

**GENERAL BUSINESS TERMS AND CONDITIONS ON
INTESA SANPAOLO ELECTRONIC BANKING
HAL E-BANK FOR DOMESTIC LEGAL
ENTITIES CLASSIFIED IN THE SMALL BUSINESS SEGMENT**

1. Introduction

1.1. The General Business terms and conditions on Intesa Sanpaolo Electronic Banking HAL E-Bank for domestic legal entities classified in the segment of SB (hereinafter: General Business Terms and Conditions) govern the rights, obligations and conditions for using the Electronic Banking by customers-legal entities HAL E-bank. General Terms and Conditions govern a business relationship between Intesa Sanpaolo Bank d.d. Bosnia and Herzegovina (hereinafter: the Bank) and a customer-legal entity that negotiates the service of Electronic Banking of Intesa Sanpaolo (hereinafter: the Customer).

1.2. The Bank retains the right to change and amend the General Terms and Conditions in accordance with valid regulations and its business policies. The Bank is obliged to send a written notification thereof to the Customers within min. 15 (fifteen) days prior to any such change. Information on the applicable operation conditions shall be available at all the Bank's branches and website. If the Customer chooses to reject the changes and amendments to the General Terms and Conditions, it is required to notify the Bank in writing accordingly within 15 (fifteen) days upon receipt of the Bank's written notification. Having received the Customer's notification on non-acceptance, the Bank is entitled to cancel the said service.

2. Basic terms

2.1. Intesa Sanpaolo Electronic Banking HAL E-Bank for domestic legal entities classified in the SB segment (hereinafter: Electronic banking) is a service of the Bank approved to customers with open transaction and possibly foreign currency account, enabling the customer to perform financial transactions and view the account balance using the infrastructure for electronic banking services.

2.2. The Customer's legal representative is a private individual who, according to registration (by court or other competent authority), is authorized to represent the Customer.

2.3. The User is a person authorized by the Customer's legal representative to use the Electronic Banking service. Various authorizations for the use of Electronic Banking can be assigned to the User (e.g. entry of orders, order signing, remote signing, data review, etc.).

2.4. The program package is a software that enables Customers to use the Electronic Bank service.

2.5. Authentication elements are devices that enable users to log into the system and authorize payments. The bank issues an identification device: Reader + identification card or USB stick (USB Key)

2.6. The identification card and USB stick are security mechanisms on which a digital certificate is written for each system user.

2.7. A digital certificate is a set of data that identifies an entity, which is issued and digitally signed by a certification authority. The digital certificate is stored on a smart card or USB stick protected by a PIN, known only to the user.

2.8. A card reader is a device connected to a computer, through which the computer communicates with the identification card.

2.9. Personal code (PIN) is a combination of characters that protects access to the digital certificate on the card.

2.10. Payment orders are forms used for payments at the Customer's request.

2.11. A package is a set of payment orders treated as a whole.

3. Customer-Service User

3.1. Customer-Service User of Electronic Banking is a legal entity to whom the Bank allowed the use of Intesa Sanpaolo Electronic Banking. A legal entity holding or opening a transaction or foreign currency account with the Bank may become a Customer.

3.2. The authorized person is a private individual authorized for the following actions: preparation - entry

and/or review and/or signature - verification and/or sending of a payment order, by the legal representative of a legal entity - Customer, which is/are listed on the form REQUEST FOR APPROVAL OF HAL E-BANK ELECTRONIC BANK and APPROVAL FOR USE OF E-BANK.

3.3. In accordance with its business policy terms, the Bank reserves the right to approve or reject the Service, with no obligation to explain its decision to the customer.

4. Range of Intesa Sanpaolo Electronic Banking Services

4.1. The Bank offers specific range of services via Electronic Banking which are accepted by the Customer by signing the Application Form for using Intesa Sanpaolo Electronic Banking.

4.2. The Bank has the right to change the scope of services and is required to notify the Customer thereof. If the Customer does not agree with the changes, they have the right to cancel the Service in line with the Agreement.

4.3. The Customer shall not be entitled to request the indemnity if the content of the Electronic Banking Service has been changed.

4.4. Intesa Sanpaolo Electronic banking enables to the customers:

- to make payments in the country and to the foreign countries
- to convert currencies at the daily exchange rate during bank business hours. The Bank is entitled to determine the deadline for the delivery of the conversion order, informing the customer thereof by means of a written notification, a notification that is an integral part of the account statement or by a message through the Electronic Bank itself.
- To see the account balance,
- To review the payment orders, with the possibility of future-value dated,
- To review the account transactions over different time periods,
- To exchange electronic messages with the Bank,
- To prepare orders and link them to the directory of users and their accounts,
- To save standing payment orders for multiple uses (e.g. regular monthly payments),
- To print data from registered payments, payment items and the like.
- availability of data on account balance and transactions 24 hours a day,
- to review account balance with several banks - members of the Hal E-bank system,
- the highest level of security (data exchanged with the Bank is digitally signed and any misuse is completely prevented),
- to check the order and print a payment confirmation using Internet at <http://ebb.ba/provjera.html>

5. Contracting of electronic banking

5.1. In order to access the electronic banking, it is necessary for the future service user - the customer to fill out and sign the REQUEST FOR THE USE OF HAL E-BANK ELECTRONIC BANKING and the AUTHORIZATION FOR THE USE OF E-BANK by which the COMPANY REPRESENTATIVE AUTHORIZES individual authorized persons (employees of the company) to use electronic banking (hereinafter Forms). By signing the Agreement, the customer declares that they have read the General Terms and Conditions, that they give their consent to their application and accept all rights and obligations arising from them, including the amendments thereto and that they have been informed on and give their consent to all costs to be incurred by using the Electronic Banking, which have been presented to them.

5.2. The customer contracts Electronic Banking by signing the Forms and signing the Contract on Hal E-Bank Electronic Banking, an integral part therein being the General Terms and Conditions. The use of Electronic Banking is contracted for an indefinite period of time, i.e. until the transaction/foreign exchange account is closed or other circumstances occur which result in the termination of the use of the service.

5.3. In order to conclude the service, the Customer is required to submit to the Bank a certified copy of a personal identification document with a photo (ID/passport) for the person who will be authorized to use the service and the certificate on place of residence (CIPS). A certified copy of such document and CIPS must not be older than six (6) months if it refers to a resident private individual. If the person authorized to use the Service is a non-resident, he/she shall deliver the personal identification document with a photo

(ID card/passport) and a document presenting their address in their country) in a copy certified by the competent state body in BiH or abroad, coupled with the appropriate certification in line with positive regulations and international treaties. A certified copy of the document must not be older than three (3) months. If foreign documents are not written in one of the official languages used in Bosnia and Herzegovina, the Customer shall submit the translation thereof certified by the certified court translator.

5.4. When negotiating and using the Electronic Banking, the Bank may also request additional documents required for identification of the Customer and Authorised Persons.

5.5. Upon approval of the Forms and upon signing of the Agreement on ELBA electronic banking, the digital Certificate is assigned to the Authorized person, with additional means of authentication in the form of a smart card and reader or USB, ensuring security of using the Electronic Banking service. Given the electronic banking HAL E-bank supports the option of multi-bank solution related to access to the same user data accounts with different banks, supporting the service Hal E-Bank, the additional digital certificates, cards or USB do not have to be issued if they were previously assigned by other banks. In that case, the rights of the individual authorized persons are assigned in accordance with the customer request.

5.6. Once the Forms have been approved and Agreement has been signed, and once the authentication means have been handed over, the usage of the Electronic banking will be enabled to the Customer.

6. Obligations and responsibilities of the Customer

6.1. Prior to using the electronic banking, the Customer shall provide for minimum technical conditions required for system access, which implies the following:

- PC with Windows 95, 98, ME, NT, 2000, XP, Windows 7 and Windows 8
- Processor with at least 133 MHz
- RAM 32 MB (recommendation is to have 64 MB),
- 300 MB free space on HD,
- CD unit
- Free USB port
- in case of connection via dial-up lines, the PC must also be equipped with a suitable modem.
- Smart card or USB "card"

6.2. The Customer's Authorised Person is required to change the PIN after their first logging on electronic bank..

6.3. In case of compromise or loss of the smart card/USB, the Customer will bear the cost of its replacement in accordance with the current Decision on the fee tariffs of Intesa Sanpaolo Banka for domestic legal entities classified in the segment of small businesses.

6.4. The Customer is obliged to report any compromise or loss of the means of authentication to the Bank without any delay. The Bank shall block the service as soon as it has received the report thereon.

6.5. The Customer hereby undertakes that their payment orders shall be fully legitimately authorised, effective and valid.

6.6. Regarding the international electronic payment orders, the Customer shall immediately, after their entry, submit to the Bank documents indicating the basis for payment, according to the foreign currency operations in BiH, and the documents shall be kept by both the Bank and the Customer in their archives.

6.7. The Customer shall report to the Bank any change of the Authorised Representative's status, i.e. the change of authorisation.

6.8. The Customer shall be liable for all damage incurred by loss, unauthorised use or inappropriate use of the identification device, or abuse of the identification means by a third party.

6.9. Customer is responsible for the accuracy of all payment orders and is the one that bears the risk of incorrect data entry and misuse in their own environment.

6.10. The customer shall take care of the security of the information system, including but not limited to the following:

- to protect the authentication means and other confidential data or
- to protect the data on payments;

- to update the protection tools (f.e. Anti-viruses, Firewalls, patches);
- to consider the threats and risks associated with downloading the Software over the Internet if the customer is not reasonably certain of its authenticity and the fact that it has not been compromised;
- protection against identity theft,
- protection against possible attempts of social engineering.

The Bank will periodically provide information about possible threats on the Internet and guidelines for protecting.

7. Obligations and responsibilities of the Bank

7.1. The Bank shall guarantee to the Customer disposal of funds on the account at all times, being the account opened on the basis of an agreement concluded with the Bank up to the amount of funds available on the account, including also the approved overdraft.

7.2. The Bank undertakes to execute payment orders on the day the order is received or on the value date, by the cut off time defined by the Bank according to its payments procedures and as defined on its webpage. Orders received after the cut-off will be executed on the first following business day of the Bank. The Bank reserves the right not to execute the order in the manner described above if the execution of the order is contrary to the positive regulations in Bosnia and Herzegovina and if the Bank required documentation of the payment order and the Customer failed to provide it.

7.3. The Bank shall not bear any responsibility if a customer is not able to use the Service due to interference in telecommunication channels or due to other circumstances beyond the Bank's control, especially in cases of force majeure, and in cases of outage of power system in Bosnia and Herzegovina or outage of telecommunication channels.

7.4. The Bank has the right to temporarily disable the Service use if the Customer fails to pay due liabilities to the Bank.

7.5. The Bank reserves the right to disable the Service use in case of reasonable suspicion of abuse, and to notify the Customer thereof

8. Effecting a transaction

8.1. The Bank shall effect a transaction when the conditions have been met, as defined in these General business terms and conditions.

8.2. Customer undertakes to dully complete all orders, according to the legal regulations, stipulated payment procedures and these General Terms and Conditions. When completing the orders the Customer must take into consideration the funds available on their account with the Bank on the day when orders are submitted.

8.3. If the order cannot be executed due to the lack of funds on the specific account or incorrect submission of the payment order by the Customer, the Bank shall not execute the order.

8.4. The Bank shall not bear any responsibility for failing to execute payments or transfer, i.e. Incorrectly executed payment or transfer via Electronic Banking caused by incorrectly entered data by the Customer.

8.5. The Parties agree that the Bank shall not bear any responsibility for being unable to effect the transactions that are subject to any restrictions imposed on the Bank by the Intesa Sanpaolo Group, international sanctions imposed by the United Nations, European Union (EEAS), OFAC and other institutions in BiH and the states whose restrictions have impact on the operation of the Intesa Sanpaolo Group and the Bank.

9. Fees

9.1. Fees for Electronic banking and a fee for payments effected via this service shall be charged against the Customer's account or shall otherwise be collected in line with the effective Decision on the fee tariff of ISP Banka for local legal entities classified in the small business segment. *Fee Tariffs of the Intesa Sanpaolo Banka d.d. Bosna i Hercegovina* for domestic legal entities classified in the small business

segment and the General Terms and Conditions are available to the Customer at the Bank's web site and its branches. The Customer may request from the responsible Relationship Manager that the General Terms and Conditions and the applicable Fee Tariffs be sent via e-mail or delivered in person to them at the Bank's branches.

The fees shall include: a monthly fee for the Electronic Banking use and maintenance, fees for payments via this Service and other fees related to use of the Service (card reader, smart card, USB, remote signing, service cancellation and the like) and are collected from the transactions account opened with the Bank. The bank reserves the right to collect fees from other customer accounts either in case the customer so indicates on the payment order or due to insufficient coverage on the transaction account.

All fees are subject to changes, and if they have been changed the Bank shall notify the Customer thereof via its distribution channels (the Bank's web page, branches, notifications included in the account statements, directly via notices of Electronic Banking, etc.) no later than 15 days before the change enters into force.

10. Reporting and complaints

10.1. The Bank may inform the Customer on new products and services via different distribution channels.

10.2. Customer may file a complaint about reported payments within 8 days from the account statement receipt.

11. Other notices

11.1. The Customer is under the obligation to timely inform the Bank on all changes of their personal particulars which affect or may affect using the Electronic Banking Service.

12. Service cancellation

12.1. If the customer no longer wants to use the Electronic banking service, it should cancel it in written form by delivering it to the competent RM/Head of Branch.

12.2. If the Customer fails to comply with the General Terms and Conditions and if the Bank cannot collect the fee from their account, the Bank reserves the right to cancel the service use with the prior notice.

13. Dispute resolution

13.1. The Bank and the Customer shall resolve their disputes amicably, otherwise they shall agree on the court jurisdiction according to the location of the Head Office of the Bank.

14. Confidentiality and personal data use

14.1. By affixing the signature to the Application Form the Customer declares the following:

- That they have been informed about the purpose of their personal data collection i.e. the Bank collects the data based on the purpose of legal transaction they enter into by signing the Form and the ELBA Electronic Banking Agreement and in accordance with the General Terms and Conditions which specify rules for provision of this type of banking services,
- That they have been informed about the General Terms and Conditions as an integral part of the Agreement, and by affixing their signature to the Agreement they confirm that they accept them,
- Having affixed their signature to the Form and agreement, the Customer gives an irrevocable consent to the Bank to take all actions related to the processing of personal data of its authorized representative, obtained during the Agreement realisation and the confidential information obtained during the Agreement realisation, and to deliver such data to members of the Intesa Sanpaolo Group in the country and abroad, and to companies with which it has concluded a business cooperation agreement related to providing services to the Bank and the companies dealing with credit history checks and statistics, and to any government authority or institutions to which the Bank is obliged to deliver such data pursuant to valid regulations, all with an objective of regulating this contractual relation with the Bank and all other contractual/business relations the Customer might have with the Bank. The consent is valid from the moment of signing the Agreement until its expiration on any grounds, i.e. until all contractual/business obligations have been fulfilled towards the Bank. Signing the agreement, the

Customer agrees that the Bank shall have the right to submit the account information and the documents in the Agreement file to the digital archives/central data base of the Group to which the Bank belongs. Notwithstanding the foregoing, the Bank may send to the third party -(private individual and legal person) the data obtained in establishing a business cooperation with the Customer, if it has the Customer's consent in writing.

14.2. Having signed the Form and the Agreement the Bank undertakes to store and dispose of the Customer's data according to the legal regulations on personal data confidentiality and definitions of this document.

15. Notifications and complaints

15.1. Having signed the agreement, the Customer gives its express consent to the Bank to deliver any notifications or any court notices related to the service to the address listed in the agreement or to the address provided to the Bank in writing. Hence, any such notice delivery shall be deemed adequate whether or not the Customer is presently found on the said address.

15.2. The customer submits a complaint to the relationship manager/branch manager who maintains the transaction account from which the payment is made related to the standing order. The Bank is not responsible for damage that occurs if the User of the funds fails to report or makes report using incorrect information.

15.3. All disputes that may arise in the business operations per standing order between the Bank and the customer will be resolved by agreement. Otherwise the dispute will be resolved at the Municipal Court in Sarajevo.

If the Customer believes that the Bank does not follow its obligations from the concluded contract, good business practices, general terms and conditions, provisions of the laws and regulations, then an oral or written complaint may be filed directly or by delivering it to Bank's address by mail or electronically.

If the complainant files an oral complaint, but is not satisfied with the Bank's response, the complainant shall be entitled to file a complaint in writing and/or electronically.

The Bank is required to conduct proceedings upon the submitted written complaint and to respond to the complainant within 30 (thirty) days from the day of receipt of the complaint pertaining to the agreements concluded in the organisational part of the Bank operating in the territory of the Federation of Bosnia and Herzegovina, or within 15 (fifteen) days for the agreements concluded in the organisational part of the Bank operating in the territory of Republika Srpska.

Should the Bank fail to respond within the deadline specified in the previous paragraph, that is, if the complainant is not satisfied with the Bank's response to the complaint, the complainant, who established the business relationship with the Bank at the organizational part of the Bank operating in the territory of Federation of Bosnia and Herzegovina, has the right to inform the Banking Agency of the Federation of Bosnia and Herzegovina in writing about their dissatisfaction with the outcome of the complaint proceedings conducted by the Bank, or to submit a written complaint to the Agency about the Bank's operations within 3 (three) months from the date of response receipt or expiry of the 30-day period in which the Bank was obliged to respond to the submitted complaint. The complainant, having established a business relationship with the Bank in the organisational unit operating in the territory of Republika Srpska, may notify in writing the Ombudsman for the banking system (established within the Banking Agency of Republika Srpska at the address Vladika Platona 1/A Banja Luka that they are dissatisfied by the outcome of the complaint proceedings, within 6 (six) months from the date of receipt of the Bank's response or the expiration of the 15 (fifteen) day period in which the Bank was obliged to respond to the complaint, that is, if the Bank has not sent a response to the customer, i.e. the complainant.

16. Final Provisions

16.1. These General Terms and Conditions shall enter into force on 01/01/2025.