

# **SPECIAL CONDITIONS FOR DEBIT CARDS FOR INDIVIDUALS, ENTREPRENEURS AND AGRICULTURISTS UNICREDIT BANK SERBIA JSC BELGRADE**

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### Introductory provisions:

UniCredit Bank Serbia JSC Belgrade, as payment service provider (hereinafter referred to as: the Bank), these Special Conditions for operation for Debit cards for Individuals, Entrepreneurs and Farmers (hereinafter referred to as: SC for Debit cards) regulate mutual rights and obligations of the Bank and Users in respect of terms of issue and use of payment card.

#### I. MEANING OF CERTAIN TERMS

**Cardholder** - means a company (resident and non-resident) that have been used or using a debit card or has had an application for debit card issuance within the Bank.

**Card Issuance Application** - means the Bank form filled out by potential user for the issuance of a debit card.

**Payment Card** - in terms of these SC for Debit cards is debit card which represent a payment instrument, which allows the Cardholder to pay for goods or services either through/ payment/a point of sale or remotely and/or to withdraw and/or deposit cash and/or use of other services at an ATM or another device and which all represent debit and credit transaction.

**Main Card** - means a card issued to the Cardholder, the account owner.

**Additional Card** - means a card linked to the main card account, which usage results in debits/credits the main card account.

**PIN** - means a personal identification number, a numeric code known to the Cardholder only, and allowing identification of the Cardholder using the card at an ATM or POS terminal and which is as such strictly confidential.

**ATM** - means an electronic device which, depending on its features, may serve for cash withdrawal or deposit, statement enquiry, bill payment, mobile phone top-ups, PIN change, etc.

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

**SMS Card Alarm** - is a service available to the Cardholders allowing them to receive text messages via their mobile phone in respect of each authorised card transaction. The division of the transaction is possible write upon receipt of an SMS message with the details of the transaction, but not later than the last day of the month when the transaction is completed.

**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.

**Cash back** - cash with purchase is a service offered by certain merchant, which allows consumers to raise cash with their debit card when buying goods. The amount of cash that can be raised on that occasion is defined by the merchant that provides this service.

**Contactless** - Easy payment. It's necessary to put the payment instrument on the device (POS / ATM) where the acceptor has enabled contactless payment.

**3D Secure environment** - Mastercard SecureCode / Verified by Visa, the Bank provides additional security for client online payment transactions using a security password.

#### II. GENERAL CONDITIONS

1. The payment cards are ownership of UniCredit Bank Srbija a.d. Beograd, issued to the name of the Cardholder who may not give it away for use to third parties.
2. The Bank issues payment cards for **private individuals**, which can be used to pay for goods and services, via POS terminals and online, the receipt of funds, withdraw cash within the ATM network (hereinafter referred to as: ATM) in the territory of the Republic of Serbia and abroad, and they are: DinaCard (payment card where in the domestic payment transactions processing, clearing and settlement is done in the payment system in the Republic of Serbia), Visa Electron/VISA Classic, Visa Gold, Visa Platinum Mastercard debit.
3. The Bank issues payment cards for **entrepreneurs**, which can be used to pay for goods and services, via POS terminals and online, the receipt of funds withdraw cash within the ATM network (hereinafter referred to as: ATM) in the territory of the Republic of Serbia and abroad, and they are: DinaCard business debit (payment card where in the domestic payment transactions processing, clearing and settlement is done in the payment system in the Republic of Serbia), Visa Business Electron/VISA Business and Visa Business Gold.
4. The Cardholder is required to ensure coverage on the dinar (current) account at the time of national payment card transactions, i.e., in the dinar and/or foreign currency (current) account, at the time of international payment card transactions.
5. The main payment Cardholder is responsible for the use of his card as well as for the use of additional cards in accordance with the SC for Debit cards.
6. The Cardholder is responsible for the accuracy of the information provided to the Bank and is obliged to notify the Bank of any change in the information in writing.

#### III. DEBIT CARD ISSUANCE

1. If the owner of current account apply for payment card that is linked to the account, the Bank is obliged first to issue a payment card where in the domestic payment transactions processing,

clearing and settlement are performed in the payment system in the Republic of Serbia. In accordance with the above mentioned, the issuance of a payment card where in the domestic payment transaction processing, clearing and settlement are performed in the Republic of Serbia is a prerequisite for applying for any other type of payment card that the Bank has in its offer.

2. The process of issuing a payment card includes: submission of the Application, the creation and delivery of the payment card.
3. The Bank issues the payment card on the basis of previously submitted written Application for the issuance of the payment card/usage of Package account that include payment card by the Cardholder (hereinafter referred to as: **Application**), which with these SC for Debit cards, General Condition for providing payment services to private individuals, entrepreneurs and agriculturists, Cut-off time plan for payment accounts for private individuals, entrepreneurs and agriculturists and corresponding Tariff for payment cards of the Bank shall be the contract on Issuance and Usage of payment cards.
4. The Bank reserves the right to issue payment cards without a previously signed application of the User only in the following cases: in case of damage or other problem of functioning, replacement of a payment 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 for issuing and use payment card by signing a certificate when collecting the card and PIN.
5. In case plastic of the payment card is destroyed/damaged, the User is obliged to inform the Bank in writing form in the Bank branch in which the card is issued. When replacing the damaged plastic, the new PIN code will be delivered to the user.
6. The Bank may, upon application of the main Cardholder, issue additional cards in case that the preconditions referred to in point 1 have been fulfilled. The costs incurred by using of additional cards are charged to the account of the main card, in accordance with the Tariff of fees for payment cards.
7. The Cardholder is handed over the card and personal identification number (hereinafter referred to as: **PIN**), when the Cardholder is obliged to sign a Certificate on handover of the card and PIN at the branch of the Bank. The Cardholder must sign the card immediately upon receipt. An unsigned card is invalid, and any financial consequences in the event of misuse of an unsigned card shall be borne by the Cardholder. The Cardholder is obliged to keep the assigned PIN secret and to take all reasonable and appropriate measures to protect it, in order to protect the card against abuse, which in particular means the prohibition of accepting assistance from third parties when typing the PIN at an ATM or at a point of sale. Also, it is especially important not to write PIN on the card or on any other document that is kept with the card. The cardholder has the possibility to change the PIN within the Bank's ATM network in the territory of the Republic of Serbia. If the Cardholder determines this possibility and makes a change of the PIN code, which is handed over to him by the Bank, he is obliged to establish the newly defined PIN in a way that it meets the minimum security standards in terms of the adequacy of the numeric code. In such situations, where the User changes the PIN code initially, he also assumes responsibility for all possible financial consequences that may occur if he improves the PIN code by third parties by inadequate selection of the numerical combination and in this way enables abuse of the payment card. The Cardholder shall bear the financial consequences of misuse of the payment card in the case the payment card is kept and used negligently.
8. The Bank is obliged to keep the PIN in a sealed envelope until its delivery to the payment Cardholder exclusively and Bank bears the risk in connection with the delivery of the payment card and PIN.
9. Beside standard PIN delivery with card in the Branch, client have ability to choose PIN delivery by SMS. Precondition for such delivery is active SMS Card Alarm or SMS info service
10. During production, the period of validity indicated on the face of the card in the format MM/YY 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.
11. After the payment card expiration date where in the domestic payment transactions processing, clearing and settlement are not performed in the payment system in the Republic of Serbia, such card can be reissued only by new request in a written form, only if the user has already issued a payment card for the initiation of payment transactions from the same current account where the processing, clearing and settlement are performed in the domestic payment system in the payment system in Republic of Serbia
12. Considering the specificity of the card and the different level of functionality of certain types of payment cards, which primarily relates to the authorization of offline transactions, authorizing the transaction without checking the available funds by the Bank, and according to the purpose for which the client plans to use the card, The Bank reserves the right to reject the request for issuing a particular type of payment card if it determines the existence of a risk or the client refuses to fulfill the required prerequisites by the Bank for the use of a specific payment card.

#### IV. DEBIT CARD USAGE

1. The payment card may be used at all places where its logo/brand is displayed, namely: Maestro/MasterCard, DinaCard and Visa/Visa Electron/VISA Classic, such as the card type: debit, credit or business.
2. The payment card whose term of validity expired must not be used further.
3. The Cardholder is not entitled to give the payment card as collateral or security instrument for the payment.
4. If the Cardholder has been denied by the Bank the right to use the payment card, he shall at the request of the seller of goods and/or services (Acceptor) or the paying bank, hand over the payment card.
5. The Cardholder shall, when purchasing goods and/or services at the point of acceptance that is equipped with a POS terminal, if the card is based on CHIP technology personally enter his PIN, or his signature if the card is based on magnetic stripe technology. The Cardholder must not tell his PIN to the Acceptor or to any other person.
6. The point of sale issues a copy of the slip/receipt for executed payment and the Cardholder is required to sign the copy the slip/receipt in the way he signed the payment card and the slip/receipt remains with the Acceptor. The use of PIN shall be considered the Cardholder's signature, by which the User approves the payment transaction.
7. When using a card at POS terminals that support contactless technology, the User has the ability to decide if he want to make the transaction through a contactless technology or to require a merchant to make a standard payment transaction method. If they choose to use a contactless payment option, the transaction amounts, which are defined by the owner of the brand (Mastercard and VISA), can be made without entering the PIN.
8. In addition debit card (based on payment and cash withdrawals) can be debited, but debit card can also be initiated a credit transaction approval, which imply the inflow of the funds on the account linked to the debit card. With inflow authorization funds the User may dispose only after posting of the transaction to the corresponding current account of the beneficiary.
9. With his signature/PIN authentication, the Cardholder guarantees that the amount is correct and that he will settle it in accordance with the SC for Debit cards. A copy of the slip (receipt) is retained with the Cardholder, in case of complaint.
10. The Cardholder may withdraw cash at bank counters, post offices and at ATMs using a PIN. 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 for payment cards of the Bank. The Cardholder may request a change of limits and/or the number of transactions, by signing the Request at the branch, by sending a Request via e-banking or trough mBanking functionality which Bank will provide to the client. The Bank independently decides on the change of the assigned limit and is not obliged to explain its decision.
11. The Cardholder of the payment card can check the account balance or the balance of available funds by means of a query on an ATM, with payment of fees in accordance with Tariff of fees for payment cards.
12. Electronic records from ATM and POS terminals (logs) are proof of the transaction.
13. The payment cards of UniCredit Bank may not execute transactions in foreign sites registered for gambling.
14. The Bank retains the right to limit the use of payment 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 payment card. 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 and ATM are made by the card, which 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, if the conditions of this SC for Debit cards are fulfill.
  - iv. If there is a higher risk that the Cardholder will not be able to meet his payment obligations, when the use of payment card is associated with the approval of the User's account overdraft.
  - v. after three consecutive attempts of entering the wrong PIN.
15. Depending on the circumstances mentioned in the preceding paragraph, the Bank may temporarily or permanently block the card.
16. The Bank shall notify the Cardholder of its intention to block the payment 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 payment 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.
17. The Bank shall not notify the Cardholder about an intention of blockade or of payment card blocking if giving such notifications is prohibited by law or if there are justifiable security related reasons.
18. The Bank will again enable the use of the payment card or will replace it with a new one - once the reasons for its blocking cease to exist.

19. In order to protect the Cardholder in case of online payments, the Bank will create a special payment code for online payments in 3D Secure environment-ie-Mastercard SecureCode/Verified by Visa.
- Debit cards from Visa and Mastercard program provide payment on the Internet in a 3D Secure environment with one-time password, which is sent to the Cardholder via SMS. The precondition for using this service is an active SMS card alarm or SMS info service. Users registered for SMS Card Alarm or SMS info service, a one-time password will be delivered to the phone number that the User reported to the Bank for that service. The user is responsible for updating the contact information in terms of the mobile phone number that the was reported to the Bank for the use of the SMS Card Alarm or SMS info service and is aware of the fact that this service is necessary if Cardholders plans to pay with debit card on the Internet on sites that support the 3D Secure environment.If the customer does not receive a one-time SMS message when paying online on sites that supports 3D secure environment, it is necessary to contact the Bank in order to check and update the mobile phone number.
  - The cardholder is responsible for keeping the password and performing all activities by using the received password. The cardholder is not allowed to transfer or allow access to the same to a third party. In case of lost or stolen card, any unauthorized use of a password or other data for verification, or in case of any other security breach, the cardholder is obliged to notify the Bank immediately. The Bank shall not be liable for any loss or damage arising from the Cardholder's failure to comply with the terms and conditions for the provision of this service.
  - The cardholder is financially responsible for any use of Mastercard SecureCode / Verified by VISA, especially considering that these are additional security measures for performing payment transactions via a payment card on the Internet, which guarantee the adequate identification of card users who as such do not may be called into question if the user complies with the rules for using a payment card in a 3D secure environment that is determined by this SC for Debit cards.

#### V. AUTHORISATION AND POSTING OF TRANSACTIONS

1. All debits/credits authorisations resulting from the use of payment 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.
2. **Transaction concluded on devices (ATM/POS) registered in the country** – calculated currency is RSD. After the transaction is submitted to the Bank, the RSD current account is going to be debited / approved first. If the User has no RSD current account linked to the card, or there are insufficient funds on that account, other current accounts are going to be debited / approved in the order in which they are linked to the card. The conversion is going to be made by Bank's bid rate on the day of processing, if it is debit transaction, or by Bank's offer rate, if it is credit transaction.
3. **Transaction concluded on devices (ATM/POS) registered a broad** – calculated currency is EUR. Transaction concluded outside EUR zone are going to be converted to EUR currency, according to he exchange rate applied by Visa/Mastercard association. If the original currency of transaction made by Visa card is different from Bank's settlement currency, the original transaction amount will be increased by 2% during conversion. Once the transaction is submitted to the Bank for posting, the EUR current account is going to be debited / approved first. If the User does not have a EUR current account linked to the card or there are insufficient funds on that account, other current accounts are going to be debited / approved in the order in which they are linked to the card. The conversion is going to be made by the Bank's offer rate on the day of processing in case if it is debit transaction, or by the Bank's bid rate, in case if it is credit transaction.
4. Exceptionally the preceding paragraph, for payment of goods and services on the merchant web sites that are tied in the Republic of Serbia and where they provide option of selecting the debt currency of the transaction, the Bank will debt Client in accordance with the information provided to the Bank by the point of sale, which depends on the business relationship of the User and the trader.
5. Within a period of one day from the date of the interbank clearing, transactions arrive at the bank for the processing and are credited with the value date when the settlement between the banks is done (clearing and settlement).
6. The Client can dispose with approved funds resulting from the usage of payments card, only after Bank receives them, ie. after the funds are posted on his account.
7. When initiating a payment transaction with a payment card, the Bank authorizes the transaction and for authorized transactions conducts simultaneous reservation of funds in the account/accounts linked to the payment card, in accordance with the rules defined by these Special Conditions. 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 payment card and cancel the reservation.  
When conducting payment transactions using a payment card, cardholders should bear in mind that specific scenario that might appear in Card Business, i.e. certain situations where the authorized amount and the final amount of transaction delivered to the Bank in the form of debit, may differ significantly, which may impose that bookings for authorized transactions are not automatically released, i.e. annulated. Such situations may occur in the following circumstances:
  - When booking hotel and hotel accommodation, additional services are often added to the final amount, and this is the reason why authorized transaction is higher than final amount
  - Rent-a-Car agencies can additionally charge fuel costs, vehicle damage, traffic violations, thereby changing the amount of the final charge and the authorized amount
  - Automatic petrol stations operate in such a way that transactions are authorized for a certain amount, whereas subsequently the actual amount due to consumption, is sent to the Issuing bank

- The purchase of airline tickets, in a situation where the customer buys more than one ticket, is most often processed by the merchant in several individual transactions, for each ticket separately, while the authorization is made in total amount.

In case when Bank does not cancel the reservation on above described manner, 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.

8. The payment Cardholder shall have access to his liabilities, i.e., all transactions and fees incurred by the use of main and/or additional card in the country and abroad for the previous month, by means of a Statement from the dinar and foreign currency account
9. If, after the expiry of 60 days from the date of the transaction made by using the payment card, no change is recorded in the current 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, failed, 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.
10. The Cardholder agrees and authorises the Bank to collect the outstanding liabilities incurred by operations with payment cards also from other accounts that the Cardholder has opened at the Bank, which do not have to be linked to the card.
11. 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.).
12. The Cardholder is aware and accepts that the use of payment 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.
13. 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 loses, nor have any liability for transactions executed on the Internet, on POS terminals that are located outside of 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.
14. The Cardholder shall authorise the Bank to charge the account for the "Card not present" type of transaction, failing to result in the standard receipt/slip. Also the cardholder shall authorise the Bank to debit his account for transactions executed with a payment card based on the authorization made in the so-called offline regime.

## VI. CARDHOLDER'S RIGHT TO CHECK TRANSACTION AND COMPLAINT

1. The Cardholder/person named on the debit card is obliged to save and present a copy of a slip/receipt for the eventual checks of a transaction made.
2. The Cardholder/person named on the card is obliged to deliver the Transaction Check Request (hereinafter referred to as: the Check Request) in written form or in person to a Bank's branch as soon as he/she becomes aware of it, but no later than 13 months of the transaction date.
3. The Cardholder/person whose name is on the card who addressed the Check Request, is entitled to be released from any cost if it is established that the request is founded, whereby the transaction amount is credited to the Cardholder's account following completion of the process.
4. Upon termination of the Bank's about submitted Request, the User will be informed of the result, and if he is not satisfied with the performed checks or the result of the proceeding, he / she has the right to complain to the Bank, who submits in the manner defined by this SC for Debit cards.
5. If it is established that the Check Request is unfounded, the Bank will charge the Cardholder for all operational costs incurred due to the process thereof according to the relevant Fee Tariff.
6. Any complaints regarding the quality of goods and/or services paid by a debit 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.

7. The Cardholder shall have the right to submit a complaint with the Bank, only in writing, if he believes that the Bank is not complying with the law and other regulations governing payment services and e-money, provisions of these SC for Debit Cards, good business practices, as well as the obligations from the contract concluded with the Cardholder
8. The Cardholder have the right to complain within a period of three years from the day his rights or legal interests have been violated in accordance with previously stated. If the Cardholder is filing the complaint after the stated deadline has expired, Bank will inform him that the complaint is submitted after the deadline and that it is not obligated to consider the complaint.
9. The Cardholder may submit a complaint in one of the following ways:
  - i. In the business premises of the Bank using the Contact form which is available at all branches of the Bank,
  - ii. By submitting a complaint by post to the following address:  
UniCredit Bank Serbia JSC.  
Stakeholders and Service Intelligence Unit  
11000 Belgrade
  - iii. By e-mail at: josbolje@unicreditgroup.rs
  - iv. Through the Bank's website.
10. A complaint must contain information about the complainant based on which it will be possible to identify the complainant i.e. determine the business relationship with the Bank to which the complaint relates, as well as reasons for submission of complaint.
11. If the complaint is submitted through the proxy, along with the complaint, delivery of a special power of attorney is obligatory, by which the Cardholder authorizes the proxy to submit a complaint to the Bank on his / her behalf regarding the specific business relationship with the Bank, and to undertake activities in the complaint management procedure, and by which Cardholder is authorizing the Bank to provide to the proxy information and / or documentation which are consider as banking secret or business secret.
12. For the written complaints submitted to the Bank electronically, via dedicated e-mail or website, Bank will confirm the receipt via e-mail on the same day when the complaint is received, while for the complaints received after the regular opening hours of the Bank, complaint shall be considered to have been received on the next business day, of which the complainant shall be informed in the confirmation of receipt of the complaint.
13. The Bank shall provide the complainant with a clear and understandable response to the complaint, in writing, no later than 15 days from the day of receipt of the complaint. If, for reasons not depending on its will, the Bank is unable to submit a response within the specified period, that period may be extended for no more than 15 additional days, about which the Bank shall inform the complainant in writing within 15 days of receipt of the complaint. In its notification, the Bank shall clearly and understandably present the reasons due to which it is unable to provide a response within 15 days of receipt of the complaint, as well as the final deadline for its response.
14. The Bank shall not charge the complainant a fee, or make any other charges for acting upon his complaint.
15. In case that the complainant is dissatisfied with the response to his complaint, or that response was not provided within the previously indicated time limit, prior to initiating a lawsuit, the complainant may submit a complaint with the National bank of Serb, in writing by using the complaint form in National Bank of Serbia website or by post. The complainant may submit that complaint within six months from the date of receipt of the response of the Bank, or the expiry of the time limit set for responding to the complaint.
16. In the case that the complainant is dissatisfied with the response to his complaint, or that the response was not provided within the set time limit, his controversial relationship with the Bank can be resolved in extra-judicial proceedings i.e. by mediation. Once a mediation procedure is initiated, a complaint may no longer be filed with the NBS, however, the time limit set for its submission shall not run for the duration of the mediation process.
17. The mediation process, before the National bank of Serbia, is initiated at the request of one of the parties in the dispute that is accepted by other party. This proposal, which Cardholder submits to the National bank, must include the deadline for its acceptance that may not be less than five days and no longer than fifteen days, starting from the day of submitting the proposal.
18. A mediation process shall not preclude or affect the exercise of the right of the complainant to court protection.

## VII. STOLEN OR LOST CARD

1. The Cardholder must, without delay urgently upon learning of the lost or stolen of the payment card, report it to the Bank 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. Upon reporting the lost/stolen of the payment card, the Cardholder must confirm such report in writing to the Bank.
3. In the case that a lost or stolen payment 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 payment card, based on the previously reported stolen or loss of the card, the Cardholder can request its activation and continued use.
4. 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.
5. In the event that the payment 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.
6. In the event that there has been an unauthorised use of the payment card or of the data from the payment 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/she may bear the loses as a result from the unauthorised use up to a maximum of RSD 3,000.
7. The Cardholder shall bear all loses in connection with any transaction executed by means of abuse which he/she does himself/herself, and shall bear the loses made as a result of failing to fulfil his/her obligation to immediately inform the Bank of the lost, stolen and misuse of the payment card, the obligation to adequately keep his/her card and the PIN code, as well as other obligations under these SC for Debit cards, which determine the rights and obligations of the User arising from the concrete business relationship with the Bank, as well as the conditions under which the payment card is issued to the User, or the rules of its use.
8. The Cardholder shall bear no loses arising from transactions executed after reporting to the Bank the lost, stolen or unauthorised use of the payment card or payment card data, unless he/she committed abuse or participated in abuse or acted with a fraudulent intention.

## VIII. CARD CANCELLATION

1. At the written request of the Cardholder, the Bank shall cancel the use of the payment card free of charge. Request for closing the payment card where in the domestic payment transactions processing, clearing and settlement use are performed in the payment system in the Republic of Serbia, it implies automatic shutdown of all payment cards issued to the User by the Bank.
2. If the Cardholder does not comply with the obligations of the contract and these SC for Debit cards, the Bank may deny the right to card use.
3. The Bank reserves the right to cancel the produced card which Cardholder does not collect within 12 months of production without a specific written request of the Cardholder.
4. All transactions concluded until the day of return of the card/submission a request for closing the current account for which the card is linked as well as any expenses shall be borne by the Cardholder.
5. The Cardholder is entitled to have his payment card closed free of charge.

## IX. FINAL PROVISIONS

1. By signing the Request, the Cardholder agrees and authorises the Bank to debit his current dinar or foreign currency account for all transactions and fees incurred by using the card in accordance with the Tariff of fees for payment cards.
2. By signing the Request, the payment Cardholder confirms to be familiar with and agrees with all provisions of the SC for Debit cards, which together with the Request, General Condition for providing payment services to private individuals, enterpreneurs and agriculturists the Tariffs for payment cards and Cut-off time plan form the Contract on Issuance and Usage of payment cards, payment card, which were handed to him when the Request was filed.
3. The Cardholder agrees that the Bank has the right to change or amend these SC for Debit cards, which together with the Request, the Tariffs for payment cards and Cut-off time plan without express consent of the Cardholder. The Bank undertakes to have the proposed changes and amendments delivered to the Cardholder in writing, if they relate to the customer's contractual relationship with the Bank no later than within two months before the proposed date of application of such changes. The Cardholder may agree that the proposed changes and amendments produce legal effect even before their proposed date of application. It is considered that the Cardholder has agreed with the proposal of changes and amendments, if before the date of commencement of their application he has not informed the Bank of any disagreement with the proposal. If the Cardholder disagrees with the proposal of changes and

amendments, he shall be entitled to, before the application date of proposed changes and amendments close the payment card without being charged the fee or other costs.

4. Anything not regulated in these SC for Debit cards shall be subject to General Conditions for providing payment services to Individuals, Entrepreneurs and Farmers - general part and framework contract which user has concluded with the Bank, which regulates the rights and obligations related to the provision of payment services to the User
5. In the event of any dispute, the competent court in Belgrade shall be in charge.
6. These SC for Debit 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](http://www.unicreditbank.rs), as well as at all Bank's branches.
7. These SC for Debit cards are prepared in Serbian and English. In the event of discrepancies between the Serbian and English versions, the Serbian version shall prevail. The Bank will act in good faith when executing Cardholder's orders and will do everything in its power to protect the interests of the Cardholder in each individual case.
8. The provisions of the SC for Debit cards shall enter into force upon their adoption by the Board of Directors, and shall apply from 20<sup>th</sup> January 2020.

**Management Board of UniCredit Bank Serbia JSC Belgrade**