



# 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 DEBIT 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](http://www.expobank.rs)

E-mail address: [client.service@expobank.rs](mailto:client.service@expobank.rs); [office@expobank.rs](mailto: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 debit cards (hereinafter: Terms and Conditions) which 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 debit 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 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 an 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 appropriate 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.



# Expobank

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 and Conditions, the relevant General Terms and Conditions, conditions for certain additional services/products of the Bank the already existing business relations in terms of the Law, between the Bank and the Client arising from the 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, maintaining the account with the Bank or has addressed the Bank to use 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 booked, local and/or internationally by using a debit card as well related fees, commissions and costs;

**Reserved funds** shall mean the approved transactions not yet booked

**Available funds** shall mean the difference between the book value of the accounts and spent and reserved funds

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

**Debit Card** shall mean a payment card used to initiate a debit card transaction, including a prepaid card and any other payment card other than a credit;

**Prepaid Card** is payment card with stored electronic money; it is used for initiation of debit card transaction

**Debit card transaction** is payment transaction based on payment card other than credit card

**Payment instrument based on payment card** is each payment instrument, including payment card, computer, mobile phone or any other device with application enabling 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 using the card at an ATM and POS terminals, and as such 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. ;

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

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

**Payment card scheme** 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



# Expobank

**Unauthorised payment transaction** payment transaction based on lost or stolen card or executed without Client approval given in form or mode stipulated by the contract concluded between Client and card issuer;

**Authorization centre** - 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);

## III. DEBIT CARDS

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

The Bank shall issue DinaCard debit cards that are valid for payments in the country and VISA debit 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.

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

Bank issues Debit Card where in domestic payment transactions, the processing, netting and settlement of transfer orders issued based on its use are performed in the payment system in the Republic of Serbia (DinaCard), upon submitted Clients written request (hereinafter: Request) for Debit Card issuance and signed Framework Agreement.

Bank issues Debit Card where in domestic payment transactions, the processing, netting and settlement of transfer orders issued based on its use are not performed in the payment system in the Republic of Serbia (VISA debit cards) only on a separate request of the Client, payment service user, in writing and upon signed Framework Agreement only if the user, for the purpose of initiation of payment transactions from the same current account, was already issued also the payment card referred to in previous paragraph..

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

The delivery of debit cards and the corresponding PIN code for individuals is made by mail to the address the Client provided to the Bank in accordance with the General Terms and Conditions, or at the Bank premises accessible by payment services users.

The delivery of debit cards and the corresponding PIN code to entrepreneurs and legal entities is done at the Bank premises accessible by payment services users

Regardless of debit cards, the Bank delivers to the Client a PIN (personal identification number) that may be used only with a debit card for payment transactions authorization in line with the General Terms and Conditions and these Terms.

PIN (Personal Identification Number) is a secret code which serves to identify the Client for the payments on electronic devices (ATM and POS), is treated as an electronic signature. The Client receives PIN code from the Bank PIN code must be memorized, keep confidential not written down and stored near the debit card. The only person who may have access to the PIN is the Client in whose name the debit card has been issued.

When withdrawing cash at ATMs, or 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 request enables automatic PIN unblocking).
- ATM, Debit card will be retained by ATM. Client has to contact the Bank for the card recovery PIN unblocking .



# Expobank

Debit card is the property of the Bank and the Client is the only one authorized to use it while any use by the others is prohibited.

The validity of the debit card expires at 24:00h on the last day of the month and year, indicated on the debit card. Using a debit 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 debit cards for individuals and an unlimited number of additional debit cards for legal entities and entrepreneurs. The basic debit card for legal entities and entrepreneurs is not available.

Additional cards for individuals 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 debit 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 Terms and Conditions relating to the principal debit card shall apply to the additional debit card.

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

At the Client's request, filed before the expiry of the card validity, the Bank shall issue a debit card with a new validity period (re-issue), if legal conditions are fulfilled, i.e. the Bank may re-issue a debit card where in domestic payment transactions, the processing, netting and settlement of transfer orders issued based on the card use, are not performed in the payment system in the Republic of Serbia (VISA debit cards) only if at the time of re-issue Client, for the purpose of initiation of payment transactions from the same current account, was already issued also the payment card where in domestic payment transactions, the processing, netting and settlement of transfer orders issued based on card use are performed in the payment system in the Republic of Serbia (DinaCard) After the extension of the period of validity of reissued debit card, the PIN code is not changed and previously delivered personalized security elements are considered valid.

## 2. CLIENT LIABILITIES – PROTECTION MEASURES

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

The Client is obliged to use the debit in accordance with the law and only make purchases and pay for goods and services prohibited by legal regulation

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

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

The Client is obligated to use the debit card only for the purposes the card was issued

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

On recipient 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 debit 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 debit card, including all fees incurred by the use of additional debit card(s) as well as any breach of the Framework Agreement relating to the use of additional debit cards.

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



# Expobank

The Client is obliged to memorize the PIN code as soon as it is received; Client 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.

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 debit card out of his sight. The Client should request that his debit card is returned back immediately after payment or sliding the debit 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 debit 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 debit cards for payment transactions where debit card is not present (internet payments, telephone payments, mail) the Client is obliged to take basic precautions never to send information on debit card via e-mail or web site also the bank will never ask for 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 debit card free of charge.

Clients are obliged to monitor the amount debited by the debit card, which is limited by the available funds in the current account.

Client and authorized users of additional cards may dispose of the funds in the account only to the extent of coverage.

### 3. USE OF DEBIT CARD

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

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

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

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



# Expobank

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 debit amounts must be within the available balance on the current account. The Bank shall not be responsible for liabilities arising in connection with any payment transaction which exceeds the available balance on the current account and 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.

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 debit cards in the country is calculated in dinars and the Client's current account is debited up to the amount of coverage on the account, while consumption resulting from use of debit cards abroad debits the Client's current account in the dinar counter value.

BANK performs conversion from EUR into RSD on every transaction processed as international by VISA International at selling fx rate of the BANK on the day of debiting and charge to User fixed fee for currency exchange, from euro to rsd, 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 VISA International: <https://travel.visa.com/apcemea/rs/en/travel-tools.html>

Day of debit could be different than the day when transaction was made and it depends of VISA International and NCPC (National Centre for Payment Cards) date of 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 debit card at ATMs or 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 debit card and PIN code Clients may withdraw cash from an ATM with the distinctive mark and/or logo of debit cards.

Debit cards can be used to withdraw amounts up to available funds on the current account, 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 Centre by dialling the phone numbers listed on the reverse side of the debit 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. 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 debit card payment transactions pairs Authorisation requests (queries) executed when the Debit card is used at the POS terminal or ATM.



# Expobank

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 of fees for services that the Bank applies in its operations.

## 5. SPENDING LIMITS

Clients may withdraw cash at ATMs and the 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 PAYMENT TRANSACTION  | TYPE OF DEBIT CARD |             |
|--|--------------------|-------------|
|  | 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.

## 6. PROCEDURE IN CASE OF DAMAGE, LOSS, THEFT OR MISUSE OF DEBIT CARDS

Clients are obliged to report the loss/theft of a debit card immediately after learning about it, without delay, and report the payment transaction executed by unauthorized use of a debit card, or debit card data, immediately after learning about it to the authorization centre (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 debit card. In accordance with the Client's request; the Bank initiates the procedure for issuing a new debit card and PIN.

The Bank and the Client shall bear the costs which result from unauthorized use of a debit 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 debit 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 debit 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 debit 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 debit card, the Client may request renewal of a debit card.

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

## **7. BANK'S RIGHT TO BLOCK DEBIT CARD**

The Bank may disable the use of debit cards if there are justifiable reasons related to the safety of debit 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 debit card is related to the approval of loan or overdraft to the Client.

The Bank shall inform the Client on its intention and the reasons for blocking a debit card, before blocking it, or no later than 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 debit card or replace it with a new one - when the reasons for blocking it cease to exist.

## **8. 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 safeguard the PIN.

Clients shall not bear the losses referred to in this Article in case the 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.

## **9. TERMINATION OF USE OF DEBIT CARD**

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

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

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

In case a Client does not wish to extend the validity of a debit card, he shall not be obliged to inform the Bank about it.

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

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





## 10. 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 displays e-mail address for objection submission by clients.

The objection should contain the information on Client relationship with the Bank and reason for objection. 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 Client may submit objection within 3 years from the day his rights or interest was violated.

The objection has to be in written form, it may be submitted on the Bank premises, by mail, the bank corporate web site or via e-mail at [prigovori@expobank.rs](mailto: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](mailto: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**