

GENERAL TERMS AND CONDITIONS FOR CREDIT PRODUCTS FOR LEGAL ENTITIES
CLASSIFIED IN THE SMALL BUSINESS SEGMENT

1. Introduction

1.1. By these General Terms and Conditions for credit products for legal entities in Small Business segment (hereinafter: Terms & Conditions), Intesa Sanpaolo Banka d.d. Bosna i Hercegovina (hereinafter: the Bank) shall establish the basis for (obligatory) business relations between the Bank and the LE and PI (hereinafter: borrower - customer, solidary debtor/co-debtor, lien debtor, co-signatory, promissory note/debenture issuer, ie loan participants), to whom the Bank offers, on permanent or periodical basis, its banking services related to credit and documentary operations.

1.2. The Bank may change these General Terms and Conditions by notifying the borrower at least 15 days prior to application of any changes. Information on the applicable terms and conditions shall be available with the Relationship Manger and on the Bank's website.

2. Service

2.1. A loan transaction is a debtor-creditor relationship in which the creditor - the Bank - makes a certain amount of funds available to the debtor - the Borrower for a contracted period and under contracted repayment terms and price - interest rate. For the purposes of these General Terms and Conditions, it means the use of credit products and/or services, which include all types of loans, approved overdrafts on business accounts and other credit products.

2.2. Short-term and long-term loans, depending on the maturity date, are granted with a maturity period of up to one year or over one year.

Short-term loans are intended for financing working capital or fixed assets, closing loans with another bank. A loan can be repaid in instalments or annuities. A principal can be repaid in instalments (equal or different), it can be monthly, quarterly, semi-annually, while the interest is calculated on monthly basis. Monthly interest payment can be contracted, and payment of the entire principal in the last month along with payment of the final interest. Annuity loans can have monthly, quarterly, semi-annual equal annuities (annuity = principal + interest).

Long-term loans are intended for financing investments, construction, equipment, refunds of already executed investments, etc., and for closing loans with another bank. A principal can be repaid in instalments (equal or different), it can be monthly, quarterly, semi-annually, while the interest is calculated on monthly basis. Annuity loans can have monthly, quarterly, semi-annual equal or different annuities (annuity = principal + interest).

2.3. Revolving loan is intended for financing working capital and improving current liquidity. The maximum approval period is up to 12 months. During the period of approval of revolving loan, the customer uses - revolves funds in line with its needs.

2.4. The allowed overdraft on the transaction account is a loan intended for improving and maintaining current liquidity. The maximum approval period is up to 12 months. The allowed overdraft amount is up to 50% of the average monthly credit balance in the last six months.

3. Participants in the loan operations

3.1. A Borrower - Customer may be a domestic legal entity having an active transaction account with the Intesa Sanpaolo Banka d.d. Bosna i Hercegovina. The Customer must conduct its business in orderly manner in all aspects with the Bank and may not have any outstanding liabilities at the time of submitting the loan.

3.2. A solidary debtor, co-debtor may be a legal entity which, together with the Borrower-the Customer jointly guarantee the regular repayment of loan. In case of irregular repayment per loan by the Customer, the Bank may demand repayment from the solidary debtor, co-debtor.

3.3. A pledgor shall voluntarily pledge their real property to secure the facility repayment if the security instrument is required for the loan approval. The pledgor may be a private individual or legal entity.

3.4. A co-signatory of the Agreement is a legal person that by having caused to execute the Agreement, has given its consent for establishing a business relationship, or exposure of the Customer, if necessary.

3.5. Promissory note/Debenture Issuer Promissory note/Debenture is one of the instruments for securing the loan repayment. The promissory note is a security which, with the P/N statement, entitles the Bank to collect the receivables from the promissory note issuer in the event of default. A debenture is an enforceable document certified by a notary, by which the issuer of the promissory note gives consent to the Bank to collect funds from all their accounts in the event of non-fulfilment of contractual obligations.

3.6. Participants in the Loan shall be identified based on the status and legal documents, and review of their personal ID or an appropriate public document including a photo.

3.7. Related persons are private individual and legal entities that are mutually related through the ownership of capital, or management of capital, holding 25% and more of voting rights or capital, or related in any other manner for the purpose of attaining common business goals so that the business operations and results of one person may significantly affect the business operations and results of another person. Such connection is determined in accordance with regulations.

4. Credit granting

4.1. The Bank shall approve loans to legal entities seated in Bosnia and Herzegovina. The loan is arranged in the local currency KM with or without a currency clause.

4.2. The Borrower - Customer delivers to the Bank a written Loan Application. Loan Application is a form having content and form acceptable to the Bank which the Customer submits to the Bank when submitting application for any credit product or service. Beside the basic information about the customer, the loan application must also contain information about the value/amount, purpose, method of use and repayment, i.e. the end of liability, term and duration of repayment, security instruments of the credit product, as well as the necessary information and documents about the financial position of the Customer.

The documents necessary for the application processing shall also be delivered with the loan application.

- Status / legal documentation consists of: Statute or act of incorporation, Decision/Current extract from the court register not older than three months, Notification of the competent Statistical Office on the classification of the entity according to activities. If the issuer of the promissory note/debenture/pledger has not been identified amid transaction account opening of the Borrower, then identification documents shall be delivered with photos - copies of personal ID cards (passport) and their certificates on place of residence not older than 6 (six) months;

- Economic and financial documentation consists of: Annual financial statements for at least the previous three years, consolidated financial statements for Groups of legal entities, cross-sectional data and reports if variable, information on customers, suppliers, customer's market position, business plan, business projections, cash flow if applicable

- Documentation related to security instruments: Documentation necessary for loan approval depends upon the offered and for the Bank acceptable security instruments. Security instruments can be cash deposits, security instruments, real estate, movables, guarantees and sureties, receivables. Within the processing of the Loan Application, Bank shall notify the customer in written form about the necessary documents.

4.3. Upon receipt of the documents, the Bank shall assess the adequacy of structuring the transaction in terms of the type of Application, proposed maturity, the customer's financial strength in previous years, the reality of the projected business and the ability to settle liabilities to the Bank during the loan repayment period, collateral adequacy, if the loan repayment will be based on realistic and sustainable future income and future cash flows of the Borrower, and not on the available collateral, and other details of the Application that must be aligned with the applicable acts of the Bank.

Creditworthiness is the ability of the Customer to undertake as a loan beneficiary the obligation of regular and full payment of annuities/instalments for a specific loan amount.

4.4. The Bank can adopt a positive / negative / conditionally positive decision on loan approval, informing the Customer in written form or orally about the possibility to conclude and activate the agreement, that is, about the reasons of refusing the Loan Application.

4.5. Upon loan approval, the Bank and the loan participants shall conclude the Loan Agreement, which enters into force and is activated upon fulfilment of any conditions. Upon activation of the Agreement, the agreed funds are placed at customer's disposal.

The agreement indicates the relationship between the Bank and the loan participants based on the loan service. The loan agreement is a bilaterally binding legal transaction by which the Customer undertakes to assign to the Bank all agreed security instruments and to cumulatively fulfil all agreed preconditions, after which the Bank undertakes to make the approved credit product available to the Customer for a certain

period of time, for a specific purpose or without a specific purpose, with agreed interest, while the Customer undertakes to settle all liabilities to the Bank increased by the related interest in time, in the scope and in the manner as agreed, which includes the fulfilment of any subsequent conditions.

5. Loan products usage

5.1. Each loan product is subject to special approval of the Bank, that is, of its decision-making bodies. The Bank has the right to consider the Borrower's application for each individual credit product and make a decision on its approval. Upon loan approval, and signing of the loan agreement, provision of all security instruments and payment of the loan processing, the funds are made available to the Customer. The Bank shall make loan available to the Customer in 3 days as of fulfilment of possible conditions. The Bank transfers the funds from the approved loan to the Customer's account in the manner and according to the instructions indicated by the Customer in the transfer request.

5.2. The Borrower - Customer shall start using the loan in a certain deadline, set by the Agreement. If, after the agreed deadline, the Customer does not use all provided funds, the unused amount is automatically cancelled and cannot be used again.

5.3. The method of loan utilisation depends on the agreed loan purpose. The Customer may begin using the granted and contracted loan upon provision of all security instruments to the Bank and meeting of all agreed conditions, on the date determined by the Bank, depending on its capabilities. In case of successive use of the loan, the available loan amount is reduced by each withdrawn amount, and the Bank will reduce any loan amount remaining at the end of the utilization period to zero so the customer may no longer use it, unless the Bank and the Customer agree otherwise.

The Bank undertakes under the Agreement to control the use of loan funds. The special purpose use of the loan is controlled by using the appropriate documentation. Loan utilization contrary to the purpose for which it was granted entitles the Bank to unilaterally terminate the Loan Agreement, declare the loan due in full, and immediately collect the amount.

5.4. During the use of the credit product, the borrower and other participants shall submit to the Bank periodic business reports, periodic and final statements, they shall comply with legal regulations related to environmental standards, health and safety standards in force in Bosnia and Herzegovina, and other obligations defined by the loan agreement.

The customer and the loan participants shall promptly notify the Bank in case of any status change (name, address, registered office, data on status, changes in ownership structure, persons authorized for representation), establishment or termination of a relationship in accordance with regulations on companies and/or banking regulations, any bankruptcy proceedings or liquidation proceedings, and other data based on which the Bank approved the credit product.

6. Interest rates, fees and costs

6.1. Regular interest rate. The Bank calculates the regular interest on individual credit products at the rate and terms set in the Loan Agreement. Regular interest is calculated to the amount of the used loan from the day of use until the day of repayment. The regular interest to loans with annuity repayment is calculated using the proportional method based on 30 days in the interest period and 360 days in a year, unless otherwise agreed. For all other credit products, the interest is calculated using the compound method for the actual number of days in the year.

Interest rates are expressed as a percentage on an annual basis, and due to their variability, they can be fixed or market-indexed (variable). They are calculated decursively and charged in accordance with the Loan Agreement and the Decision on interest rates for loans of legal entities classified in the Small Business segment.

A fixed interest rate is an interest rate that remains unchanged throughout the contracted period during the loan repayment period. During the period for which fixed interest rate was agreed upon when signing the agreement, the interest rate cannot be changed, that is, it remains the same from the beginning to the end of the repayment period for which the fixed interest rate was agreed.

A market-indexed interest rate/fluctuating interest rate is an interest rate whose amount is subject to change based on a market index/reference interest rate (e.g. EURIBOR, LIBOR, etc.), and consists of a variable/changeable part and a fixed part. The fixed (unchangeable) part of the interest rate is a certain contracted number of percentage points, which do not change within the use. The variable (changing) part of the interest rate is the agreed reference interest rate (EURIBOR/LIBOR). The sum of the variable/changeable

part and the fixed part makes up the nominal interest rate and is expressed in absolute amount. It is set two business days before the funds are released for use.

Periodic variability. Depending upon the variability of the interest rate and the repayment period, loans can be contracted in such a way that at the beginning of the loan repayment the interest rate is fixed, and after that period the interest rate is market-indexed until the end of the loan repayment. The fixed interest rate is contracted for a period of five years, while the next period until the loan repayment includes the market-indexed interest rate - EURIBOR for a period of six months.

The type, date of application and frequency of change of the variable interest rate is determined by the Loan Agreement between the Bank and the Customer.

The reference interest rate EURIBOR is the interest rate representing the value of inter banking interest rate EURIBOR. EURIBOR (euro interbank offered rate) is set as an average interest rate at which the Euro area panel banks mutually offer term deposits for certain terms. It is calculated and published by the European Money Markets Institute EMMI (www.emmi-benchmarks.eu) two days before beginning of a new interest period at or around 11:00 hrs Central European Time, based on actual number of days/360. If it is not a business day, the rate of the first following business day shall be taken as the applicable rate. For the avoidance of doubt, a business day for the purposes of determining EURIBOR is the day on which the Trans-European Automated Real-time Gross Settlement Express Transfer payment system (TARGET 2) is open for the execution of payments in EUR (Target Day). It is determined only for EUR currency and becomes valid two business days after the date of issuance. The Bank considers it valid for calculation as such.

LIBOR or London Inter-Bank Offered Rate (LIBOR) is the rate at which banks lend funds to each other. LIBOR is set on every business day while the Bank applies it two business days after the issuance.

The bank contracts EURIBOR/LIBOR for a period of one, three, six or twelve months. The interest rate determined in this way is valid until the end of the contracted calendar period (month/quarter/half-year/year), while on the last day of the calendar period (month/quarter/half-year/year), the current interest rate is updated and applies from the first day of the next calendar period (month/quarter/semi-year/year). If the reference interest rate at the moment of determining the interest rate or in the new calculation period amounts to 0 (in letters: zero) or if its value is negative, then the reference interest rate in the amount of 0 (in letters: zero) shall be applied for calculation of the current interest rate.

Interests are calculated on the last day of the calculation period when they are also due. Interests for loans with annuity repayment are due together with the principal. Interest to loans with or without currency clause are calculated in the loan currency and charged exclusively in the local currency.

6.2 Effective interest rate. The effective interest rate (EIR) presents the total costs of loans and other financial services paid by the Customer, and these costs are expressed as a percentage of the total amount of such services on an annual basis. Beside the regular interest rate, the amount of effective interest rate is also affected by the amount of fee, loan term, amount of deposit if representing loan security. Effective interest rate is calculated in line with regulations of the Banking Agencies of FBiH/RS. A repayment schedule is handed over to the customer with clearly presented effective interest rate. In the event of a change in the effective interest rate due to a change in the elements of its calculation, the Bank shall notify the Borrower in writing of this change before the application of the changed effective interest rate.

6.3. Intercalary interest rate is the interest rate calculated to the used loan amount from the day of disbursement until the transfer of loan to repayment - beginning of regular loan repayment. This rate is calculated in the amount of the contracted regular interest rate.

6.4. Default interest rate. The Bank shall calculate the default interest to the due unsettled liabilities of the agreement, using the legally prescribed default Interest rate and in the manner prescribed by the law, starting from the due date until the day of settling the liability. The Bank collects such rate in line with the agreement on credit product. The default interest rate is variable in line with the change of the Law on default interest rate.

6.5. Grace interest is calculated to the loan principal during the contracted grace period. The method of calculation and amount of interest during the grace period is the same as the calculation and amount of the contracted regular interest rate.

6.6. Fees and other charges The bank calculates the one-off loan processing fee and it is charged in advance within 5 business days after signing of the Loan agreement, i.e. before the loan disbursement, if that date falls earlier. The Bank shall charge the fee in line with the Bank's documents for processing application to change credit product terms. The fee is paid by electronic banking, at bank's tellers or by delivery of written consent to debit the account, signed in line with authorizations. The fee is determined in line with the Decision on adoption of the Fee Tariff of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina for domestic legal entities classified in the Small Business Segment. The valid Fee Tariff of 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 fee for granted unused funds is calculated and paid on monthly basis to the unused amount of loan. Such fee is defined by the Loan Agreement and the Decision on interest rates for loans of legal entities classified in the Small Business segment. The fee is calculated on monthly basis and the customer's account is debited for such amount.

Within the credit relations with the Borrower - Customer, the Bank is entitled to charge other fees and/or costs, possible currency differences stemming from the credit relations, and costs of current and future fees and other charges that might be imposed by Bosnia and Herzegovina or the Government of Bosnia and Herzegovina or any institution, court, agency, political branch, tax or other body or from any organization of which BiH is a member in accordance with the Bank's documents by debiting the Borrower - Customer and Solidary Debtor. If the Customer withdraws before the first use of the granted credit product, the Bank will calculate and collect the contracted application processing fee and terminate the agreement on the credit product.

7. Loan repayment and maturity

7.1. Maturity The maturity date of any credit product is considered to be the date contracted for that credit product, and by which date the Customer is obliged to fulfil all its obligations to the Bank arising from the Loan Agreement. If the due date falls on a non-business day (public holidays, Sundays), the due date is considered to be the first following business day.

7.2. Loan utilisation The utilization deadline is the period within which the funds from the granted loan can be used if the Customer has fulfilled all obligations towards the Bank. Upon expiry of the utilization deadline, the loan is transferred to repayment. The method of loan utilisation depends on the agreed loan purpose. The Customer may begin using the granted and contracted loan upon provision of all security instruments to the Bank and meeting of all agreed conditions, on the date determined by the Bank, depending on its capabilities. In case of successive use of the loan, the available loan amount is reduced by each withdrawn amount, and the Bank will reduce any loan amount remaining at the end of the utilization period to zero so the customer may no longer use it, unless the Bank and the Customer agree otherwise. A grace period is a loan repayment period in which the loan principal repayment is postponed and in which interest is calculated and charged on the loan principal in accordance with the Loan Agreement.

7.3. Loan repayment The loan repayment period is the period during which the Customer is obliged to repay the loan principal together with all associated interests and other costs. The repayment period begins with the expiry of the loan utilization period, i.e. with the transfer of the loan to repayment. The loan can be repaid in annuities or instalments, one-time, successive, semi-annual, quarterly, monthly or in irregular instalments in accordance with the agreed repayment schedule set by the Loan Agreement. The loan instalment represents a part of the loan principal, and the amount and number of loan instalments is determined in such a way that upon maturity of the loan, the loan principal is fully repaid. The agreed interest is calculated on the amount of the outstanding loan principal. Loan repayment in annuities is a gradual method of loan repayment, whereby part of the principal and part of the contracted interest are repaid in fixed periods (annuities), as determined and stated in the repayment schedule. The annuity includes part of the principal and the associated interest, and is determined in such a way that the total amount of each annuity is always the same. Therefore, upon maturity of the loan, the total liability is fully settled. The repayment schedule is a loan repayment calculation presenting the loan amount, the amount and number of annuities / instalments, the loan repayment term, and the nominal interest rate.

7.4. The customer may repay the loan in part or in full before the expiration of the agreed term, but is obliged to notify the Bank at least 8 (eight) days before the intended date of repayment. In that case, the Customer shall pay the Bank a fee for partial or full prepayment of the loan in the amount determined by the Decision on the Fee Tariffs for Domestic Legal Entities Classified in the SB Segment, unless otherwise agreed.

8. Forfeiture, transfer and collection of debt from the assets

8.1. In case of non-fulfilment of liabilities under Loan Agreement, the Bank may, without being obliged to initiate court or any other proceeding before the competent body, and without special approval or order from the Customer or Solidary Debtor, foreclose all funds of the Customer and/or Solidary Debtor on all the

accounts opened with the Bank and make direct payment/s (transfer) to the Bank's account until receivables are fully settled.

8.2. If the Bank is unable to recover its due receivables from the Customer and the Solidary Debtor under the Loan Agreement, the Bank may collect its receivables against their entire movable or immovable property in the proceedings initiated before the competent authority. The Customer shall be responsible for collection of due receivables of the Bank against their personal movable or immovable property if they have issued a blank promissory note to the Bank as a security instrument for the Loan Agreement.

9. Loan collection security

The Borrower may start using the granted and contracted credit product after delivering to the Bank all contracted security instruments and upon fulfilment of all contractual obligations. Contracting the security instruments depends upon the type, purpose and amount of credit product. The customer shall enable the Bank to assess the instruments for the entire duration of the business relations, it shall replace the used security instruments by new ones upon the Bank's first call and deliver to the Bank all data and documentation necessary for a credible identification of all owners of security instruments. Contracted security instruments are instruments for the recovery of the Bank's receivables that the Customer and other loan participants have undertaken to provide for the Bank in accordance with the Loan Agreement and the Bank's documents. The Customer shall insure at their own expense the property on which a lien/mortgage has been established in favour of the Bank or whose ownership rights were transferred, for the purpose of insurance with an insurance company previously accepted by the Bank against the usual risks covered by the insurer. The insurance policy shall be endorsed in favor of the Bank and it should be renewed until the Bank's claim secured by the lien (mortgage) or transfer of ownership ceases to exist.

The insurance proceeds (instruments) for collection represent security instruments which the Bank at its own choice uses to secure collection of its receivables from the Customer in line with its documents and /all special decisions.

Upon settling all liabilities of the loan agreement, the Bank shall at the cost of Customer return all unused insurance proceeds transferred by the Customer based on the loan agreement, and it shall issue documents necessary to delete insurance records in public books, if contracted before.

For the duration of credit relations, the Borrower shall, at the Bank's request, deliver documentation of the Borrower, related entities and all other participants, which in their form and content and other details have to be in line with the Bank's requests. The borrower is responsible for the accuracy, completeness and truthfulness of the data specified in the documentation submitted to the Bank for the duration of the credit relations.

10. Currency Clause

10.1. In case the currency relation changes during the term of the Loan Agreement (hereinafter: the exchange rate) between EUR and BAM, the Bank is authorized to determine, present and continue to maintain the outstanding liabilities of the Customer and the Solidary Debtor in EUR currency according to the valid middle exchange rate of the Central Bank of BiH (hereinafter: CBBH) on the day of conclusion of this Agreement, including its amendments.

10.2. In case of such change, the Customer and the Solidary debtor shall continue to repay the loan in the BAM counter value of the liability determined in EUR, applying the valid selling rate of the Bank for EUR on the day of settling the individual and/or full liability per loan; that is, they will apply the new valid middle exchange rate of CBBiH only and exclusively if CBBiH or other authorized institution, in line with the valid legal provisions, enables to the Bank EUR/BAM purchase or sale according to the new valid middle exchange rate for this currency pair.

11. Loan cancellation

11.1. The Bank is entitled to unilaterally cancel any Loan Agreement or all credit product agreements in the following cases:

- That liabilities due to the Bank under this loan (monthly instalments, principal debt, interest and/or fees) are not settled within 60 days upon maturity of the oldest unpaid liability.
- To have another loan in overdue status with the Bank, i.e. some other overdue receivables of the Bank towards the Customer.

- In case of general-purpose loan
- that the blocking of the Customer with the Bank or other banks was recorded continuously for a period of 5 business days
- that no security instruments have been implemented within the stipulated deadlines
- if the Customer or the Solidary Debtor has an overdue debt with other creditors
- If the owners effect a change in the ownership structure without the consent of the Bank
- In case of bankruptcy or liquidation initiated over the Customer

At the moment of cancellation of the credit product agreement, the entire receivable owned or will be owned by the Customer to the Bank under the cancelled Loan Agreement becomes due, and the Bank has the right to activate all available security instruments provided for in the Loan Agreement. In such case, at the first call of the Bank, that is, in the given deadline, the customer undertakes to pay without any delay to the Bank the amount of due receivables. Business books of the Bank and other documentation shall be used to determine the amount of receivables in case of cancellation of the agreement.

11.2. The Bank may terminate the Agreement by means of a written statement.

11.3. The statement on unilateral termination of the Agreement shall be sent to the Customer, Solidary Debtor and any other loan participants (pledgor, promissory note drawer, debenture issuer) by registered mail with a return receipt to the addresses specified in this Agreement, i.e. to addresses that the Customer and Solidary Debtor and any other signatories of the Agreement (pledgor, B/E drawer, debenture) have subsequently submitted in writing to the Bank as the mailing addresses.

11.4. Such statement shall produce legal effects by being sent via regular mail to the address of the Customer, Solidary Debtor and any other signatories of the Agreement if any, whether or not being duly delivered to the Customer, Solidary Debtor and any other signatories of the Agreement if any, for reasons beyond the Bank's fault.

12. Data delivery

Having affixed their signature to the Loan 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 expiry on any grounds, i.e. until all contractual/business obligations have been fulfilled towards the Bank. Having signed 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 entity) the data obtained in establishing a business cooperation with the Customer, if it has the Customer's consent in writing.

13. Final Provisions

13.1. The customer shall immediately, and not later than within 8 (eight) days from the date of change, notify the Bank of the changes in the Decision/Excerpt from the Court Register, as well as of any status changes, address changes, changes of authorised persons and other changes compared to the previously submitted identification documents.

13.2. By signing this Agreement, the Customer undertakes to ensure that they and their employees shall keep all data to which they have access to or which they encounter during a business cooperation with the Bank as confidential information and business/banking secret, and they undertake not to disclose such information to third parties, during and after cessation of business cooperation with the Bank, except if they are obliged to do so according to an order of governmental authorities.

13.03. 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.

13.4. Amendments to the Agreement shall be made exclusively in writing, and shall constitute an Annex to the Agreement.

13.5. The Parties shall try to solve all possible disputes arising during the implementation of this Agreement amicably. Otherwise, the Municipal Court in Sarajevo shall have relevant jurisdiction over the matter.

13.6. If the Customer believes that the Bank does not follow its obligations from the concluded agreement, good business practices, general terms and conditions, provisions of the laws and regulations, then a verbal or written complaint may be filed directly or by delivering it to Bank's address by regular mail or electronically. If the complainant files a verbal 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 relevant procedure related to 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 deadlines 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 organisational 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 procedure 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 required 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 procedure, within 6 (six) months from the date of receipt of the Bank's response or the expiry of the 15 (fifteen) day period in which the Bank was required to respond to the complaint, that is, if the Bank has not sent a response to the customer, i.e. the complainant.

These General Terms and Conditions shall enter into force and be applied as of April 1st 2025..

