



Expobank

Pursuant to Article 73, paragraph 1. item 5. of the Law on Banks ("RS Official Gazette", No.107/2005, 91/2010 and 14/2015), in accordance with the provisions of the Law on Payment Services and Article 38 of the Articles of Association of Expobank JSC Belgrade (hereinafter: the Bank), the Board of Directors of the Bank, hereby adopts the following

GENERAL TERMS AND CONDITIONS FOR USE OF CREDIT CARDS

I. INTRODUCTORY PROVISIONS

Basic information about the Bank:

Business name: EXPOBANK JSC BELGRADE

Head Office: Municipality: Belgrade-Palilula, 22, Dalmatinska Street. 11000 Belgrade

Tax Identification Number (TIN): 100003148

Registration number (MB): 07534183

Account number with the National Bank of Serbia: 908-14501-28

Bank Website: www.expobank.rs

E-mail address: client.service@expobank.rs; office@expobank.rs

Info phone number: +381 11 33 06 300

Work permit issued by the National Bank of Yugoslavia, Decision number 269 dated 12/11/1990.

Supervision of the Bank business operations, as well as the supervision of the Bank operations related to the provision of payment services in the Republic of Serbia is performed by the National Bank of Serbia (hereinafter: NBS), with the registered address in Belgrade, 12, Kralja Petra Street and 17, Nemanjina Street, in accordance with the legislation governing the business operations of banks.

The Bank, as a provider of payment services, by these General Terms and Conditions for credit cards (hereinafter: Terms and Conditions) which are an integral part of the General Terms and Conditions for providing payment services to individuals, entrepreneurs as well as General Terms and Conditions for providing payment services to legal entities (hereinafter: General Terms and Conditions) in accordance with the Law on Payment Services (hereinafter referred to as the Law), provides information to Clients regarding the use of credit cards and governs mutual rights and liabilities of the Bank and individuals, entrepreneurs and legal entities (hereinafter referred to as: Clients).

General Terms and Conditions and these Terms and Conditions shall be considered an integral part of the individual agreement of issuing and use of cards (hereinafter: the Agreement), which together with the following documents:

- Agreement on opening and maintaining accounts
- Fees and commissions for the payment services of the Bank (hereinafter: Tariff)
- Timeline
- Terms and Conditions for certain additional services/products of the Bank, whether they are an integral part of each contract or available to Clients on the web site and/or the Bank's premises accessible by the users of payment services.

constitute the Framework Agreement on Payment Services (hereinafter the Framework Agreement), as a unified whole in terms of the Law, which shall be considered to be concluded for an indefinite period.

The Client shall be deemed to have concluded the Framework Agreement by signing an agreement on opening and maintaining accounts, which contains a provision on the accepting and application of the related General Terms and Conditions which are its integral part. Application of these Terms and Conditions as an integral part of the Framework Agreement starts on the date of signing the Agreement on issuing and using payment cards unless otherwise stipulated in the agreement itself.



Individual application of these Terms and Conditions on contractual relations with Clients is enabled by concluding a written Agreement between the Bank and the Client, where the Bank is liable to apply these terms, the relevant General Terms and Conditions, Special Terms and Conditions for certain additional services/products of the Bank on the already existing business relations in terms of the Law, between the Bank and the Client arising from other forms of business cooperation, under the then applicable rules and regulations of the Bank and without specifically concluded agreement.

II. DEFINITION OF CERTAIN TERMS

Client shall mean an individual (resident and non-resident) entrepreneur, farmer or a legal entity holding a payment account with the Bank who concluded an agreement on opening and maintaining the account with the Bank or has addressed the Bank to use its payment services;

Payment account (hereinafter: Account) – the account the Bank opens for the Client in compliance with Agreement, these Terms and Conditions, to be used for payment transaction execution as well for the payment services provided by the Bank

Payment Transaction; is transfer of funds to the merchant payment account, initiated by payer or third party on payer behalf, or merchant; transfer is executed regardless of legal relationship between payer and merchant.

Merchant, is payment receiver (individual or legal entity) indicated as payee of funds representing the object of payment transaction based on payment card

Payment transaction based on payment card is payment transaction initiated and executed via card, telecommunication, digital or information technological device or software, in compliance with business rules of card payment systems while using the infrastructure of those systems; it is not considered as credit transfer or direct debit in the sense of law regulating payment services

Payment order shall mean the instructions of the Client as the payer, or as a payment recipient to the Bank, which requires the execution of payment transactions;

Payment instrument shall mean any personalized means and/or a series of procedures agreed between the Client and the Bank, and which Clients use to issue payment orders;

Spent funds shall mean the sum of all performed transactions recorded through accounting in the country and/or abroad by using a credit card and the related fees, commissions and costs;

Reserved funds shall mean the approved transactions that have not yet been registered through accounting;

Available funds shall mean the difference between the carrying amount of the accounts and the funds which have been spent as well as possible reserved funds;

Payment card is payment instrument in form of physical or electronic card, used for initiation of payment transaction

Credit Card payment card used for initiation on transaction based on credit card

Credit card transaction payment transaction based on payment card where payer is debited for the transaction amount in full or partial on the specific date, defined in advance in compliance with conditions stipulated by agreement on credit card issuance whether the interest is charged or not

Payment instrument based on payment card - each payment instrument, including payment card, computer, cell phone or any other technical device with payment application enabling to the payer to initiate payment transaction based on payment card

PIN personal identification number shall mean a numerical code known to the Client only, which allows Client identification when card is used at an ATM and POS terminals, it is strictly confidential;

CVV2 code is three digit number on the back face of the card used for the card verification for payment via Internet;

Credit limit shall mean the contractual amount of funds that the Bank makes available to the Client. Credit limit refers to the principal and additional credit cards, which are allocated based on the Client's written request, in a manner where the use of any credit card reduces the available credit limit on other credit cards issued on the basis of the Agreement;

Statement shall mean the turnover generated by credit cards and includes an overview and information about individually completed payment transactions within a given timeframe and is created and submitted to the Client;



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ATM means an electromechanical device that allows payment card users cash deposit/cash withdrawal and/or use of other services (eg, funds transfer, balance inquiry, etc);

POS terminal means a device installed at the point of sale or the counter of the payment service provider that enables the use of the card, with information on payment transactions electronically recorded (EFTPOS);

Payment card scheme means set of rules, practices, standards, manuals, and / or guidelines for execution of payment transaction based on payment card; it includes regulatory and other bodies in charge for system administration

Unauthorised payment transaction made executed y lost, stolen card or without Client approval in stipulated form defined in contract on payment services concluded between the card issuer and the Client

Authorization center shall mean a third party engaged for processing data, authorization of payment transactions, providing constant telecommunications access to official organizations of the payment system (e.g. VISA International, Dina);

Processor provides technical service related to processing and or payment order transfer between acceptor and issuer

Minimum due amount minimum amount payment the Client has to pay by the due date, indicated on the statement delivered by the Bank

Due date - 15th day of the month , deadline for the Client to make minimum payment .If falling on Saturday , Sunday or public/religious holiday, due date is extended to the next working day

III. CREDIT CARDS

1. TYPES OF CREDIT CARDS AND TERMS AND CONDITIONS UNDER WHICH THEY ARE ISSUED BY THE BANK

The Bank shall issue DinaCard credit cards that are valid for payments in the country and VISA credit cards which are valid for payment in the country and abroad, under the conditions stipulated by the Framework Agreement, the General Terms and Conditions and these Terms and Conditions.

Credit Card is issued for a validity period of 2 years.

Bank issues Credit Card on Client's written request (hereinafter: Request) for Credit Card issuance and signed Framework Agreement.

Credit cards may be used to withdraw cash from ATMs, pay for goods and services on POS terminals in the country and abroad and payment of goods and services over the internet where the signs of credit card organization DinaCard and VISA are prominently displayed.

The delivery of credit cards and the corresponding PIN code for individual is made by mail to the address the Client provided to the Bank in accordance with the General Terms and Conditions, or on the Bank premises accessible by the users of the payment services. The delivery of credit cards and the corresponding PIN code to entrepreneurs and legal entities is done at on the Bank premises accessible by the users of the payment services

PIN (personal identification number) , delivered to the Client separately, to be used with credit card only , in order to get approval of payment transactions, has to be used in line with the General Terms and Conditions and these Terms and Conditions..

PIN (Personal Identification Number) is a secret code which serves to identify the Client with the payments on electronic devices (ATM and POS) and is treated as an electronic signature. The Client receives from the Bank the PIN code which he is required to remember, hold in strict secrecy and not keep it written down near the credit card. The only person who may have access to the PIN is the Client in whose name the credit card has been issued.

When withdrawing cash at ATMs, as well as when paying for goods and services at POS terminals, the Client is identified by entering his PIN or signature on a document of a completed payment transaction (hereinafter referred to as the Slip). Number of unsuccessful attempts to enter the PIN is limited to three. After the third wrongly entered PIN, it will be blocked.

If Client has 3 unsuccessful PIN entering attempts on:

- POS terminal, PIN is blocked on cards chip. Debit card will be unblocked by its use on any ATM authenticated by the correct PIN entry (balance inquiry enables automatic PIN unblocking).
- ATM, credit card will be retained by ATM. Client has to contact the Bank in order to get the credit card back and unblock the PIN.



Credit card is the property of the Bank and the Client is the only person who has the authority to use it while any use by other persons is prohibited.

The validity of the credit card expires at 24:00h on the last day of the month and year, indicated on the credit card. Using a credit card after its expiration date or after it has been declared invalid, as well as after the termination of the Framework Agreement between the Bank and the Client is prohibited.

At the request of the Client and on the basis of written approval of the Client, the Bank may issue up to two additional credit cards for individuals and an unlimited number of additional credit cards for legal entities and entrepreneurs. The basic credit card for legal entities and entrepreneurs is not available.

Additional cards for natural persons are issued with the same validity period as the principal card.

Additional cards for entrepreneurs and legal entities are issued with the same validity period as the first issued additional card.

The use of additional credit cards is governed by the Framework Agreement, the General Terms and Conditions and these Terms and Conditions. All the provisions of the Framework Agreement, the General Terms and Conditions and these Special Terms and Conditions relating to the principal credit card shall apply to the additional credit card.

The principal and additional credit cards are related to the same current account, i.e. the payment transactions made by the principal card and any additional credit cards shall be credited to the account of the Client. The Client is responsible for all liabilities and fees for the use of principal and additional credit cards.

At the Client's request, filed 30 (thirty) days before the expiry of the card validity, the Bank shall issue a credit card with a new validity period. Without changing the PIN code for re-issued credit card, previously delivered personalized security elements are considered valid.

2. CLIENT LIABILITIES PROTECTION MEASURES

When receiving a credit card, the Client is obliged to sign the same immediately on the designated space on the back of the credit card. An unsigned credit card shall be deemed invalid and the Client shall bear all the consequences in case of misuse of unsigned credit card. The signature must be identical to the signature on the application for issuing credit cards.

The Client is obliged to use the credit in accordance with the law and only make purchases and pay for goods and services not prohibited by legal regulation.

The Client is obliged to return to the Bank the expired credit card when a new one is received afterward the Bank is obliged to destroy the expired credit card.

The Client is obliged to keep the credit card in a safe place, and not leave the credit card in a place where it is available to others.

The Client is obliged to use the credit card only for the purposes the card was issued.

The Client must not use the credit card as a pledge or collateral.

On the receipt request, the Client is due to show an identification document (ID card or passport).

At the request of the seller of goods and/or services the Client is obliged to hand over the credit card which is denied the right to use by the Bank.

The Client is responsible for all payment transactions and cash withdrawals, precisely the use of credit card, including fees, , incurred by the use of the additional credit card(s) as well as any breach of the Framework Agreement relating to the use of additional credit cards.

The Client shall be responsible for all duties and fees related to the use of principal and additional credit cards.

The Client is obliged to regularly pay fees for the services of the Bank, interest and other debt arising from and related to the use of the account and the credit cards.

The Client is obliged to keep the PIN code secret. It is strictly forbidden to reveal the PIN to anyone, not even family members or friends or other people. Nobody has the right to know the PIN code of the Client including the issuing bank.

The Client is obliged to memorize the PIN code as soon as he receives it, and is obliged to immediately destroy the letter through which he obtained the PIN code.

The Client may not, in any case, write down the PIN code, not even in the form of a code, for example, disguising it as a phone number.



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When using an ATM or at POS terminals, where required, the Client is liable to enter the PIN code with all possible discretion. The Client should make sure that no one is watching, covering the keyboard by hand. The Client should not allow anyone to interfere with entering the PIN. In case the Client notices unusual circumstances, it is advisable to stop performing operations and to immediately inform the Bank, and if possible, the sales person.

When performing payments at POS terminals, the Client should not leave the credit card out of his sight. The Client should request that his credit card is returned back immediately after payment or sliding the credit card through the POS terminal.

In case the Client has good reasons to believe that his PIN has been compromised, the Client should notify the Bank immediately.

In case a stranger to the Client asks for the PIN code from the Client, the Client is obliged not to disclose information on the PIN code and to immediately notify the Bank about the event.

The Client should keep the published Bank Contact Center always with him to be able to contact the Bank at any time when necessary.

The Client is obliged to check the credit card at least daily for its whereabouts. If the Client fails to comply with this obligation, he shall be deemed to have acted with negligence.

The Client is obliged to ensure that the Internet payment transactions are performed only at certain Internet sites that are supported by certified card system (Verified by Visa, Dina). The Client should never use his PIN when purchasing over the Internet.

In case of using credit cards for payment transactions where credit card is not present (internet payments, telephone payments, mail) the Client is obliged to take basic precautions, never to send information on credit card via e-mail or enter it the web site. Also The Bank, its employees will never ask those information.

- For carrying out payment transactions over the Internet or phone, only three items are necessary - card number, expiration date and verification code (CVV2).
- to use a secure Internet browser if he is on the website where there is a form for entering card information and shall always check whether the Internet address of the page contains "https"

Clients are entitled to the cancellation of credit card free of charge.

Clients are obliged to monitor the amount credited by the credit card, Client and authorized users of additional cards may dispose of the funds only to the extent of coverage.

3. USE OF CREDIT CARD

A. Payment transactions by credit card to be carried out at points of sale

Depending on the type of card, the Client may use a credit card in the country and abroad to pay for goods and services at retail shops that accept credit cards.

As proof of the execution of payment transactions at points of sale, Client enters a PIN code or signs a document on the completed payment transaction at places where point of sale of the accepting network/Banks do not support the use of the PIN code. Information on the payment transaction and the seller are listed on a slip and recorded in a system, unless the Client chooses to perform a payment transaction outside the point of sale (i.e. by telephone, mail, e-mail or other means of communication), when the data on executed payment transaction is recorded only through a system.

Credit card is intended for payment transactions at all points of sale which have EFT/POS terminals and imprinters.

Debit cards can not be used to carry out transactions on the foreign Internet sites registered for gambling.

The Bank makes payments on behalf of the Client to the seller at the point of sale for the amount indicated on the slip, which was signed by the Client or merely recorded through a system, where the credit amounts must be within the available limit. The Bank shall not be responsible for liabilities arising in connection with any payment transaction on the basis of which the slip was issued, or the obligation to pay the amount incurred as a result of such payment transactions.

The Client receives a copy of the slip which is issued on the basis of the above payments.

Clients are obliged to keep copies of slips/receipts for personal records and possible complaints.



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Clients shall submit complaints concerning the quality of goods and services paid by the card, exclusively to the seller from whom the payment transaction occurred (acceptor). The Bank shall not be responsible for the accuracy, quality of goods and services paid by card.

The Bank has the right to debit the Client's account for the amount of transactions, fees, costs, commissions on the due date of the payment.

Consumption made by credit cards in the country is calculated in dinars and the Client's account is debited up to the limit, while consumption resulting from use of credit cards abroad debits the Client's current account in the dinar countervalue.

BANK performs conversion from EUR into RSD on every transaction processed as international by VISA International according to the sales rate of the BANK on the day of debiting, in addition to fees in accordance with Tariff of fees which is an integral part of this document. BANK will calculate conversion of fee, according to Tariff of fees, for mentioned transaction by using NBS middle exchange rate on the day of debit. If international transaction is made in non EUR currency, VISA International calculates additional conversion fee (from non EUR to EUR), according to Tariff of fees, and sends one clear amount to the BANK which consists of net amount of the transaction and conversion fee calculated according to VISA International exchange rates on the day of processing

Day of debit could be different than the day when transaction was made and it depends of VISA International and NCPD (National Center for Payment Cards) transaction processing

In some cases, the amount of debit could be different from the amount of reserved funds because of calculation of fees and exchange rate difference.

B. Payment transactions by credit card to be carried out at ATMs or art bank counters

Bank's services are available to Clients through ATMs, depending on the technical capabilities of the ATM; these services consist primarily of cash withdrawals and information about the balance on the Client's account.

By combined use of a credit card and PIN code Clients may withdraw cash from an ATM with the distinctive mark and/or logo of credit cards.

Credit cards can be used to withdraw amounts up to the available credit limit approved, which includes the amounts of fees, which are calculated and charged in accordance with the Tariff.

At the request of the Client an ATM shall issue a certificate for each executed payment transaction, certifying the orders given by the Client. If a certificate has not been issued because of technical error of an ATM, the Client is obliged to contact the Bank's Client Care Center by dialing the phone numbers listed on the reverse side of the credit card or on the Bank's website. Based on the requirements, the Bank can assist the Client.

The Bank may, without prior notice, temporarily or permanently suspend the operation of any ATM.

4. CALCULATION OF INTEREST, FEES AND CHARGES

The Bank calculates and charges the interest under the conditions established by the Framework Contract, the General Terms and Conditions and these Special Terms and Conditions.

The interest rate can be expressed at an annual or monthly basis. The calculation of the nominal interest rate is conducted by applying the complex calculation method. When calculating the interest rate, the Bank applies the actual number of days within the month compared to a year of 365 days. The nominal interest rate applied by the Bank may be fixed or variable and for each type of credit card and is precisely defined within the Agreement.

The calculation of regular interest is performed monthly, on the last day of the month for the current month. The calculation of the regular interest is based on the complex calculation method. The Bank calculates the interest based on the amount of funds spent, applying interest rate on the amount of individual transaction from the first day of the following month, provided that the Client does not fully settle the total debt accrued on the last day of the month in which the individual payment transactions were carried out.



In case of default on payment of minimum amount to be paid under the by the Framework Contract,, the Client shall pay to the Bank the penalty interest in accordance with legal regulations (hereinafter: penalty interest). In the event that the agreed regular interest rate is higher than the penalty interest, the agreed regular interest continues to apply after the Client gets into arrears. Penalty interest applies on all due amounts and is payable under the Framework Contract, including principal, interest, one-time fee and other costs and other amounts payable for the period from the date of the Client's delay until the date of the final payment of the due amount (Payment Date).

5. REPAYMENT MODELS AND SEQUENCE OF DEBT CLOSURE

The Client is bound to settle his obligations to the Bank on a regular monthly basis, unless otherwise specified.

The Bank submits to the Client a report on a monthly basis, via post or e-mail, with details on new commitments (hereinafter: Statement), which informs the Client of all transactions and fees resulting from the use of the principal and / or additional credit card in the country and abroad for the previous month, also about the balance within the calculation period, the minimum due amount for payment, as well as the maturity of monthly expenses. If the Client does not receive the statement by the 10th of the month, he shall immediately contact the Bank and receive necessary information, otherwise it shall be deemed to be on notice.

Model of repayment of debt on the credit cards is also known as the revolving model.

The minimum due amount for payment consists of the funds spent, calculated according to the percentage based on the Agreement as well as the net overdue interest and fees, but can not be less than RSD 1.000 for credit cards for individuals and RSD 5.000 for credit cards for legal entities and entrepreneurs. In the case where the due amount to the Bank is less than the aforementioned amount, the Client is obliged to settle it in its entirety.

The Client may at any time prematurely repay the credit card debt free of charge.

Client authorizes the Bank to debit the account for the type of transaction "Card not present", which does not result in issuing the usual bill / slip.

6. COMPLAINTS

In the event that complaint proceedings were initiated before the licensor (e.g. VISA/Dina) related to payment transactions of the Client, the unused funds may be refunded and the account may be closed only after the full completion of the claim procedure and settling of all claims of the Bank.

The system for processing credit card payment transactions pairs Authorisation requests (queries) executed when the credit card is used at the POS terminal or ATM.

If the payment transaction system does not "match" the transactions, the system reports the occurrence of double bookings. The Bank performs monitoring and verification of double booking and releases (closes) them if it is determined that there is a reservation of funds on the account of the Client in relation to the amount of the payment transaction.

The Bank shall charge the costs of an unjustified Client complaint in accordance with the applicable decision of the Tariff for services that the Bank applies in its operations.

7. SPENDING LIMITS

Clients may withdraw cash at ATMs and Bank counters where the sign of cards they use is displayed, up to the daily limit for cash withdrawals or to the amount of available funds. The Client may request a change of the amount of daily limits by contacting the bank with the request. Clients shall be informed about the amount of daily limits in accordance with these Terms.

TYPE OF CREDIT CARD



TYPE OF PAYMENT TRANSACTION	DinaCard	VISA
AMOUNT OF CASH WITHDRAWAL IN THE COUNTRY AND ABROAD	RSD 100.000	RSD 100.000
AMOUNT OF PAYMENT OF GOODS AND SERVICES IN THE COUNTRY AND ABROAD	RSD 100.000	RSD 100.000
NUMBER OF PAYMENT TRANSACTIONS FOR CASH WITHDRAWAL IN THE COUNTRY AND ABROAD	10	10
NUMBER OF PAYMENT TRANSACTIONS FOR PAYMENT OF GOODS AND SERVICES IN THE COUNTRY AND ABROAD	99	99

The Bank reserves the right to change the amount of the limit. Clients shall be advised about each such new limit.

8. PROCEDURE IN CASE OF DAMAGE, LOSS, THEFT OR MISUSE OF CREDIT CARDS

Clients are obliged to report the loss/theft of a credit card immediately after learning about it, without delay, and report the payment transaction executed by unauthorized use of a credit card, or credit card data, immediately after learning about it to the authorization center (tel. 011/2071125) or Bank (tel. 011 / 3306-300 or any other phone number of the Bank available on the website of the Bank).

The Bank shall, upon receiving a notification referred to in the previous paragraph, block the credit card. In accordance with the Client's request; the Bank initiates the procedure for issuing a new credit card and PIN.

The Bank and the Client shall bear the costs which result from unauthorized use of a credit card in the amount prescribed by the Law on Payment Services, provided that the Client has informed the Bank of the unauthorized payment transaction immediately after learning about the payment transaction, provided that such notice is submitted no later than within 13 months from the date of debit.

Clients shall bear all the costs related to each payment transaction executed by his own abuse of the card and/or for failure to meet his liabilities arising from the provisions of these Terms relating to notification about the loss/theft/unauthorized use.

The Bank shall bear the financial liability for the costs incurred by unauthorized use of a credit card from the moment of blocking, except in case where the Client abused the card or participated in misconduct or acted with the intention of fraud.

In case the Client, after reporting theft/loss, finds the credit card, he must not use it, but is obliged to return it to the Bank (cut horizontally beneath the stripe for magnetic recording). In case the Client uses the credit card, he shall bear full legal responsibility for unauthorized use.

At the time of submission of a written report on the loss/theft of a credit card, the Client may request renewal of a credit card.

In case the credit card of a Client is damaged or Client data have been altered, emergency reissuance of a damaged credit card based on the requirements of the Client shall be made.

9. BANK'S RIGHT TO BLOCK CREDIT CARD

The Bank may disable the use of credit cards if there are justifiable reasons related to the safety of credit cards if there is suspicion of an unauthorized use of the same or its use for fraudulent purposes, or if there is increased risk that the Client will not be able to meet its liability to pay, when the use of credit card is related to the approval of loan.

The Bank shall inform the Client on its intention and the reasons for blocking a credit card, before blocking it, or immediately after blocking it by via SMS. In case technical requirements for notification by SMS have not been met, the Bank shall notify the Client by telephone or by mail at the address specified in the Agreement or to the last known address.



The Bank will re-enable the use of credit card or replace it with a new one - when the reasons for blocking it cease to exist.

10. CLIENT RESPONSIBILITY FOR UNAUTHORIZED PAYMENT TRANSACTION

The Client shall bear the losses arising from the execution of unauthorized payment transactions up to the amount of RSD 3,000, if these payment transactions were made by the use of:

- Lost or stolen payment instrument, or
- Payment instrument which was abused due to the fact that the payer failed to safeguard his personalized safety elements.

Clients shall bear all losses related to any payment transaction executed by his own abuse of the card, and shall cover losses incurred for failing to meet his obligations under the prescribed conditions of the issue and use of the payment instrument, the obligation to immediately inform the Bank of the loss, theft and misuse of the payment instrument and obligation to adequately safekeep the PIN.

Clients shall not bear the losses referred to in this Article in case his bank fails to provide appropriate means for notification about a lost, stolen or misused payment instrument in accordance with the Law on Payment Services, unless such loss is caused by the fraudulent conduct of the Client.

Clients shall not bear the losses caused by the unapproved payment transactions that were made after the Bank was informed that the payment instrument has been lost, stolen or misused, unless the losses are incurred by fraudulent acts of the Client.

11. TERMINATION OF USE OF CREDIT CARD

A Client who does not wish to use a credit card is required to denounce the use of credit cards and return the same to the Bank.

Clients have the right to cancel the use of individual credit cards by submitting a request to the Bank.

When canceling the use of a credit card as referred to in the previous paragraph, Clients undertake to return the credit card to the Bank.

If the Client does not want to extend the validity of a credit card, he is required to notify the Bank 30 days before the expiry date of the credit card and is obliged to pay the total debt to the Bank, no later than the due date specified in the statement for the month in which the credit card expires.

In case a Client fails to comply with these Terms and Conditions or/and the Framework Agreement or acts contrary to the law, the Bank may terminate the Agreement and ban further use of all issued credit cards or block them.

In case of cancellation or prohibition of the use of credit cards, Client is obliged to return the credit card to the Bank and settle all liabilities arising from doing business by the credit card, including additional credit card, up to the date of return of the credit card to the Bank. The Bank shall notify the sales network (dealers) about the prohibition of use of credit cards. Based on such information the employees at the points of sale are authorized to take away the credit card from the Client, in case they come into possession of same.

12. PROTECTION OF THE CLIENT'S RIGHTS AND INTERESTS

1. The right to objection, complaint and out-of-court dispute settlement options

The Client has right to send a written objection in case he considers that the Bank has failed to comply with the provisions of relevant payment financial services, General Rules and Conditions of Operations, good business practices or contractual obligation.

The Bank, on its business premises accessible by the clients, visibly display the information on complain filling and handling, possibility to submit complaint to the National Bank of Serbia; Also on its corporate site on home page the Bank dispays e-mail address for objection submission by clients.

The objection should contain the information on Client relationship with the Bank and reason for objection.



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If Client files complaint by a proxy, in attachment to the complaint should be the special power of attorney authorizing the proxy to complain on the Bank work to the National Bank of Serbia on behalf of and for the account of the Client, to take actions in the complaint procedure, to have access to data related to the Client falling under banking secret under the bank regulation as well business secret in the sense of law regulating payment services.

If the Client's remark which does not contain the elements of objection, the Bank will, with due care review it and further proceed in compliance with the relevant internal acts (related to the specific process in the Bank (e.g. Payment operations, payment cards, loans).

The Customer, an individual may submit objection within 3 years from the day his rights or interest was violated. The Bank does not charge solving complaints. The Client, legal entity may submit objection on the Bank work within the period of 60 days from the day it realized that its rights and obligation were violated but not later than 3 years from the day that violation took place.

The objection has to be in written form, it may be submitted on the Bank premisses, by mail, the bank corporate web site or via e-mail at prigovori@expobank.rs. Following the objection submission, the Bank issues receipt confirmation. The bank does not charge any fees for undertaking activities related to objection.

The deadline for the Bank reply is 15 days. Exceptionally this deadline may be extended for an another period of 15 days but the bank has to notify the Client in written form on the reasons (that do not depend on the Bank) for extension. Written objection received by e-mail after working hours is considered to be received by the Bank on the next working day.

If not satisfied with the Bank reply, the Client may file complaint with the National Bank of Serbia in written form at the address:

NATIONAL BANK OF SERBIA
Department for Financial Consumer Protection
Nemanjina 17, 11000 Beograd
or Post-office box 712, 11000 Beograd
or by e-mail: zastita.korisnika@nbs.rs,

Client may request mediation before the National Bank of Serbia or any other body authorized for mediation.

Provider of collateral has the same rights as Client .

Board of Directors