

Respected,

From 01.08.2026. new General business terms and conditions for retail standing orders and loan collection orders.

The amendment refers to Article 1.15. which deals with changing the deadline for notification of changes to general conditions from the current 60 (sixty) days to 15 (fifteen) days.

GENERAL BUSINESS TERMS AND CONDITIONS FOR RETAIL STANDING ORDERS AND LOAN COLLECTION ORDERS

1. GENERAL PROVISIONS

1.1. General business terms and conditions for retail standing orders and loan collection orders (hereinafter: the Terms and Conditions) of Intesa Sanpaolo Banka d.d. Bosna i Hercegovina (hereinafter: the Bank) establishes basis for (mandatory) business relations between the Bank and its retail customers (hereinafter: the Ordering party, Customer, Private individual) to whom the Bank offers its services either on continuous or periodic basis.

1.2. These Terms and Conditions define uniform conditions for using retail standing orders and loan collection orders, collection of relevant service fees and termination of the service of retail standing order and loan collection order.

1.3. The Ordering party, in terms of these Terms and Conditions, is a private individual, resident and/or non-resident, capable of carrying all rights and obligations, with whom the Bank, directly or by proxy/legal representative, (in accordance with valid regulations) concluded agreements, i.e., to whom it offered particular banking and financial services and who accepted these Terms and Conditions. The term "resident/non-resident" is defined by the Law on Foreign Currency Operations in the FBiH, RS and Brčko District of BiH.

1.4. Mandatory elements of a standing order agreement, i.e. an agreement on loan collection order, being concluded with the Ordering party are defined by effective laws and shall be presented in the draft agreement, i.e. the specific agreement between this party and the Bank.

1.5. These Terms and Conditions shall be applied together with individual agreement concluded with the Ordering party. In case that an individual agreement with the Ordering party differs from these Terms and Conditions, provisions of that individual agreement shall apply. With his signature, the Ordering party gives an irrevocable consent to the Bank to undertake all actions related to the processing of their personal data and 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 whom a business cooperation agreement was concluded, as well as 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 contractual relations with the Bank and all other contractual/business relations they 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.

1.6. The Ordering party shall inform the Bank of any change of personal and other data, especially about the changes of permanent or temporary residence (resident/non-resident status) as these were the basis for the account opening or loan approval by the Bank to this customer. The Ordering party shall be held accountable for any omission or damage resulting from non-compliance with the requirement of delivery of data on any such change.

1.7. 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 the Protection of Personal Data of Bosnia and Herzegovina (hereinafter: the Law). When collecting the personal data of its clients, whether they were collected from the client at the time of their collection or whether they were collected from another source, the Bank provides information in accordance with Articles 15 and 16 of the Act, such as, for example, information about the Bank as a data controller, the purposes and legal basis of the processing of personal data, the categories of data that are collected (e.g. personal data required for the establishment of a business relationship in accordance with the Law on Prevention of Money Laundering and Financing of Terrorist Activities, and other data necessary for the execution of a particular contract or in order to take actions before concluding a contract or fulfilling some other legal obligations, legitimate interests of the Bank as a data controller or a third party), data retention period, data recipients, data source as well as rights related to personal data protection (eg: right to access data, right to deletion, objection, etc.). Contact details of the data protection officer:

sluzbenikzastitupodataka@intesasanpaolobanka.ba or Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina, Personal Data Protection Officer, Milana Preloga 12A, 71000 Sarajevo.

By signing this Agreement, the Ordering party, Customer, Private individual confirms that the Bank, as a data controller, in accordance with Articles 15 and 16 of the Law, when collecting personal data, informed them about the method of processing and protection of personal data, through the document Information on the processing of personal data of Intesa Sanpaolo Banka d.d. of Bosnia and Herzegovina (in accordance with Articles 15 and 16 of the Law on the Protection of Personal Data of Bosnia and Herzegovina), and that they are aware that the above-mentioned document is available at www.intesasanpaolobanka.ba, and at the bank's business premises upon request.

The Ordering party, Customer, Private individual confirms that they are aware that the Law on Banks prescribes certain exceptions to the obligation to maintain banking secrecy, i.e. that the Bank is obliged in certain prescribed cases to disclose confidential information related to their business relationship with the Bank to third parties (e.g. courts, supervisory bodies, as well as in other cases prescribed in Article 104 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 exceptions to the obligation to maintain banking secrecy, i.e. Article 128 of the Law on Banks of the Republika Srpska. They are aware that, except in cases expressly specified in the regulation as an exception to the obligation to maintain banking secrecy, certain information may be disclosed to another natural or legal person with the client's consent or which is necessary for the purpose of performing a contractual relationship with the Bank, such as, for example: a contractual relationship related to the business cooperation of the Bank and/or the client and/or a third party and/or contractual cooperation with the client's employer and/or when executing direct debits and standing orders orders, administrative prohibitions and/or for the purpose of achieving certain benefits based on the employment of the client and/or the realization of legitimate interests of the Bank or the client and/or some other business cooperation between the Bank and/or the client and/or a third person. Recipients of data, depending on the type of contract and legal work, can be payees when executing direct debits and standing orders, employers (if the client's contract is related to belonging to an employer or when paying through an administrative ban), 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 is accurate, complete and up-to-date, with the fact that the client has the right to view his/her data that is being exchanged, that the data will not be exchanged in a larger volume than is necessary for the exact specific purpose, and that it will not be kept for longer than is necessary for the purpose for which the data is provided.

He/she is also aware that giving consent is 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 will inform them in advance.

1.8. In the negotiation stage of the standing order agreement, the Bank shall inform the customer on terms and all relevant features of the offered service and hand out the Information sheet (either in written or electronic form).

1.9. The Bank shall provide the customer with information and related explanations of terms and conditions of the Standing order agreement, allowing the Holder to compare the offers by various service providers and to assess whether the Agreement satisfies their needs.

1.10. Upon his/her request, the Bank will hand over free-of-charge a draft agreement with basic data about the Standing order to the customer to examine it outside the Bank's premises. The Bank will not issue a free-of-charge draft Agreement on standing order if (at the time an application form is filed) it finds that it does not want to establish business relations with the Ordering party in the specific legal transaction.

1.11. By signing the Agreement, the contractual parties agree that the following documents of the Bank have been presented to the Ordering party prior to Agreement signing: Terms and Conditions and effective Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals, forming a constituent part of the Agreement. Any items not regulated by the Agreement shall be governed by the documents listed in this paragraph.

1.12. The monetary contractual obligations must be determined, that is, determinable in the agreement concluded by the Ordering party and the Bank.

1.13. Instead of a signature, an illiterate person (person who does not know how to read and write) shall put a fingerprint of the right forefinger thereto, and if this is not possible, of another finger. By leaving his fingerprint, the Ordering party accepts all provisions listed in the Terms and Conditions.

1.14. These Terms and Conditions have been produced in writing and are available throughout the branch network and through other Bank's distribution channels (on its website, business premises, etc.).

1.15. The Bank retains the right to change and amend the Terms and Conditions in accordance with effective regulations and its business policies. The Bank shall send a written notification thereof to the Ordering party within min. 15 (fifteen) days prior to any such change. Amendments to the Terms and Conditions may not change the mandatory elements of the Agreement prescribed by the law. In case that mandatory elements of the Agreement prescribed by the law have been changed, the Bank shall invite the Ordering party to conclude an annex to the Agreement. If the Annex has not been signed by the Ordering party, the Bank may not amend or terminate the Agreement unilaterally, except for the reasons envisaged in the regulations governing the contractual relations. The Ordering party may be informed about the possible amendments to these Terms and Conditions in any of the Bank's branches, as well as through the publication of the applicable Terms and Conditions at the Bank's website.

If the Ordering party chooses to reject the changes to the Terms and Conditions, it is required to notify the Bank in writing accordingly within 15 (fifteen) days upon receipt of the Bank's written notification. Having received the Ordering party's notification on non-acceptance, the Bank is entitled to cancel the Agreement.

1.16. The Bank shall report to the State Investigation and Protection Agency - Financial Intelligence Department, all transactions which are subject to such reporting requirement pursuant to the BiH Law on Anti-Money Laundering and Counter Terrorism Financing as well as the Bank's internal procedures related to activities on prevention of money laundering and financing of terrorism.

2. SERVICE

2.1. Standing order is the Bank's service used in effecting payments from the Ordering party's account favour of the beneficiary's account. The Bank implements a standing order on behalf and for the account of the Ordering party. A beneficiary here is any private individual or legal entity to which favour a standing order is being implemented.

2.2. Standing order may be arranged by all customers (residents and non-residents) holding an account with the Bank (i.e. current, sight, giro and/or foreign currency account), on condition such account is in an active status.

2.3. Loan collection order is one of the methods of funds disposal on the current, giro, foreign currency and sight deposit account of retail customers (hereinafter: the current account) where an account holder/proxy holder (whether or not being a loan beneficiary) authorises and asks the Bank to perform (for his account and on his behalf) regular payment of loan instalments outstanding with the Bank, i.e. all liabilities due under loans until such loan is repaid or collection order revoked.

3. CONCLUDING THE SERVICE - STANDING ORDER AND/OR LOAN COLLECTION ORDER

3.1. The Bank shall arrange the use of a standing order and/or a loan collection order with a private individual subject to a concluded written agreement for a definite term.

3.2. In order to arrange a standing order and/or loan collection order, the customer shall present to the Bank an identification document (ID card, passport or other adequate form of identification with a photograph or other appropriate document) for identification purposes.

3.3. The agreement on standing order and/or loan collection order defines order performance frequency, payment purpose and amount of funds to be transferred from the Ordering party's account to the Beneficiary's account.

3.4. Also, the service shall be considered as concluded by the customer, if they have arranged with the Bank to open such an account type (that, by default, includes the service of M-Intesa mobile banking for Les, with or without a promotional offer) or if they agreed to use other Bank's services which by default include this service, too.

3.5. In accordance with its business policy terms, the Bank reserves the right to reject to arrange a standing order and/or loan collection order, i.e. it decides on approval or rejection of the service, thus having no obligation to explain its decision to the customer.

4. OBLIGATIONS AND RESONSIBILITIES OF THE ORDERING PARTY AND THE BANK

4.1. At latest one (1) day prior to the due date of the standing order over the account from which payments are scheduled to be effected, the Ordering party shall ensure sufficient funds for the implementation of this order and for settlement of any fees and charges, that is if such fees and charges are regulated by the concluded Agreement on the standing order. Otherwise, the Bank shall not effect the pyments related to the standing order.

4.2. Ordering party shall report to the organisational part of the Bank where the account is maintained regarding any changes to data listed in the standing order and/or loan collection order at latest within 8 (eight) days prior to the payment due date.

4.3. The Ordering party shall bear all the consequences of insufficient funds on their account due to which the Bank was unable to perform the order within the deadline listed in the Agreement on standing order and/or loan collection order. The Bank shall perform a standing order in the amount and on the due date defined by the Ordering party and this will be charged against the account listed in the Standing order agreement and will be performed favour of the funds beneficiary. With loan collection orders, no settlement amount needs to be defined since this order is being effected until full settlement of receivables due under a credit account listed in the collection order.

4.4. The Bank shall not be held accountable for any damages in case it concludes an agreement on standing order and/or loan collection order subject to incorrect and false data provided by the Ordering party.

5. TERMINATION OF THE AGREEMENT ON STANDING ORDER AND/OR LOAN COLLECTION ORDER

5.1. The Ordering party and the Bank may terminate the Agreement on standing order in line with provisions contained in the agreement and herewith.

5.2. Each of the contractual parties may terminate the Agreement on standing order subject to a notice period of 8 (eight) days. In case of the Agreement termination by the customer, it shall provide the Bank with a termination request at latest within 8 (eight) days prior to due date of any payments. The standing order agreement shall cease to be valid subject to its termination, account blocking or closing in line with effective laws, overall performance of the order or in case of customer's death.

5.3. The Bank may terminate the Standing order agreement unilaterally and/or suspend performance of the order if the customer failed to ensure sufficient funds for the accunt even after 15 (fifteen) days have elapsed since the defined payment date.

6. FEE FOR THE STANDING ORDER AND THE LOAN COLLECTION ORDER

6.1. The customer shall pay fees defined by the applicable Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals.

6.2. The applicable fees shall be public, presented in writing and available throughout the branch network and other distribution channels of the Bank (Bank's website, business premises, etc.).

7. CUSTOMER'S COMPLAINT AND OTHER COMPLAINTS

7.1. If the customer considers that the Bank does not comply with its obligations from the concluded Agreement or with sound business practices, these Terms and Conditions, provisions of the laws and regulations, they may then file an oral or written complaint in person or by regular mail/e-mail to the Bank's address.

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

7.3. The Bank shall conduct relevant procedure regarding the submitted written complaint and shall 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.

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

According to the BiH Law on Consumer Protection, if the complainant is not satisfied with the Bank's response to the complaint, regardless of the place where the Agreement was concluded, they may file the complaint to the Ombudsman for Consumer Protection based in Mostar, Kneza Domagoja Street bb. The account holder may also initiate the mediation proceedings for an out-of-court dispute settlement.

8. FINAL PROVISIONS

8.1. As for the data on the Ordering party and documents based on which the account was opened or closed, the Bank is obliged to keep them for at least 10 (ten) years after the expiration of the year in which the account was closed or the business relationship terminated.

8.2. The Bank shall store the payment orders and other documents based on which the changes to accounts in the Bank were recorded for at least 10 (ten) years upon the expiry of a year during which changes to accounts were recorded or the transactions were effected.

8.3. The Bank shall store the aforementioned documentation in its original form or other forms which can be regarded as evidence, in accordance with valid regulations and the Bank's documents regulating the archiving.

8.4. All matters not explicitly regulated by these Terms and Conditions shall be regulated by the valid regulations and other documents of the Bank related to retail operations.

8.5. The General business terms and conditions for retail operations include the Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals.

8.6. In case that some of the provisions of these Terms and Conditions, after their adoption, are not consistent with the applicable regulations and documents, such regulations shall apply until the amendments have been made to these Terms and Conditions.

8.7. General business terms and conditions for retail standing orders and loan collection orders shall enter into effect on 01.08.2023.

Intesa Sanpaolo Banka d.d. Bosna i Hercegovina