

GENERAL TERMS AND CONDITIONS FOR MOBILE BANKING M-INTESA FOR DOMESTIC AND FOREIGN LEGAL ENTITIES CLASSIFIED IN THE CORPORATE AND SME SEGMENT

1. Introduction

1.1. General Terms and Conditions for mobile banking M-Intesa for domestic legal entities classified in the corporate and SME segment (hereinafter: the General Terms and Conditions) govern the rights, obligations and conditions for using mobile banking M-Intesa by customers-legal entities. 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 mobile banking M-Intesa for legal entities (hereinafter: the Customer).

1.2. The Bank may change these General Terms and Conditions by notifying the Customer at least 15 days prior to application of any such changes. The information on applicable terms and conditions shall be available in written form on the Website of the Bank.

2. Service

2.1. Mobile banking M-Intesa, is a service of the Bank that enables the Customer to conduct financial transactions and view the account balance using their mobile phone (smart phone and/or tablet) via an Internet access.

2.2. To use the M-Intesa mobile banking, a prospective service user-the Customer is required to fill in and sign an Application Form for M-Intesa mobile banking for legal entities in the corporate and SME segment, whereby they declare that they have read the General Terms and Conditions, consent with their implementation.

With the Application Form, the Customer's authorised representative shall also sign the Agreement on M-Intesa Mobile Banking for Legal Entities.

3. Customer-Service User

3.1. The Customer-user of the M-Intesa mobile banking service for legal entities is a legal entity having been approved with the use of this service by the Bank. A legal person holding or opening a transaction with the Bank may become a Customer.

3.2. Authorised person(s) is/are natural person(s) authorised to submit and/or sign a payment order by a legal representative of a legal entity-Customer indicated in the Application Form.

3.3. In accordance with its business policy terms, the Bank reserves the right to reject the Application Form, i.e. decide on approval or rejection of the service provision, with no obligation to explain its decision to the Applicant.

4. Scope of service of M-Intesa mobile banking for legal entities

4.1. Within M-Intesa mobile banking for legal entities, the Bank offers certain scope of services that the Customer accepts by signing the Application form for the said service - Intesa for legal entities in the Corporate and SME segment.

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 an indemnity if the contents of the M-Intesa Mobile Banking Service have been changed.

4.4. Based on the duly populated and signed Application form, M-Intesa mobile banking for legal entities provides the Customer with the following:

- insight into all the products used in the Bank (accounts, loans and cards)
- overview of balances, turnover and liabilities by accounts and cards,
- domestic payment services,
- money transfer services,
- Review of all orders and their status via M-Intesa as well as other information,
- view news and reports from the Bank (standard rates, special facilities, notices)

5. Concluding the service M-Intesa mobile banking for legal entities

5.1. The customer concludes the service of M-Intesa mobile banking for legal entities by signing the Application form for m-intesa mobile banking for LE and the Agreement on M-Intesa Mobile Banking for Legal Entities service (integral part therein being these General Terms and Conditions). This service is being concluded for an indefinite

period.

5.2. In order to conclude the service, the Customer is required to submit to the Bank a certified copy of a identification document with a photo (ID card/passport) for the person authorized to use the Service and the CIPS certificate. A certified copy of the identification document and CIPS must not be older that 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 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 that 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.

5.3. When concluding and using the service of M-Intesa mobile banking for legal entities, the Bank may also ask for additional documentation for purposes of identification of the Customer and Authorised representatives, all in line with effective laws.

5.4. Upon approval of the application form and signing of the Agreement on M-Intesa Mobile Banking for Legal Entities service, Authorised persons/entities shall be provided with a user name and initial password, as well as an activation code. Successful activation requires correct activation key. This is a part of confirmation of the M-Intesa service activation. If a customer - legal entity uses ELBA e-banking in Intesa Sanpaolo banka, an activation key can also be taken over via this application.

5.5. Upon approval of the application form and signing of the Agreement, as well as after delivery of the user name, initial password and activation code, a customer will be able to use all segments of the M-Intesa mobile banking service for legal entities.

6. Obligations and responsibilities of the Customer

6.1. The Customer is obliged, before starting to use M-Intesa (mobile banking service for legal entities), to ensure minimum preconditions for the use of mobile banking, which includes a mobile phone and an Internet access. The customer needs to download the mobile banking application from the relevant market (e.g. Google Play) and install it on the mobile device (mobile phone). Service user can use the mobile banking application on several devices at the same time, while the activation code needs to be entered only once on each device. At the first login, the service user needs to enter the activation code to verify the identity of the User and the device. Service user shall maintain confidentiality of the user identification and thereby accepts full responsibility for any obligations and damages caused by the breach of his user identification confidentiality. In case of an unauthorised use of the user identification and any other form of security breach he is aware of, the customer is required to immediately, i.e. without any delay, notify the Bank (in writing). Service user shall use the Service in manner defined in the Mobile Banking User Guide being provided at the service approval. In the event that the service user uninstalls the mobile banking application for whatever reason (loss, theft of a mobile device, etc.), it must be reinstalled and activated on the mobile device (mobile phone) using the activation code. If the service user suspects or determines that another person has learnt his/her password, he/she can change it at any time in the manner described in the Mobile Banking User Guide. Service user shall issue payment orders up to the amount of available funds on the accounts. Service user is responsible for the accuracy of all payment orders and is the one to bear the risk of incorrect data entry and misuse in his/her own environment.

6.2. The Customer/Customer's Authorised Representative shall use the M-Intesa Mobile Banking Service for LEs as stipulated by the M-Intesa User Guide.

6.3. Customer/Customer's Authorised Representative shall promptly report to the Bank any identification device loss or theft. The Bank shall block the service as soon as it has received the report thereon.

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

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

6.6. Customer shall be liable for any damage incurred due to loss, unauthorised use or inappropriate use of the mobile device, non-observance of these General Terms and Conditions or a mobile device misuse by a third party.

6.7. 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.

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, i.e. thereof on the first business day of the Bank delivered to the Bank outside the cut-off time.

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 block the Service use if the Customer fails to pay due liabilities to the Bank.

7.5. The Bank reserves the right to block the Service use in case of reasonable suspicion of abuse, and to notify the Customer thereof. The Bank is not required to verify the owner of a mobile phone number listed in the agreement.

8. Effecting a transaction

8.1. The Bank shall effect a transaction when the conditions defined herewith have been met.

8.2. In case the service may not be performed due to the current status of an account, the Bank shall not perform the requested service.

8.3. Customer undertakes to fully 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.

8.4. In 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.

8.5. The Bank bears no responsibility for not executing a payment or a transfer, i.e. for incorrectly executed payment or transfer via M-Intesa Mobile Banking as caused by incorrect data entry by the service user.

8.6. The Bank bears no responsibility for consequences of the service use that is contrary to the effective Terms and Conditions.

8.7. Parties to the Agreement agree that the Bank shall not bear any responsibility if it is unable to effect transactions subject to any restrictions imposed on the Bank by Intesa Sanpaolo Group, international sanctions imposed by the United Nations, European Union (EEAS), OFAC and other institutions both in BiH and the states whose restrictions affect the business operations of Intesa Sanpaolo Group and the Bank.

9. Fees

9.1. Fees for M-Intesa mobile banking for LEs 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 Intesa Sanpaolo Banka for domestic and foreign legal entities classified in the Corporate and SME segment. This requires no additional approval by the customer or their written notification. Excerpt from the Fee Tariffs for legal entities classified in the Corporate and SME segment forms a constituent part of these General Terms and Conditions.

10. Reporting and complaints

10.1. Service user consents to receiving product and service notices by the Bank (in writing, by phone, e-mail) as a part of its business activities and for purpose of promotion of such and other products and services of the Bank. The Service User has been notified about intention to use their personal data for marketing purposes and waives their right to object such processing.

10.2. Having signed the agreement, the service user 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.

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

11. Other notices

11.1. Customer shall duly inform the Bank on any changes to their personal particulars which affect or may affect the use of M-Intesa Mobile Banking Service for LEs.

12. Service cancellation

12.1. If the customer no longer wishes to use the M-Intesa mobile banking service for legal entities, they shall cancel the service in writing, i.e. they shall file a service cancellation request to the competent RM in the Bank's Regional Centre.

12.2. If the service user 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 subject to prior notice thereof.

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 signing this Application Form, 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 institution 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. 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.

15. Final Provisions

These General Terms and Conditions shall enter into force on 01.01.2026.

