

GENERAL TERMS AND CONDITIONS FOR TRANSACTION ACCOUNT OPERATIONS OF LEGAL ENTITIES IN THE CORPORATE AND SME SEGMENTS

1. A legal entity transaction account is opened for payment transactions in the domestic payment system. Payment is effecting payment transactions for the purpose of transfer from one account to another, deposits and withdrawals from the account, collection from the account, accounting payment, as well as all other payment operations pursuant to the Law on Domestic Payment System and regulations governing payment transactions. The payment is made up to the amount of funds available on this account.

The available funds make a positive transaction account balance, with possibly approved transaction account overdraft - OVERDRAFT. The overdraft is approved based on the Customer's application and is contracted separately, if approved by the Bank.

2. A customer may open the following accounts with the Bank:

- account for regular business operations in the Customer's name;
- account of the Customer's organisational part registered pursuant to the law;
- special purpose account; and
- account for public revenue collection.

Funds on the accounts of organisational parts and the special purpose accounts are an integral parts of funds on the Customer's regular business accounts. Accounts for collecting public revenues are accounts to which the payment of public revenues is made for Bosnia and Herzegovina, Republika Srpska/Federation of Bosnia and Herzegovina, cantons, cities, municipalities, and funds and from which the proceeds paid to the accounts of the public revenue users are distributed, in accordance with special regulations. The Customer may open only one regular business account with the Bank, and one account for every organisational part, while they may open several special purpose accounts, according to their needs and regulations, provided that, when opening those accounts, they submit to the Bank the documents which evidently show the need and purpose for opening such accounts.

If the Customer holds more than one regular business account with banks, they shall designate "the principal account" through which the following payment orders shall be executed:

For the Federation of BiH -orders for payment of customs duties and fees, special taxes-excises, VAT, income tax and other taxes prescribed by special regulations, orders for salary contributions payable by the employer and employee, orders for other public revenues based on the special regulations, orders for forced collection of the statutory obligations and public revenues, orders for collection related to securities and security instruments for payments, and orders for enforcement of court decisions and other enforceable instruments (hereinafter: debt enforcement orders) and keeping records of unexecuted payment orders.

For Republika Srpska - orders for forced collection of statutory obligations and public revenues, orders for collection related to securities and security instruments, and orders for enforcement of court decisions and other enforceable instruments.

The Customer shall submit an application to the Bank for determination of the principal account that may be open in the seat of the Customer with the Bank's organisational part operating in the territory of Republika Srpska and the Federation of Bosnia and Herzegovina, depending on the state entity where the Customer is seated. If the Customer holds only one regular business account, that account shall be considered and recorded as the principal account. If the Customer wants to change the principal account, they shall submit an application to the Bank maintaining the principal account for determination of other regular account as the principal account. The Bank shall not act on the Customer's application for change of the principal account if outstanding debt enforcement orders are recorded on that account.

As for the debt enforcement from the account, the Bank shall act according to the applicable laws and regulations governing this area.

If the account has been blocked on any grounds, the Bank is required to notify the Customer thereof in writing or via e-mail on the day of blockade, or no later than the following business day and of the amount of funds needed for execution of the debt enforcement order.

3. Documents required for opening an account with the Bank are the following:

a) the Bank's forms:

Application for opening and maintaining the accounts of legal entities, entrepreneurs and other entities

- Addendum 1. Director Details

- Addendum 3. Specimen signatures card

- Questionnaire for customers - legal entities, entrepreneurs and other entities

- Addendum 1. Questionnaire for customers - legal entities, entrepreneurs and other entities, ownership structure
- Application for determination of the principal account (Optional)
- Application for determination of the account type (Optional)
- PEP form for founders, beneficial owners, authorised representatives and persons having the right of disposal over the customer's accounts.
- FATCA form
- b) Documents for the customer identification
 - the decision on entry into the court register or current excerpt from the court register or decision on changes of data from the court register, or other competent register, not older than three months;
 - Articles of Association or rules of operations of the customer not being subject of court registration, or an incorporation act, if it has not been established directly on the basis of relevant regulations.
 - to open an account for a part of the legal entity (business unit or subsidiary), apart from the appropriate documents, it is necessary to submit also the court registration of that part of the legal entity for whose purposes the account is being opened.
 - a copy of relevant Official Gazette should be submitted for the legal entity established on the basis of law.
 - Notification by the competent Statistics Bureau of FBiH/RS Statistics bureau on the entity's business classification;
 - certificate of tax registration with the FBiH/RS Tax Authority depending on the place of registration of the customer;
 - certificate of the VAT payer registration with the Indirect Taxation Authority or a declaration of a legal entity that it is not a tax payer, except for a newly-established legal entities that have to submit this certificate within 30 (thirty) days of the day of the transaction account opening with the Bank.
 - operating licence, if required for certain types of business activities;
 - financial statements for the latest accounting period that are filed with the competent institutions; for newly established entities - financial statements following initial submission of their final accounts;
 - Information and identification documents with photographs - copies of ID cards (passports) of legal representatives of the customer, persons authorised to dispose with funds and specimen signature card, as well as their residence certificates not older than 6 (six) months;
 - copy of ID card (passport) of the person having presented the required documentation;
 - copies of ID cards (passports) of private individuals being beneficial owners of over 26% share in the legal entity and their residence certificates not older than 6 (six) months
 - Power of Attorney, copies of ID cards (passports) as well as residence certificates not older than 6 (six) months, for persons making deposits of cash to the bank account if they have not been recorded in the specimen signatures card.
 - Other items in line with relevant regulations
 - Other documents at the Bank's request.

In case of opening the insolvency proceedings or regular liquidation proceedings, the the insolvency practitioner is required to submit also the following documents, with an application for opening the account for the Customer subject to insolvency or liquidation proceedings:

- Decision on opening the insolvency and liquidation proceedings; and
- specimen signature cards of persons authorised for signing the order for disposal of the funds on the account;
- a proof that applications for closing all existing regular business accounts have been filed, including other Customer's accounts subject to the insolvency proceedings or regular liquidation proceedings,
- an order to transfer funds from the accounts being closed to new accounts of the account holder subject to insolvency or liquidation proceedings;
- Other documents at the Bank's request

In such cases the Bank is under the obligation to close the customer's account, and to transfer the funds from the customer's closed account to the account of the legal successor, or the successor determined pursuant to the law or other regulation. If the successor is not determined-the funds shall be transferred to the account of funds not used by the Bank.

After the Bank has checked the submitted documents, and determined that the documents do not contain any deficiencies and ambiguities, and following the full identification of the Customer, the Bank shall activate the transaction account and the Customer shall be allowed to dispose thereof. The Bank shall subsequently inform the Customer about the account activation by e-mail. The Bank reserves the right to request additional information and documents from the Customer, as well as further clarifications before the account activation.

4. Without any special explanation, the Bank may reject the application for opening the transaction account for the Customer if they have blocked accounts with other banks, and if the Customer's business operations through other

accounts with the Bank have been managed without due care. The Bank shall not open the transaction account to those Customers who on the day of the account opening have outstanding liabilities toward the Bank on any grounds.

5. The Bank shall close the Customer's account based on the written request in accordance with the regulations governing the domestic payments and payment transactions and the concluded agreement, or *ex officio* pursuant to the regulations resulting in the account closing. Prior to closing the regular business account, the Bank shall close all accounts of the organisational parts and special purpose accounts opened with the Bank.

With the application for the regular business account closing due to cessation of registered activity, the Customer shall submit the following documents:

- Decision on deletion from the Court Register, if the Customer has been entered into the Court Register;
- Decision or any other document on deletion of the Customer from the register or records of the responsible authority;
- Decision of the responsible authority to abolish the customer's organisational parts;
- Excerpt from the FBiH/RS Statistics Bureau on deletion from the Register of Legal Entities per Activities;
- Certificate of deletion from the Register of Tax Authority; and
- Order for transfer of funds from the account being closed.

The Bank reserves the right to close all services used by the Customer prior to closing the Customer's account. The Bank must not close the account where outstanding debt enforcement orders are recorded. Exceptionally, if the Bank maintains the principal account, it shall close the Customer's principal account based on the regulations leading to account closing. In that case the the debt enforcement orders are recorded to the account of a legal successor or are returned to the principal orderer.

6. An inactive account is an account where there have been no activity of depositing or withdrawal of funds from the account, made or requested by the holder, legal representative or another authorised person (hereinafter: the Customer) for 12 months from the latest activity, or 12 months after expiry of contracted deadline or contracted relation in case of term and purpose deposits and deposits linked to cards operations. The Bank shall send a notice to the Customer in writing at their latest known address that the Customer communicated to the Bank as their mail address, that the account shall be closed. Should the Customer fail to activate the account within 15 days from the date of the notice, the Bank shall close the account if there are no funds thereon. If there are funds on the account, the Bank shall transfer the funds to the revenue account and close the account. At any time the Customer may submit to the Bank a proof of ownership of the funds mentioned in the previous paragraph and the Bank shall disburse the funds at its expense after ownership identification . An inactive account closing fee shall not be greater than the fee applied for the regular account closing.

7. A transaction account opening agreement is concluded for a fixed term of one year from the date of its conclusion, with automatic renewal. Each Party may terminate this Agreement by a written notice delivered 8 days before the Agreement expiry, and the account shall be closed once all outstanding liabilities to the Bank have been settled. If neither Party submits a request for termination of the Agreement, it shall be automatically extended for the next year/years.

8. No limit exits with respect to the minimum and maximum amount of funds on the account, and the number of deposits and withdrawals of funds from the account. The funds on the account shall be available to the Customer up to the amount of current balance of the account on their demand.

9. The interest rate paid to the Customer by the Bank for the amount of a positive balance on the Customer's account shall be fixed throughout the Transaction Account Agreement and shall be calculated by application of the conform calculation method. The interest amount shall be paid to the Customer at the end of the current month. The effective interest rate is equal to the nominal interest rate. The interest rate on the a'vista deposit funds is defined by the Transaction Account Agreement and the Decision on the interest rates on deposits of Intesa Sanpaolo Banka d.d. Bosna i Hercegovina. Excerpt from the Decision on Interest Rates on Deposits with Intesa Sanpaolo Banka d.d. Bosna i Hercegovina is an integral part of these General Terms and Conditions.

10. The Bank shall inform the Customer on the balance and on all changes on the account the next day after the change occurs, through the account statement to be collected at the Bank or the Bank shall send it by e-mail or electronic bank or by SWIFT-if the Customer satisfies the requirements for delivery of statements by SWIFT. The Customer shall verify if the statement is correct. If the Customer has any complaint about the statement, they shall file the complaint to the Bank within the next 2 (two) business days from the day when the statement was collected.

11. 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 for the account opening.. The customer agrees that the Bank may make corrections of erroneous entries to the customer's account that

may occur as a result of the Bank's error (on the same business day). Upon the expiry of the same business day, subsequent corrections are possible subject to the written notification of the customer and the customer's written consent, either through the official e-mail address that the customer has reported to the Bank for communication with the customer, or by regular mail.

12. Having affixed their signature to the Transaction Account 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 the applicable 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. Signing this 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 on customer deposit changes and balance, as well as any data obtained in establishing a business cooperation with the Customer, if it has the Customer's consent in writing.

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. The Customer's order for payment from the transaction account, which has to be signed and certified, may be issued only by the persons authorised for disposal of the account, whose signatures have been deposited to the Bank. If the Customer uses an electronic bank, the orders should be signed according to the regulations governing the electronic signature.

The Customer is required to submit to the Bank a duly completed order for disbursement and withdrawal of cash on the prescribed form. The Customer is required to announce the withdrawal of cash in the amount over BAM 20,000.00 one business day in advance, for the purpose of providing sufficient cash on the place of disbursement. The Bank shall execute the cash withdrawal orders only if they are compliant with the Regulation of cash withdrawal terms and payment method of the Federation of Bosnia and Herzegovina / Regulation of cash withdrawal terms and payment method of Republika Srpska. The Bank is required to execute non-cash payment orders, for which sufficient funds on the account exist and that have been duly completed and documented in accordance with the Bank's requirement, pursuant to the Law on Payment Transactions of the Federation of Bosnia and Herzegovina/Law on Payment Transactions of Republika Srpska/Law on Payment Transactions of the Brčko District.

If the requirements for their execution from the previous paragraph have been satisfied orders for payments to customers in other banks shall be executed with the currency on the same day by the giro clearing, if they have been received by the Bank before 15:00 hrs, or by RTGS, if received by the Bank before 15:45 hrs. All payment orders received after the mentioned deadlines, which are directed to other banks shall be executed at the beginning of the next business day. Payments in favour of the customers who hold a transaction account with the Intesa Sanpaolo Banka d.d. BiH shall be executed on the same day if received by the Bank by 18:30 hrs. The cash disbursements are executed immediately.

If the Customer performs batch and individual deposits to the account with the Bank, they are required to enter one of the following codes in the section "purpose of payment":

PLT for personal income,
PKF for early private individual loan repayment,
KFL for regular private individual loan repayment,
KPL for legal entity loan repayment.

When making batch deposits for personal income (PLT) and private individual loan repayment (PKF or KFL), it is necessary to submit the lists in the acceptable forms (txt or excel) to the e-mail addresses:

Personal income - Stanovnistvo.Place@intesasanpaolobanka.ba

Private individual loan repayment - Stanovnistvo.Obustave@intesasanpaolobanka.ba

If the Bank makes an error in the process of the order execution, the Bank shall reimburse the Customer for all possible costs.

The Bank shall not bear any responsibility for untimely executed orders due to the force majeure, power outage, telecommunications outage and malfunction of the system for interbank transactions, as well as other similar causes that may not be attributed to the Bank.

The Customer expressly authorises the Bank and hereby gives an irrevocable order to the Bank that claims arising out of the payment service under the Transaction Account Agreement, and according to the applicable Decision on fee tariffs of Intesa Sanpaolo Banka d.d. Bosna i Hercegovina for domicile and foreign legal entities classified in the segment of Corporate and SME for the banking services which is subject to changes, the Bank shall collect directly from the transaction account. If there are not enough funds on the account, the Bank shall collect the amount from all accounts that the Customer holds with the Bank.

Excerpt from fee tariffs of the Intesa Sanpaolo Bank d.d. Bosna i Hercegovina for domicile and foreign legal entities classified in the Corporate and SME segment for maintenance of the transaction account and the domestic payments is an integral part of these Terms and Conditions.

14. Final Provisions

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

