for an unauthorised payment transaction arising from transactions executed after reporting to the Bank the lost, stolen or unauthorised use of the payment card or payment card data:
 - i. if the loss, theft or misuse of the card was not detected by the User before the execution of the unapproved payment transaction, unless the User did not fulfill his obligations arising from these PU operations with credit cards
 - ii. If the unapproved payment transaction is the result of the Bank's action or omission,
 - iii. if the Bank does not provide at all times appropriate means of notification of a lost, stolen or misappropriated payment instrument,
 - iv. on the basis of transactions carried out after reporting to the Bank the loss, theft or unauthorized use of the credit card, i.e. the data from the credit card, unless Cardholder committed abuse or participated in abuse or acted with the intent to defraud
 - v. If the Bank does not require and does not apply reliable authentication of the Card User in cases where it is legally obliged to do so, unless the loss is due to the fraudulent actions of the Cardholder.
10. If the Bank is responsible for an unapproved payment transaction, it is obliged, at the Card User's request, to refund the amount of that transaction to the Cardholder without delay, i.e. to return the card account to the state in which it would have been if the unapproved payment transaction had not been carried out, as well as to perform refund of all fees charged to the Cardholder, except in case of suspicion of fraud or abuse on the part of the Cardholder, in which case within 10 days from the day of learning about the unauthorized payment transaction, justify the refusal of the refund and report the fraud/abuse to the competent authority or make a refund to the User, if he concludes that he did not commit fraud or abuse.

11. The Bank shall not be held liable for any damage incurred by the User resulting from an unexecuted or improperly executed payment order, where the User is responsible in accordance with these Terms of Use for debit card operations, and where it is proven that the payment service provider of the payee received the amount of the payment transaction in accordance with the User's order. The Bank shall also not be liable in cases caused by force majeure, such as war, natural or ecological disasters, epidemics, power outages, and interruptions in telecommunications, as well as other similar causes not resulting from the Bank's actions. Furthermore, the Bank shall not be liable where it was required to comply with other regulations, or in the event of unforeseen circumstances beyond its control, the consequences of which could not have been avoided despite exercising due diligence.
12. Gross negligence shall be deemed to include, but not be limited to: writing down the PIN on the card or in a manner that makes it accessible to third parties; keeping the card and PIN together; sharing a one-time password with a third party for any purpose other than confirming an online payment; sharing an activation code (for activating a digital wallet) with a third party; using an unsigned card; leaving the card in a parked vehicle or another location accessible to third parties; losing sight of the card at a point of sale; accepting assistance from a third party when entering the PIN at an ATM or merchant's point of sale; and other similar actions by the User that enable misuse of the card or card data, unauthorized use, or execution of an unauthorized payment transaction.

XII. CARD CANCELLATION

1. At the written request of the Cardholder of the main card, the Bank shall cancel the use of the card free of charge.
2. If the Cardholder does not comply with the obligations of the Contract and these SC for Credit cards, the Bank may deny the right of use to the Cardholder.
3. The Bank reserves the right to cancel the produced card which Cardholder does not collect within 6 months of production without a specific written request of the Cardholder.
4. All transactions concluded until the day of cancelation of the card, as well as any expenses shall be borne by the Cardholder.
5. The card account can be closed provided that the Cardholder has previously canceled card and settled all the obligations under the Contract.

XIII. FINAL PROVISIONS

1. By signing the Contract, the Cardholder agrees and authorises the Bank to charge its RSD current account or foreign currency account for all transactions and fees arising from usage of the card and in accordance with the relevant Fee Tariffs.
2. By signing the Contract, the Cardholder acknowledges that he/she is familiar with and concordant to all the provisions of the SC for Credit Cards and the relevant Fee Tariffs as well as to familiarize the Users of additional cards with them
3. The Bank shall reserve the right to amend these SC for Credit Cards, upon giving a

prior notice to the Cardholder thirty (30) days before the start of application.

Anything not provided by these SC for Credit Cards, shall be governed by the Bank's General Conditions for providing payment services to Private Individuals Entrepreneurs and Agriculturists and General Business Conditions for Private Individuals, Entrepreneurs and Agriculturists - General Part.

4. In case of any dispute, Court in accordance with the law will be competent.
5. These SC for Credit Cards have been drafted in accordance with the Payment Services Act and the regulations of the Republic of Serbia and are available on the Bank's webpage www.unicreditbank.rs, as well as at all Bank's branches.
6. These SC for Credit Cards have been drafted in Serbian and English. In the case of any inconsistencies between the Serbian and English versions, the Serbian version will prevail.
7. The provisions of these SC for Credit Cards shall come into force on the date of their adoption by the Bank's Supervisory Board and shall apply as of 01st of January 2026.

Management Board of UniCredit Bank Serbia JSC Belgrade