

Respected,

From 01.08.2026. new General business terms and conditions for safe deposit boxes.

The amendment refers to Article 1.13. 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 SAFE DEPOSIT BOXES**1. GENERAL PROVISIONS**

1.1. General business terms and conditions for safe deposit boxes (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 Customer, Service user, Private individual, Legal entity) to whom the Bank offers its safe deposit box service.

1.2. A safe deposit box is a container in a steel cabinet or a special vault in a protected and safeguarded area of the Bank rented to customers for a fee. There, customers can store their valuables, securities, documents and alike.

1.3. The Bank shall conclude a safe deposit box agreement (hereinafter: the Agreement) with the customer, where the customer undertakes to pay a fee for this service.

1.4. Service users are private individuals (residents/non-residents) or legal entities having been approved with this service by the Bank. The term "resident/non-resident" is defined by the Law on Foreign Currency Operations in the FBiH, RS and Brčko District of BiH.

1.5. Items that cannot be stored in a safe deposit box are fast spoiling goods, flammable or explosive items and other items that pose threat to the Bank's safety or other safe deposit boxes.

1.6. These Terms and Conditions shall be applied together with individual agreement concluded with the Service user. In case that an individual agreement with the Service user differs from these Terms and Conditions, provisions of that individual agreement shall apply.

1.7. In the negotiation stage prior to having concluded a safe deposit box agreement, the Bank shall inform the customer about all the conditions and features of this Service by providing the customer with an Information sheet printed in two copies and signed by the Bank employee and the customer. One copy is retained by the Bank and the other is delivered to the customer. While preparing the Information sheet, the Bank employee shall inform the customer about the costs related to the particular product. The Bank shall also provide information and relevant explanations of the terms and conditions of the Agreement, allowing the customer to compare the offers by various service providers and to assess whether the Agreement meets their needs.

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

1.9. The monetary contractual obligations must be determined, that is, determinable in the agreement concluded by the customer and the Bank.

1.10. 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 customer accepts all provisions listed in the Terms and Conditions.

1.11. With his signature, the Service user 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 these 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 expiry on any grounds, i.e. until all contractual/business obligations of the Service user have been fulfilled towards the Bank.

1.12. The safe deposit box user / his legal representative / PoA holder shall notify the Bank about any change related to the personal information or other data, identification documents and change of permanent or temporary residence (resident/non-resident status) based on which the safe deposit box service was concluded. Otherwise, the customer shall be held accountable for any omission or damage resulting from non-compliance with the requirement of delivery of data on any such change. The Bank shall retain for its archiving purposes, any such documents attesting to the data change related to the safe deposit box user/legal representative/PoA holder, i.e. related to the change of the resident/non-resident status.

1.13. The Bank retains the right to change and amend the Terms and Conditions in accordance with valid regulations and its business policies. The Bank shall send a written notification thereof to the Service user 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 Service user to conclude

an annex to the Agreement. If the Annex has not been signed by the Service user, the Bank may not amend or terminate the Agreement unilaterally, except for the reasons envisaged in the regulations governing the contractual relations. The Service user 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 effective Terms and Conditions at the Bank's website.

If the Service user 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 Service user's notification on non-acceptance, the Bank is entitled to cancel the Agreement.

2. CONCLUDING THE SAFE DEPOSIT BOX SERVICE

2.1. The Bank shall conclude a safe deposit box service with a private individual or a legal entity through a written agreement for a definite term with possible extension in line with the said agreement.

2.2. The Bank shall conclude this service with a private individual using a deposit or a loan product with the Bank, i.e. with a legal entity holding a transaction account in the Bank.

2.3. Safe deposit box use periods are defined in the effective Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals and in line with the Agreement.

2.4. In order to arrange the safe deposit box use, the customer shall provide the Bank with a personal identification document (ID card, passport or driver license), i.e. copy of a passport and translated identification document (in one of official languages in use in BiH) certified by the court interpreter - in case of a non-resident customer. A legal entity shall provide an original or a certified copy of the transaction account opening documentation and identification documents of the legal representative or PoA holder and an authorisation letter for the LE representatives.

2.5. Having signed the Agreement, the Service user shall be provided with an original key to one lock and one duplicate key to the safe deposit box, subject to payment of a fee defined in the effective Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals and in line with the Agreement. The Bank shall not retain a duplicate key as it has handed them over to the Service user.

2.6. Assigning this Agreement or renting a safe deposit box to a third party is not allowed.

3. POWER OF ATTORNEY FOR THE SAFE DEPOSIT BOXES

3.1. The Service user can have a power of attorney issued to one or more persons regarding the safe deposit box use. The PoA shall be issued in writing in the Bank for private individuals, i.e. legal entities, subject to the signature certification with competent authority or a power of attorney shall be certified with a competent authority and then delivered to the Bank. Hence, this shall be recorded in the Bank's IT system and shall be effective until its revocation/cancellation.

3.2. The Service user shall hand over the safe deposit box key to the PoA holder and shall be accountable for any damages resulting from such PoA.

4. TERMINATION OF THE PoA FOR THE SAFE DEPOSIT BOX USE

4.1. The PoA shall be rendered ineffective subject to the following:

- written revocation/cancellation by the Service user
- written revocation/cancellation by the PoA holder
- Service user's death
- cessation of the Service user's legal capacity
- PoA holder's death
- loss of business capacity of the Service user or the PoA holder
- cancellation or termination of the Agreement
- based on the Bank's decision.

The PoA is revoked/cancelled through a written statement by the Service user or the PoA holder. If such statement is prepared outside the Bank's premises, the Service user's/PoA holder's signature must be certified by the competent authority. The Bank shall not accept a certified copy of the statement of PoA revocation/cancellation. If the PoA cancellation statement has been created outside the Bank's premises and is delivered by the Service user/PoA holder in person, the Bank shall block the safe deposit box and forward this statement for verification by the Legal Department. Having verified the statement, the Bank shall unblock the safe deposit box and cancel the PoA. Otherwise, it shall notify the Statement holder accordingly. The

statement of PoA revocation/cancellation produces legal effect for the Bank upon its actual receipt by the Bank. As of the date the PoA was rendered ineffective, the PoA holder is no longer allowed to use the safe deposit box and the Service user is fully accountable for taking over the safe deposit box key from the PoA holder.

5. ACCESSING THE SAFE DEPOSIT BOX

5.1. The Service user shall be accompanied by the Bank employee when accessing the Bank's premises where the safe deposit boxes are located.

5.2. Two locks are required to access a safe deposit box. One lock is handled by the Bank with its key, depending on the location of the Bank's premises in which the safe deposit box is located. After the Bank unlocks one lock, the Service user or the PoA holder shall unlock the other with their key. The safe deposit box may be accessed solely by the Service user or the PoA holder. Timing for a single safe deposit box visit is set to 30 minutes max. The Bank is authorised to control the safe deposit box access and maintain a record of persons using it.

5.3. The safe deposit box can be accessed by one person at a time, either by the Service user or by the PoA holder.

5.4. Having finished using the safe deposit box, the Service user/PoA holder shall return the container to the safe deposit box, close it and lock it using the relevant key.

5.5. During his visit to the safe deposit box area, the Bank shall ensure full privacy, i.e. there will be no other persons present at the time the Service user or PoA holder are there.

6. LOST KEYS

6.1. If the Service user or PoA holder has lost the key, they shall immediately report this to the Bank. In turn, the Bank shall notify the Service user of the date of relevant lock and key replacement. The Service user shall be present at the time of forced opening of the safe deposit box and the lock replacement, and shall bear all costs resulting from this action. The fee for the forced opening of the safe deposit box is defined in the Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals.

7. SAFE DEPOSIT BOX BLOCKING AND CLAIMING ITS CONTENTS

7.1. The Bank shall block the safe deposit box after having learnt of the cessation of the operations of the legal entity or of the death of a private individual - service user, as well as in these cases: after the Service user/PoA holder has reported loss of the key, if the safe deposit box holder has no account opened or loan approved with the Bank, based on the Bank's decision, based on a written order by the court or other competent authority defined by the law, in case of non-payment of service fees and upon the Agreement termination by the Bank.

8. AGREEMENT CANCELLATION AND TERMINATION

8.1. The Agreement shall cease to be valid upon its cancellation by the Bank or the Service user or through its consensual or unilateral termination. If the Service user cancels or terminates the agreement prior to expiry of the accounting period for which it has advanced the service fee, he is not entitled to a refund of such fee.

8.2. The Bank shall accept the Agreement cancellation or termination on condition that the Service user has duly settled all its obligations, returned the set of keys, emptied the safe deposit box and left it intact.

8.3. The Bank may terminate the Agreement if the Service user does not adhere to the provisions contained therein and in the Terms and Conditions or if the Service user has failed to pay the service fee within 30 (thirty) days since the day of written reminder was delivered to him by the Bank.

9. CESSATION OF A LEGAL ENTITY OR DEATH OF A PRIVATE INDIVIDUAL - SERVICE USER

9.1. The Agreement shall cease to be valid in case of cessation of operations of a legal entity or death of a private individual - service user. Immediately after having learnt about the Service user's death, it shall block the safe deposit box and allow access to it only based on an effective inheritance decision or ruling by the competent court. If the legal successor or inheritor do not have keys to the safe deposit box, they shall compensate the Bank to incurred costs and damage to the safe deposit box caused by its forced opening and lock/key replacement.

10. COLLECTION OF THE BANK'S RECEIVABLES

10.1. If the Bank has terminated the Agreement, it shall call the Service user to empty the safe deposit box by certain date and shall calculate the service fee in line with the agreed safe deposit box use period. If the Service user fails to do so, the Bank may file a request for the safe deposit box opening subject to the court decision, thus it shall identify its contents and place them with the court depot or they will remain entrusted with the Bank for safekeeping. The Bank may form a committee to open the safe deposit box and identify its contents, after which it may decide to store its contents in a specially designated depot. The Bank holds priority in collecting the unpaid service fee and in claiming other costs incurred in relation to the Agreement and court expenses against any cash found in the safe deposit box or against proceeds from sale of items / valuables found in the safe deposit box.

10.2. After having implemented relevant court procedure, the Bank has a right to a forced opening of the safe deposit box at the expense of the Service user. This is done in presence of 2 (two) witnesses that will sign a relevant report thereof, and the Bank will provide a new lock for the safe deposit box, while its contents shall be placed with a designated depot. For the entire debt and costs formed in this respect, the Bank shall calculate interest in line with the legally defined default interest rate.

10.3. The Bank has a right to collect the service fee and any other costs arising out of the Agreement against the accounts and cash deposits that the Service user may hold with the Bank, as defined in internal documents of the Bank.

10.4. If no valuables are found in the safe deposit box (as their sale would be used to settle relevant receivables) or if the Service user has no funds available on deposit accounts, the Bank may attempt to collect its receivables (any any related costs) through the court procedure.

11. RESPONSIBILITIES OF THE BANK

11.1. The Bank undertakes to perform all measures to ensure proper condition of the safe deposit box and proper controls using relevant surveillance devices. It shall exercise due diligence in operations with safe deposit boxes and shall ensure proper security for the safe deposit boxes.

11.2. The Bank has a right to check any persons and objects in case it suspects of any security threat to the Bank or to premises where the safe deposit boxes are located.

11.3. The Bank shall assume no risk for the reduced value or damages to the objects / items due to their placement in safe deposit boxes or for damages resulting from conditions beyond the Bank's control or damages incurred due to force majeure.

12. SAFE DEPOSIT BOX FEE

12.1. Service fees for the safe deposit box shall be collected against accounts of service users or through other form of collection without any additional approval by the service user or written notification of the service user (for private individuals). Service fee for the safe deposit box shall be collected from a legal entity via its transaction account or via other form of cashless collection. The fee level is defined in the Decision on service fees and other charges of the Bank in operations with domestic and foreign private individuals.

12.2. 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).

13. NOTIFICATION

13.1. Within 30 (thirty) days prior to expiry of the safe deposit box use period, the Bank shall notify the Service user in writing about the amount and due date of the service fee.

13.2. If the Service user fails to pay the fee on its due date, the Bank shall initiate the procedure of sending written reminders thus warning about the possible Agreement termination for these reasons. The Bank shall be calculating the service fee for the new calculation period in line with the effective Decision on service fees and other charges in the Bank's operations with domestic and foreign private individuals. Also, until settlement of the said fees, the Bank shall suspend use of the safe deposit box.

14. PERSONAL DATA PROTECTION

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 User of the safe deposit box/authorized person 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.

BANKING SECRECY

The safe deposit box user/authorized person 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.

15. CUSTOMER'S COMPLAINT AND OTHER COMPLAINTS

15.1. If the customer or another person in charge of fulfilment of the customer's obligations 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.

15.2. 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.

15.3. 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.

15.04. 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 with the Ombudsman for Consumer Protection based in Mostar, Kneza Domagoja Street bb. The holder may also initiate the mediation proceedings for an out-of-court dispute settlement.

16. FINAL PROVISIONS

16.1. Regarding data on the Service user, as well as the authorised persons for termination of the Service use and documents on the basis on which the Service was approved, the Bank is obliged to keep all this for at least 10 (ten) years after the expiration of the year in which the business relationship was terminated.

16.2. The Bank shall keep data and documents presented in the previous item hereof in its original form or other forms which can be regarded as evidence, in accordance with valid regulations and Bank's documents regulating the archiving.

16.3. The Bank and the service user shall try to amicably resolve any disputes possibly arising in relation to the provision of the Services. Otherwise, the competent court for the dispute resolution shall be the court in Sarajevo.

16.4. 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.

16.5. 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

16.6. 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.

16.7. These General Business Terms and Conditions for safe deposit boxes shall apply starting from 01.08.2026