

**SPECIAL CONDITIONS FOR USAGE OF PAYMENT TRANSACTION WITH
LOW-VALUE PAYMENT INSTRUMENT
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), with these Special Conditions for usage of payment transaction with low-value payment instrument (hereinafter referred to as: Special Conditions) regulates mutual rights and obligations of the Bank and Cardholder related to low-value payment instrument.

I. Explanation of certain terms

1. **Low-value payment instrument** means a payment instrument which relates solely to the execution of individual payment transactions whose amount does not exceed RSD 3,000, or whose aggregate spending limit does not exceed RSD 15,000 or whose total value of funds stored on that payment instrument does not exceed RSD 15,000 at any time, for which the conclusion of a separate agreement in writing is not provided and whose possible amendments the Bank is not obliged to deliver to users in writing. Within the meaning of these Special Conditions, low-value payment instrument is a Prepaid non-rechargeable card (hereinafter referred to as **PrePaid non-rechargeable card**)
2. **Spending limit** - amount up to which the Cardholder can use the PrePaid non-rechargeable card

II. General conditions

1. The Bank issues an internationally valid non-rechargeable PrePaid payment cards – MasterCard/VISA Prepaid and nationally valid non-rechargeable DinaCard PrePaid payment card.
2. PrePaid non-rechargeable card may be used for payment of goods and services in the country and/or abroad, while cash withdrawal is possible only within the network of ATMs in the territory of the Republic of Serbia.
3. PrePaid non-rechargeable card is not personalised, thus the User who executes the payment transaction remains anonymous. PrePaid non-rechargeable card is on the name of the Cardholder who is obliged to sign it on the back.
4. The amount of funds that can be paid and the amount of one-time fee for the issuance of PrePaid non-rechargeable card are defined by the Tariff for debit and credit cards for private individuals and agriculturists and Tariff for debit and credit cards for Entrepreneurs.
5. Prepaid non-rechargeable card may be used up to the amount paid when payment card was purchased and up to the expiration date.
6. If undrawn amount remains on the card after the expiration, the client may request transferred of remaining funds to the new card with one-time fee, defined by the Tariff for debit and credit cards of the Bank and Tariff for debit and credit cards for Entrepreneurs.

III. Card issuance

1. The Bank issues PrePaid non-rechargeable card based on a verbal request and a signed Confirmation of purchase/takeover of PrePaid non-rechargeable card and PIN.
2. When issuing the card, the Bank will charge a fee for issuance in accordance with Tariff for debit and credit cards of the Bank.

IV. Usage of the card and spending of the limit

1. The bearer of the card or the person who signed the card only can use the card in accordance with these Special Conditions.
2. The system of payment cards of UniCredit Bank Serbia JSC Belgrade operates on the principle of matching the authorisation requests (queries) executed when using payment cards at POS terminals and ATMs with a financial transaction. In case the above transactions are not “matched” in the system, double provisions occur. The Bank performs monitoring and verification of such provisions and their release (closing) if it is determined that there is a provision of funds, in relation to the amount of the transaction.
3. The card can be used for cashless payments for goods and services at all locations where the logo of MasterCard/Dina is displayed, internet payments, while cash withdrawals possible only within the network of ATMs in the territory of the Republic of Serbia.

4. All transactions made in the country or abroad are calculated in dinars. For all transactions made abroad in the euro zone the Bank will apply the sales rate of the Bank on the day of transaction processing. All transactions made abroad outside the euro zone are subject to conversion from local currency to EUR according to the exchange rates applied by the card association MasterCard/VISA.
5. By using the PrePaid non-rechargeable card, the available limit is reduced.
6. PrePaid non-rechargeable card cannot be given as a pledge or security instrument for the payment.
7. The Point of sale issues a copy of the slip/receipt for executed payment. The bearer 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. With his signature the bearer guarantees that the amount is correct.
8. For the executed transaction of cash withdrawal at an ATM of the Bank, using a PIN is considered to be signature.
9. Balance at PrePaid non-rechargeable card can be checked by calling the Contact Centre at +381 11 3777 888 or at the Bank's ATMs.
10. Prepaid non-rechargeable card can be used up to the amount paid when purchasing a payment card and until the expiration date.
11. The Bank cannot be responsible for unauthorised, non-executed or incorrectly executed transactions by PrePaid non-rechargeable card.

V. Damaged, stolen or lost card

1. The Bank is not obliged to enable blockade to the holder of the PrePaid non-rechargeable card if reports the lost, misuse or theft, nor replacement of the damaged payment instrument. The bearer of the PrePaid non-rechargeable card is responsible for any losses that may arise due to lost, stolen or damage card.

VI. Final Provisions

1. By signing the PrePaid non-rechargeable card, the bearer of the PrePaid non-rechargeable card confirms that he/she is familiar and agrees with all provisions arising from these Special Conditions. The Bank will not specifically notify the bearer of the PrePaid non-rechargeable card on amendments to the Special Conditions.
2. For all that is not provided in these Special Conditions, the Special Conditions for providing payment services to private individuals, entrepreneurs and agriculturists and the Special Conditions for Debit Cards for individuals, entrepreneurs and agriculturists shall be apply.

Supervisory Board of UniCredit Bank Serbia JSC Belgrade