

Obavještenje o izmjenama i dopunama uslova poslovanja za poslovne subjekte

Poštovani klijenti,

Od **24. aprila 2026.** u primjeni su izmijenjeni i dopunjeni Opšti uslovi korišćenja Erste NetBanking usluge za poslovne subjekte.

Izmjene Opštih uslova korišćenja Erste NetBanking usluge za poslovne subjekte:

- Izmijenjene su odredbe koje se odnose na blokadu/deblokadu i otkaz usluge elektronskog bankarstva, sa ciljem povećanja sigurnosti i poboljšanja korisničkog iskustva. Dopunjena je odredba koja se odnosi na dostupnost Korisničke podrške, osim radnim danima od 08h do 20h, takođe i subotom od 08h do 13h. Kao dodatni vid zaštite interesa korisnika, uvedena je mogućnost blokade svih sredstava autentifikacije i autorizacije koja glase na korisnika ukoliko se prilikom pokušaja višestruko unesu netačni podaci, te deblokada lično u filijali ili, u izuzetnim slučajevima i shodno sigurnosnim procedurama banke, pozivom na broj telefona Korisničke podrške. (članovi 9.1, 9.2, 9.3. i 9.4)

Od **25. maja 2026.** u primjeni su izmijenjeni i dopunjeni Opšti uslovi vođenja transakcionih računa i obavljanja usluga platnog prometa za poslovne subjekte.

Izmjene Opštih uslova vođenja transakcionih računa i obavljanja usluga platnog prometa za poslovne subjekte:

- Dopunjene su odredbe o autorizaciji, pouzdanoj provjeri autentičnosti korisnika i izvršenju platne transakcije u cilju pravovremene provjere usklađenosti i preventivnog monitoringa, a za transakcije koje korisnik planira realizovati tokom istog radnog dana nakon 16h ili danima vikenda ili praznicima (elektronski kanali). Preciziran je postupak prethodne najave Banci naloga koje korisnik planira realizovati istog radnog dana nakon 16h ili tokom dana vikenda ili praznika a koji pojedinačno ili zbirno prelaze iznos od EUR 200.000,00, sa registrovane email adrese korisnika na email adresu Banke najavedpp@erstebank.me. U cilju zaštite korisnika od neovlašćenih i prevarnih transakcija, banka zadržava pravo da, prije izvršenja, odbije platni nalog koji je putem automatizovanih sigurnosnih mehanizama i drugih kontrola identifikovan kao neuobičajen, rizičan ili potencijalno novlašćen. (članovi 5.15, 5.16, 5.17).
- Dopunjene su odredbe koje se odnose na druge osnove za terećenje računa, u smislu da Banka ima pravo da tereti račun klijenta za iznos naknade koju obračuna korespondentska banka u vezi s provjerom, dodatnim upitom ili drugim radnjama za već izvršenu platnu transakciju u međunarodnom platnom prometu, a koju naknadu utvrđuje banka koja je izvršila upit i u čijem određivanju ne utiče niti može uticati Erste banka. (član 8.4).

Opšte uslove možete pronaći u svim filijalama Erste banke i na internet stranici [Opšti uslovi poslovanja](#).

Opšti uslovi se primjenjuju na postojeće i nove ugovorne odnose klijenta i Erste banke. Ako niste saglasni s gore navedenim dokumentima, imate pravo da najkasnije do početka njihove primjene otkazete svoj Okvirni ugovor bez plaćanja naknade, dostavljanjem pisanog prigovora Erste Bank AD Podgorica. Ukoliko ne dostavite pisani prigovor u navedenom roku, Opšti uslovi smatraju se prihvaćenima.

S poštovanjem,

Erste Bank AD Podgorica
Arsenija Boljevića 2A
81000 Podgorica

Notice on Amendments and Supplements to the General Conditions for Business Entities

[Unofficial translation]

Dear Customers,

As of **April 24, 2026**, the amended and supplemented General Conditions for the Use of the Erste NetBanking Service for Business Entities are in effect.

Amendments to the General Conditions for the Use of the Erste NetBanking Service for Business Entities:

- The provisions related to blocking/unblocking and termination of electronic banking services have been amended to enhance security and improve user experience. The provision concerning the availability of Customer Support has been supplemented, so that support is available not only on business days from 08:00 to 20:00, but also on Saturdays from 08:00 to 13:00. As an additional form of user protection, a possibility to block all authentication and authorization elements belonging to the user if incorrect data are repeatedly entered during an attempt to access the service has been introduced. Unblocking may be performed in person at the branch or, in exceptional cases and in accordance with the Bank's security procedures, via a call to the Customer Support phone number. (Articles 9.1, 9.2, 9.3 and 9.4)

As of **May 25, 2026**, the amended and supplemented General Conditions for Maintaining Transaction Accounts and Performing Payment Services for Business Entities are in effect.

Amendments to the General Conditions for Maintaining Transaction Accounts and Performing Payment Services for Business Entities:

- The provisions concerning authorization, reliable verification of user authenticity, and execution of payment transactions have been supplemented for the purpose of timely compliance checks and preventive monitoring, particularly for transactions the user plans to carry out on the same business day after 4 p.m., or during weekends or public holidays (via electronic channels). The procedure for prior notification to the Bank of orders the user intends to execute on the same business day after 4 p.m. or during weekends or holidays, when such orders individually or collectively exceed EUR 200,000.00, has been specified. The notification must be sent from the user's registered email address to the Bank's address: najavedpp@erstebank.me. To protect users from unauthorized or fraudulent transactions, the Bank reserves the right to reject a payment order prior to execution if automated security mechanisms and other controls identify it as unusual, risky, or potentially unauthorized. (Articles 5.15, 5.16, 5.17)
- The provisions related to other grounds for debiting the account have been supplemented to clarify that the Bank has the right to debit the client's account for the fee charged by a correspondent bank in relation to verification, additional inquiry, or other actions concerning an already executed international payment transaction. This fee is determined by the bank that performs the inquiry, and Erste Bank does not influence and cannot influence its amount. (Article 8.4)

You can find the General Conditions at all Erste Bank branches and on the website under [Opšti uslovi poslovanja](#).

The General Conditions apply to both existing and new contractual relationships between the client and Erste Bank. If you do not agree with the documents listed above, you have the right to terminate your Framework Agreement without paying a fee, no later than the date they enter into force, by submitting a written complaint to Erste Bank AD Podgorica. If you do not submit a written complaint within the specified period, the General Conditions will be considered accepted.

Sincerely,
Erste Bank AD Podgorica
Arsenija Boljevića 2A
81000 Podgorica