GENERAL BUSINESS TERMS AND CONDITIONS FOR TRANSACTION ACCOUNTS OF LEGAL ENTITIES IN THE CORPORATE AND SME SEGMENT

1. A transaction account of a legal entity is opened for the purpose of making payments within the domestic payment system. Payment shall mean the execution of payment transactions for the transfer of funds from one account to another account, cash deposits to and withdrawals from an account, collection of funds from an account, settlement payments, as well as other payment operations in accordance with the Law on Domestic Payment System and regulations governing payment transactions. Payments shall be executed within the limits of the available funds held in the account.

Available funds shall consist of the positive balance on the transaction account, together with any approved authorized overdraft on the transaction account (OVERDRAFT). An overdraft shall be granted upon the Customer's request and shall be subject to a separate agreement in case of approval by the Bank.

2. The Customer may open the following types of accounts with the Bank:

- a regular business account held in the Customer's name;
- an account of the Customer's organizational unit, registered in accordance with applicable law;
- a special-purpose account; and
- a public revenue collection account.

Funds held in the accounts of organizational units and special-purpose accounts shall constitute an integral part of the funds held in the Customer's regular business account. Public revenue collection accounts are accounts into which public revenues are paid on behalf of Republika Srpska/Federation of Bosnia and Herzegovina, cantons, municipalities, cities, and funds, and through which the collected funds are distributed to the accounts of public revenue beneficiaries in accordance with applicable regulations. The Customer may maintain with the Bank only one regular business account and one account for each organizational unit. However, the Customer may hold multiple special-purpose accounts, subject to its business needs and/or applicable regulations, provided that, upon opening such accounts, the Customer submits documentation to the Bank evidencing the need for and purpose of opening such accounts.

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

For the Federation of Bosnia and Herzegovina – payment orders for the payment of customs duties and customs charges, excise duties and other special taxes, value added tax (VAT), personal income tax and other taxes prescribed by special regulations; payment orders for contributions deducted from and payable on salaries; payment orders for other public revenues prescribed by special regulations; orders for the enforced collection of statutory obligations and public revenues; orders for the collection of securities and payment security instruments; and orders for the enforcement of court decisions and other enforceable instruments (hereinafter: enforcement collection orders). Records of unexecuted payment orders shall also be maintained through the principal account.

For Republika Srpska – orders for the enforced collection of statutory obligations and public revenues, orders for the collection of securities and payment security instruments, and orders for the enforcement of court decisions and other enforceable instruments shall be executed through the principal account.

The Customer shall submit a request to the Bank for the designation of a principal account. Such principal account may be maintained at the Customer's registered office through the organizational unit of a bank operating in the territory of Republika Srpska or the Federation of Bosnia and Herzegovina, depending on the entity in which the Customer's registered office is located. If the Customer maintains only one regular business account, such account shall be considered and recorded as the principal account. If the Customer wishes to change the principal account, the Customer shall submit a written request to the Bank maintaining the principal account, designating another regular business account as the principal account. The Bank shall not act upon the Customer's request to change the principal account if there are any outstanding unexecuted enforcement collection orders recorded against that account.

With regard to the enforcement of collections from accounts, the Bank shall act in accordance with the applicable laws and implementing regulations governing this area.

In case that an account is blocked on any grounds, the Bank shall notify the Customer, in writing or by e-mail, of the account blockage and the amount of funds lacking for the execution of the enforcement collection order on the day the blockage occurs, and no later than the following business day.

3. Documentation required for opening an account with the Bank is as follows:

a) Bank forms:

-Application for opening and maintaining accounts for legal entities, sole proprietors and other business entities.

- Appendix 1. Data on CEO
- Appendix 3. Signature specimen card

-Customer Questionnaire for legal entities, sole proprietors and other business entities

- Appendix 1. Customer Questionnaire for Legal Entities, Sole Proprietors, and Other Business Entities, including information on the ownership structure

-Request for designation of the principal account (optional);

-Request for account type designation (optional);

-PEP Declaration/Form for founders, beneficial owners, persons authorized to represent the Customer, and persons authorized to operate the Customer's accounts;

-FATCA Form

b) Customer identification documentation

-Decision on registration in the Court Register or a current extract from the Court Register, or a decision on amendments to the registered data issued by the Court Register or another competent register, not older than three (3) months;

-Articles of Association, Statute, or Rules of Operation of a Customer not registered in the Court Register, or the Customer's founding document, if the Customer was not established directly pursuant to law;

For the opening of an account for a division of a legal entity (business unit or branch office), in addition to the relevant documentation, the Customer must also provide proof of the registration of the respective division of the legal entity for whose purposes the account is being opened.

For a legal entity established pursuant to a law, a copy of the relevant Official Gazette in which the law establishing the legal entity was published shall be submitted.

-Notification issued by the competent Statistical Office of the Federation of Bosnia and Herzegovina (FBiH) BIH/the Statistical Office of Republika Srpska (RS) regarding the classification of the entity according to its registered business activities.

-Certificate of Tax Registration issued by the Tax Administration of the Federation of Bosnia and Herzegovina (FBiH) or Republika Srpska (RS), depending on the place of the Customer's registration;

-Certificate of Registration for Value Added Tax (VAT) issued by the Indirect Taxation Authority, or a statement by the legal entity confirming that it is not a VAT taxpayer. For newly established legal entities, however, this Certificate must be submitted within thirty (30) days from the date of opening the transaction account with the Bank.

-Operating license, if required for the specific type of business activity;

-Financial statements for the most recent reporting period submitted to the competent authorities, and, for newly established business entities, following the submission of their first financial report;

-Information and identification documents with photographs – copies of identity cards (or passports) of the Customer's legal representatives, persons authorized to dispose of funds, together with specimens of their signatures, and their certificates of residence/address registration not older than six (6) months;

-A copy of the identity card (or passport) of any other person who has merely submitted the required documentation;

Copies of identity cards (or passports) of the private individuals who are the beneficial owners of the Customer, together with their certificates of residence/address registration not older than six (6) months;

-Power of Attorney, copies of identity cards (or passports), and certificates of residence/address registration not older than six (6) months for persons making cash deposits into an account with the Bank, provided that such persons are not recorded on the deposited signature card;

-Any other documents required in accordance with the applicable regulations; and
-Any additional documentation requested by the Bank.

In cases where bankruptcy proceedings or voluntary liquidation proceedings are initiated, the bankruptcy trustee or liquidator shall, together with the application for opening an account for a Customer in bankruptcy or liquidation, submit the following documentation to the Bank:
-the decision on the commencement of bankruptcy proceedings or liquidation proceedings;
-signature specimen cards of the persons authorized to sign payment orders and dispose of funds held in the account;
-evidence that requests have been submitted for the closure of all existing regular business accounts and other accounts of the Customer against whom bankruptcy or liquidation proceedings have been initiated;
-a payment order for the transfer of funds from the accounts being closed to the newly opened accounts of the account holder in bankruptcy or liquidation;
-any other documentation requested by the Bank.
In such cases, the Bank shall be obliged to close the Customer's account and transfer the funds from the closed account to the account of the legal successor, or to another successor designated by law or other applicable regulations. If no such successor has been designated, the funds shall be transferred to the Bank's account for dormant/unclaimed funds.

Upon verification of the submitted documentation and confirmation that it contains no deficiencies or ambiguities, and after the Customer has been fully identified, the transaction account shall be activated and the Customer shall be enabled to operate the account. The Customer shall be notified thereof by e-mail. The Bank reserves the right to request additional information, documentation, and clarifications from the Customer before activating the account.

4. The Bank may, without providing any specific explanation, reject a Customer's application for the opening of a transaction account if the Customer has blocked accounts with other banks or has failed to properly fulfil its obligations in relation to accounts previously maintained with the Bank. The Bank shall not open a transaction account for Customer who, on the date of account opening, have any outstanding obligations towards the Bank on any grounds.

5. The Bank shall close a Customer's account upon the Customer's written request, in accordance with the regulations governing domestic payment transactions and payment services, and the relevant agreement concluded between the Bank and the Customer, or ex officio in accordance with regulations that require account closure as a legal

consequence. Prior to closing a regular business account, the Bank shall close all accounts of the Customer's organizational units and all special-purpose accounts maintained with the Bank.
Together with a request to close a regular business account due to the cessation of the Customer's registered business activity, the Customer shall submit the following documentation:
-a decision on deletion from the court register, if the Customer is registered in the court register;
-a decision or other act evidencing the deletion of the Customer from the register or records maintained by the competent authority;
-a decision of the competent authority on the dissolution of the Customer's organizational units;
-an extract issued by the Federal/Republic Statistical Office confirming deletion from the register of business entities by activity classification;
-a certificate confirming deregistration with the Tax Administration; and
-a payment order for the transfer of funds from the account being closed.
The Bank reserves the right to terminate all services used by the Customer prior to closing the Customer's account. The Bank shall not close an account against which unexecuted enforcement collection orders have been recorded. As an exception, where the Bank maintains the Customer's principal account, it shall close such principal account where required by regulations that provide for account closure as a consequence of their application. In such case, enforcement collection orders shall be recorded against the account of the legal successor or returned to the originator of the order.

6. An inactive account shall mean an account on which no deposit or withdrawal transactions initiated or authorized by the account holder, legal representative, or any other authorized person (hereinafter: the Customer) have occurred during a period of twelve (12) months from the date of the last activity, or twelve (12) months following the expiry of the agreed term or contractual relationship in the case of fixed-term deposits, special-purpose deposits, and deposits linked to card operations. The Bank shall notify the Customer in writing, at the last address provided by the Customer to the Bank for correspondence purposes, that the account will be closed. If the Customer does not reactivate the account within fifteen (15) days from the date of receipt of such notice, the Bank shall proceed with closing the account if there are no funds held therein. If funds remain in the account, the Bank shall transfer such funds to an income account and subsequently close the account. The Customer may, at any time, provide the Bank with evidence of ownership of the funds referred to in the preceding paragraph. Upon verification of such ownership, the Bank shall reimburse the funds at its own expense. The fee charged for the closure of inactive accounts may not exceed the fee applicable to the closure of regular accounts.

7. The Transaction Account Agreement is concluded for a fixed term of one (1) year from the date of its execution and shall be automatically renewed. Either party may terminate the Agreement by providing written notice at least eight (8) days prior to the expiry of the Agreement, in which case the account shall be closed upon settlement of all due and outstanding obligations owed to the Bank. Unless either party submits a request for termination of the Agreement, the Agreement shall be automatically renewed for an additional one-year term, and thereafter for successive one-year terms.

8. There are no restrictions regarding the minimum or maximum amount of funds that may be held in the account, nor are there any limitations on the number of deposits to or withdrawals from the account. Funds held in the account shall be available to the Customer up to the amount of the current available balance, upon the Customer's request.

9. The interest rate paid by the Bank to the Customer on the positive balance of funds held in the account shall be fixed for the duration of the Transaction Account Agreement and shall be calculated using the compound interest method. The amount of interest shall be paid to the Customer at the end of each month in respect of that month. The effective interest rate shall be equal to the nominal interest rate. The interest rate applicable to demand deposits shall be defined in the Transaction Account Agreement and in the Decision on Deposit Interest Rates of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina. An extract from the Decision on Deposit Interest Rates of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina forms an integral part of these General Terms and Conditions.

10. The Bank shall provide the Customer with information on the account balance and all account transactions/changes on the business day following the day on which such transaction or change occurred, by means of an account statement, which may be collected at the Bank or delivered by the Bank via e-mail, electronic banking services or SWIFT, provided that the Customer meets the requirements for the delivery of account statements through SWIFT. The Customer shall be obliged to verify the accuracy of the account statement and, in case of any objections thereto, submit a complaint to the Bank within two (2) business days following the date of receipt/delivery of the statement.

11. The Customer shall notify the Bank immediately, and no later than eight (8) days from the occurrence of any change, of any amendments to the Decision/Extract from the Court Register, any status changes, changes of address, changes in authorized persons, and any other changes relating to the identification documentation submitted at the time of account opening. The Customer agrees that the Bank may correct erroneous entries posted to the Customer's account resulting from a Bank error on the same business day. After the expiry of the same business day, any subsequent corrections may only be made upon written notification to the Customer and receipt of the Customer's written consent, either via the official e-mail address provided by the Customer to the Bank for communication purposes or by post.

12. Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina, Milana Preloga 12A, 71000 Sarajevo, Bosnia and Herzegovina, JIB 4200720670007 (hereinafter: the Bank) as a data

controller operates in accordance with the provisions of the Law on Personal Data Protection of Bosnia and Herzegovina (hereinafter: the Law). When collecting personal data of its customers, whether collected directly from the customer at the time of collection or obtained from another source, the Bank provides information in accordance with Articles 15 and 16 of the Law, such as information about the Bank as the data controller, the purposes and legal basis for processing personal data, categories of data collected (e.g., personal data required to establish a business relationship in accordance with the Law on Anti-Money Laundering and Counter Terrorist Activity Financing as well as other data necessary for the execution of a specific contract or to take steps prior to entering into a contract or fulfilling other legal obligations, legitimate interests of the Bank as the data controller or a third party), data retention period, data recipients, source of data, as well as rights related to personal data protection (e.g., right of access, right to erasure, objection, etc.). Contact details of the Data Protection Officer: sluzbenikzazastitupodataka@intesasanpaolobanka.ba or Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina, Personal Data Protection Officer, Milana Preloga 12A, 71000 Sarajevo.
By signing Agreement, the user of the transaction account confirm that the Bank, as the data controller, has complied with Articles 15 and 16 of the Agreement. When collecting personal data, informed about the manner of processing and protection of personal data, through the document Information on the processing of personal data of Intesa Sanpaolo Banka d.d. (pursuant to Articles 15 and 16 of the Law on Personal Data Protection of Bosnia and Herzegovina), and that they are aware that the said document is available to them on www.intesasanpaolobanka.ba and at the bank's business premises upon request.

BANKING SECRECY

The Customer confirms that he is aware that the Banking Act prescribes certain exceptions to the obligation to maintain banking secrecy, i.e. that the Bank is obliged, in certain prescribed cases, to disclose to third parties confidential information related to their business relationship with the Bank (e.g. courts, supervisory authorities, as well as in other cases prescribed by Article 104 of the Banking Act). of the Law on Banks of the Federation of Bosnia and Herzegovina and the Decision of the Banking Agency of the Federation of Bosnia and Herzegovina on Exemptions from Banking Secrecy, i.e. Article 128 of the Law on Banking Secrecy of the Federation of Bosnia and Herzegovina. Law on Banks of Republika Srpska The Parties acknowledge and agree that, except in cases expressly prescribed by law as exemptions from the obligation to maintain banking secrecy, certain information may be disclosed to another natural or legal person with the Customer’s consent or where such disclosure is necessary for the performance of the contractual relationship with the Bank, including, for example: contractual relationships relating to the business cooperation of the Bank and/or the Customer and/or a third party; contractual cooperation with the Customer’s employer; the execution of direct debits and standing orders; salary assignment orders; the provision of certain employment-related benefits to the Customer; the protection of the legitimate interests of the Bank or the Customer; or other business relationships involving the Bank and/or the Customer and/or a third party. Recipients of data, depending on the type of contract and legal transaction,

may be payees in the execution of direct debits and standing orders, employers (if the customer's contract is related to belonging to the employer or in the case of payment through salary assigment order), members of the Intesa Sanpaolo Group and the Privredna banka Zagreb Group to which the Bank belongs in the country and abroad (risk management, legitimate interests).
In doing so, the Bank ensures that the data are accurate, complete and up-to-date, with the customer having the right to inspect their data that is being exchanged, that the data will not be exchanged to a greater extent than is necessary for the exact specific purpose, that it will not be stored longer than necessary for the purpose for which the data is provided.
They are also aware that the granting of consent is a voluntary consent, and that if they refuse to give consent in certain cases, depending on the contractual relationship and the necessity of the necessary data for the contractual relationship, the Bank will not be able to exchange data with certain recipients/users of the data, which in certain cases will result in the inability to perform a certain contract in full or to a limited extent, of which the Bank shall notify them in advance.

13. Payment orders from the Customer's transaction account, which must be duly signed and stamped, may be submitted only by persons authorized to operate the account whose signature specimens have been deposited with the Bank. If the Customer uses electronic banking services, payment orders must be signed in accordance with the regulations governing electronic signatures.
The Customer shall submit to the Bank duly completed payment orders and cash withdrawal orders using the prescribed forms. For cash withdrawals exceeding BAM 20,000.00, the Customer shall notify the Bank at least one business day in advance to enable the Bank to ensure the availability of cash at the place of payment. The Bank shall execute cash withdrawal orders only if such orders comply with the Regulation on the Conditions and Method of Payment in Cash of the Federation of Bosnia and Herzegovina or the Regulation on the Conditions and Method of Payment in Cash of Republika Srpska, as applicable. The Bank shall execute non-cash payment orders for which sufficient funds are available in the account and which have been properly completed and documented in accordance with the Bank's requirements, in compliance with the Law on Payment Transactions of the Federation of Bosnia and Herzegovina, the Law on Payment Transactions of Republika Srpska, and the Law on Payment Transactions of the Brčko District.

Provided that the conditions for execution set out in the preceding paragraph have been met, payment orders to beneficiaries maintaining accounts with other banks shall be executed with same-day value date through:
-through the giro clearing system, provided that the payment order is received in the Bank's core system by 3:00 p.m.;
-through the RTGS (Real Time Gross Settlement) System, provided that the payment order is received in the Bank's core system by 3:45 p.m.;
-through the Instant Payment System, without any time restriction on receipt, provided that the conditions of the Instant Payment System in Bosnia and Herzegovina (TIPS) are met, including that the beneficiary's bank is also a participant in the instant payment

system, that the payment order satisfies the prescribed criteria for instant processing, and that the transaction amount does not exceed the prescribed limit of BAM 5,000 per UPP transaction. The Bank reserves the right to execute an interbank UPP payment order as an interbank instant payment transaction (UPP), without any additional cost to the Customer, for the purpose of faster and more efficient transaction processing.

All payment orders received after the above cut-off times applicable to the Giro Clearing System or RTGS and directed to accounts maintained with other banks shall be executed at the beginning of the next business day.

Payments in favour of Customers holding transaction accounts with Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina shall be executed on the same day, provided that they are received in the Bank's core system by 11:30 p.m. Cash withdrawals shall be executed immediately.

Where the Customer makes bulk or individual payments to an account with the Bank, the Customer shall enter one of the following codes at the beginning of the Payment Purpose field:
PLT for personal income;
PKF for early repayment of loans to private individuals;
KFL for regular repayment of loans to private individuals;
KPL for repayment of loans to legal entities.

For bulk payments relating to personal income (PLT) and repayments of loans to natural persons (PKF or KFL), the Customer shall provide payment lists in an acceptable format (.txt or Excel) to the following e-mail addresses: …
Personal income - Stanovnistvo.Place@intesasanpaolobanka.ba
Otplata kredita fizičkih lica - Stanovnistvo.Obustave@intesasanpaolobanka.ba

If any omission or error occurs on the part of the Bank during the processing of a payment order, the Bank shall reimburse the Customer for any costs incurred as a result thereof.
The Bank shall not be liable for delayed execution of payment orders caused by force majeure events, interruptions in the supply of electricity, disruptions in telecommunication services, failures of interbank payment processing systems, or any other similar causes that cannot be attributed to the Bank.
The Customer expressly authorizes the Bank and irrevocably instructs the Bank to debit any claims arising from payment transaction services provided under the Transaction Account Agreement directly from the Customer's transaction account, in accordance with the applicable Decision on the Schedule of Fees of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina for banking services provided to domestic and foreign legal entities classified within the Corporate and SME segments, as amended from time to time. Should there be insufficient funds in the transaction account, the Bank shall be entitled to collect such amounts from any and all accounts maintained by the Customer with the Bank.
An extract from the Fee Tariff of Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina for domestic and foreign legal entities classified in the Corporate & SME segment relating to

transaction account maintenance and domestic payment transactions, forms an integral part of these General Terms and Conditions.

14. Final provisions

These General Business Terms and Conditions shall enter into force on the date of their adoption.