

13 February 2023

Dear Sir/Madam,

During the May Day holiday, from 29 April to 3 May 2023, we plan to transition to a new IT system, which will benefit you in the future in terms of the improvement in services you use. We have made this decision in order to align our products and services fully with the state-of-the art technologies and to provide you with innovative support.

**It is important to keep you in the loop about the changes.**

We will send you all news on this topic by email or mail, text messages, Viber, NetBanking and mBanking. You can also follow the news on our website [www.erstebank.rs](http://www.erstebank.rs). If you have any questions, call us toll-free at 0800 201 201 (for calls from Serbia), or +381 60 48 48 000 (for international calls). In addition, you may write to us via webchat on our website or email address [info@erstebank.rs](mailto:info@erstebank.rs) or visit the nearest Erste Bank branch.

The transition to the new system will cause some minor changes to existing Bank products and services but will not **affect price changes** in any way.

We will highlight the most significant changes, and please bear in mind that some of the products and services listed below, if you do not use them, do not pertain to you.

**CURRENT DINAR ACCOUNT**

Zeros will be added before the existing current sub-account number, with the first three numbers 340 representing the Erste Bank code and the last two numbers representing the account control number remaining unchanged. This change will in no way affect payment transactions in your account, nor is it necessary to inform your employer or the Pension and Disability Insurance Fund. For example, you will continue to receive your wages as usual, you will be able to use the checks you have with you, as well as debit payment cards.

**DEDICATED DINAR ACCOUNT FOR SECURITIES TRADING**

If you have a dedicated dinar securities trading account, zeros will be added before the sub-account number and you will be able to continue using it as usual.

**FOREIGN MULTI-CURRENCY ACCOUNT**

So far, you have had the possibility to deposit multiple currencies into a single foreign currency account. After the transition to the new system, your existing foreign multi-currency account will be linked to only one currency.

Also, **the foreign currency payment card you are currently using will be linked to only one currency**, which means you will be able to access only the funds you have in that currency and use it to make payments or withdraw cash in the country and abroad. You will also be able to use the existing card to make payments in other currencies, but these payments will be converted into the currency to which the card is linked (currency conversion will be conducted).

If you have multiple currencies in your currency account, new foreign currency accounts will be opened for you free of charge for other currencies and the funds will be automatically transferred. New account numbers and detailed information can be found **on the last page of this notification**.

Zeros are added before the existing foreign currency-subaccount in the same manner as with the current dinar account.

In addition to your account number, you will also receive a new IBAN (International Bank Account Number). If you expect a payment from abroad, the fastest way to get the payment instruction is to contact our Call Centre toll-free

at 0800 201 201 for all networks from Serbia, or +381 60 48 48 000 for international calls, via email to info@erstebank.rs or to generate it by using the application on our website. Even if you receive a payment under the old IBAN number before you obtain the new one, there is no cause for concern, as the funds will certainly be transferred to your new account.

### **Information for persons receiving foreign currency pensions**

Regardless of the new IBAN, until the end of the year you will continue to receive your pension or other foreign currency inflows as usual. Please, no later than December 2023, visit the nearest branch of our Bank to receive the new payment instruction which you will need to forward on to your pension fund.

### **SAVINGS BOOKLET WITH MULTIPLE CURRENCIES**

Up to now, it was possible to deposit savings in different currencies in a single demand savings account (hereinafter: savings booklet), while with the transition to the new system, the savings booklet will be linked to only one currency. If you have had deposits in only one currency so far, you will be able to continue using it as previously.

If you have more than one currency in your savings booklet, special demand savings accounts will be opened for you free of charge for these currencies, and the funds will be automatically transferred to the newly opened accounts. **The last page of this notifications** contains new account numbers and additional information.

### **Information for pensioners:**

If you currently receive your pension in a demand savings account (savings booklet), you will continue to receive it as so far, with a request that, by the end of 2023, you visit the nearest branch of our Bank to receive a new payment instruction which you will need to forward to your pension fund.

### **SAVINGS BOOKLET - GERMAN PENSIONS**

If you receive your pensions from Germany in a demand savings account (savings booklet), a new currency account will be opened for you. The new currency account number will have the same initial number as your savings booklet currently has, with zeros added before the sub-account number.

It is important to note that you will continue to receive your pension as previously, but, after 3 May, you will need to sign a new agreement in any branch when you withdraw your pension the next time. Then we will also provide you with a new payment instruction, which you will need to forward to your pension fund by the end of this year. If you wish, at that time you may also apply for a payment card, with which you will be able to manage money in your newly opened foreign currency account.

### **E-BANKING**

From 3 May, we will transition to new mBanking and NetBanking applications in order to provide you with even better user experience. We will provide you with access and login information in due time.

### **TEXT MESSAGE NOTIFICATIONS (NovoMob)**

The option to receive text message notifications every day at the specified time you have selected will no longer be available. All other functionalities you have used so far remain at your disposal.

### **DEBIT AND CREDIT CARDS**

You will be able to use **debit cards** you already have until they expire, regardless of the fact that dinar and foreign currency accounts will have zeros added before the sub-account number. When payment cards are renewed, the old account number on the card will be replaced with a new one.

After the transition to the new system, you will be able to use the approved **credit card** limit only on POS terminals, ATMs, and for online payments. Also, there will still be an option to transfer funds from the current account to the credit card account, whereas other functionalities will no longer be provided. This means that it will no longer be possible to pay, via electronic/mobile banking from your credit card account, for example a utility bill or to transfer funds to your current account, nor will it be possible to withdraw funds from the credit card at the Bank teller desks.

Upon transitioning to the new system, the maturity date of credit card bills will be the first day of the month, when the credit card statement for the previous month will be sent to you. Accordingly, credit card bills will be charged from the first day of the month by debiting your dinar current account, while maintaining the deadline for settling the debt due, which was stated in the monthly statement. In the event that you do not have sufficient funds on the due date, the Bank will make daily attempts to collect from your account until the full settlement of due liabilities.

## SAVINGS

### “Save the Change” savings

With the transition to the new system, the **“Save the Change” savings service will be cancelled, and the funds will remain in the account you selected in the agreement.** If you have been using this service, please visit our website or contact the Call Centre to learn about other savings options, such as a standing order by which you can determine a fixed monthly amount to be transferred from your current dinar account to the savings account.

### Annuity savings

If you are using the **Annuity savings** product, your interest is now accrued on the first of the month according to the agreed upon schedule — monthly, quarterly, semi-annually or annually. After 3. May, when your annuity savings are renewed, your interest will be accrued monthly, quarterly, semi-annually or annually, but on the date on which you signed the savings agreement. For example, if you signed a savings agreement on 14 April, with monthly payouts, the following interest will be accrued on 14 May.

## FRAMEWORK CONTRACT ON PAYMENT SERVICES

With the transition to the new system, the amended General Business Terms and Conditions, General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, and the Tariff of Charges will be in effect as of 3 May, and may be accessed on our [www.erstbank.rs](http://www.erstbank.rs) website, as well as in all Bank branches.

The above amendments result in amendments to the General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, and the Tariff of Charges, which are an integral part of your Framework Agreement on Payment Services.

Below you may find the Annex to the Framework Agreement on Payment Services with an overview of the Amendments to the General Terms and Conditions for the Provision of Payment Services to Individuals and Farm Holdings and the Tariff of Charges.

In accordance with the Law on Payment Services and the Framework Agreement, you will be deemed to have agreed with the proposed amendments if you do not inform the Bank of your disagreement prior to the day of application of the proposed amendments.

If you do not agree to the proposed amendments, in accordance with the provisions of the concluded Framework Agreement and the General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, you are entitled to terminate the Framework Agreement free of fees and other costs other than those that became due up to the date of termination of the agreement, before the day of application of the proposed amendments (03 May 2023), whereby you will cease to use all the accounts and services covered by the Framework Agreement.

Finally, we would like to point out that if there are unforeseen circumstances that could lead the postponement of the date of transition to the new system, we will notify you in due time of the date of implementation of the amended General Business Terms and Conditions.

## AMENDMENT TO THE FRAMEWORK AGREEMENT ON PAYMENT SERVICES

The General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, and the Tariff of Charges, which form an integral part of the Framework Agreement, are being amended. Amendments related to the existing Framework Agreement have been introduced to Annex 1 – Overview of Amendments to the General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, and Annex 2 - Overview of Amendments to the Tariff of Charges.

The consolidated text of the General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, and the Tariff of Charges, with the above mentioned amendments integrated, is available on the Bank website and in the Bank branches.

If you do not agree with the above amendments, until **03 May 2023** you have the option to terminate the Framework Agreement by visiting any Bank branch, in accordance with the Law on Payment Services (Official Gazette of RS, nos. 139/2014 and 44/2018) and the General Terms and Conditions for the Provision of Payment Services to Individuals and Registered Farm Holdings, free of account closure fee.

If you do not declare your position by the stated deadline, we will assume that you agree with the proposed amendments

**APPENDIX 1 – Overview of the Amendments of the General Terms of Payment Services to Private Individuals and Registered Farms**

<b>CHAPTER/SUB-HEADING/ARTICLE/PARAGRAPH/ITEM/SUB-ITEM OF THE GENERAL TERMS OF PAYMENT SERVICE PROVISION WHICH IS AMENDED</b>
<p><b>4. CURRENT/PAYMENT ACCOUNT OPENING AND MAINTAINING</b></p> <p><b>4.1. Current/payment account opening and maintaining – amended sub-item 4.1.1, added new sub-item 4.1.2, previous sub-items 4.1.2–4.1.10 become sub-items 4.1.3–4.1.11:</b></p> <p>4.1.1. The Bank shall open current and other payment accounts – escrow accounts, etc. The account shall be opened by the Bank based on completed User’s application (form of the Bank), upon the execution of the Account Opening and Maintaining Agreement (Framework Payment Service Agreement).</p> <p>4.1.2 The Bank shall open and maintain RSD and FX accounts.</p> <p><b>The users who, until the effective date of the General Terms, held a multi-currency FX account, on which they had a balance, or who did not have any balance, but had turnover on the account in a foreign currency in the period from 01 December 2020 to the beginning of these General Terms application, new FX accounts, for every currency, they had on balance, or in which they had turnover on the account, will be opened by the Bank.</b></p> <p><b>The existing FX account of the users who opened the FX account after 01 June 2021, excluding any balance and turnover on the account, will be tied to the EUR currency.</b></p> <p>To such newly opened FX accounts referred in this paragraph, the provisions of the agreement on account opening and maintaining which have been executed with the Bank shall apply.</p> <p>If the User wants to execute payment transactions in other currency which is not tied to the account, it is necessary to address the Bank, for the purpose of opening of the account in such currency.</p>
<p><b>4.3 Representation – amended sub-item 4.3.3:</b></p> <p>4.3.3 Legal Representative may not arrange overdraft.</p>
<p><b>5. PAYMENT INSTRUMENT – DEBIT CARD</b></p> <p><b>5.1 Payment instrument – debit card – in item 5.1, sub-item 5.1.1, paragraph 2 is amended, new paragraph 4 is added, sub-item 5.1.2 is amended:</b></p> <p>The Bank shall, in accordance with the Law on Multilateral Interchange Fees and Special Operating Rules for Card-based Payment Transactions (“Official Gazette of the RS”, no. 44/2018), first issue the user a payment card where processing, netting, and reconciliation of transfer orders, issued based on its use in domestic payment transactions, are executed within the payment transaction system of the Republic of Serbia.</p> <p>Upon the expiry of the validity of previously issued card, the Bank shall, in the course of the re-issuance of the existing card, also issue the debit card holders the card for which processing, netting, and settlement of transfer orders in domestic payments, issued based on the use thereof, are executed within the Republic of Serbia payment system (unless they have previously been issued such card).</p> <p>5.1.2. FX debit card shall be issued in the currency to which FX current account is tied.</p>
<p><b>5.3 Debit card use – new sentence is added in sub-item 5.3.1:</b></p> <p>If the web site through which an Internet payment is executed supports 3D Secure protection mechanism, inputting the OTP password received by SMS, the User confirms the consent to execute the payment to be debited on his account.</p>
<p><b>5.4 Currency exchange rate of account debiting – sub-heading is amended, sub-items 5.4.3, 5.4.4, 5.4.5, and 5.4.6 are amended:</b></p> <p>5.4.3 In the event the Debit Card is tied to FX account, for transactions executed in RSD, the Bank will convert RSD in the currency of the Account, at the Bank’s buying exchange rate applicable on date of debiting.</p> <p>5.4.4 In the event the Debit Card is tied to FX account, for transactions executed in RSD, if original transaction currency is one of the currencies from the Bank’s exchange rate list, identical to the currency of the Account – the account shall be charged in the amount of the original currency.</p> <p>5.4.5 In the event the Debit Card is tied to the foreign currency account, if the original transaction currency is listed in the Bank’s exchange rate list and differs from the Account currency, such account shall be debited in the currency of the Account, whereby the conversion shall be made based on the following sequence: at the Bank’s selling exchange rate valid on the date of debiting, transaction amount in the original currency shall be converted into RSD equivalent, after which the dinar amount shall be converted into the Account currency at the Bank’s buying exchange rate.</p>

5.4.6 In the event Debit Card is tied to the foreign currency account, if original transaction currency is not included in the Bank exchange rate list and differs from the Account currency, MasterCard International and Visa International shall convert the original amount into EUR in accordance with the Referential exchange rate, and the Bank shall, from such amount, calculate RSD equivalent at the Bank selling exchange rate applicable on date of debiting, and from such amount at the selling exchange rate, the Bank shall calculate counter value the Account currency and debit the Account by such amount.

**5.4a. Exchange rate for credit/inflow on the card – new item is added:**

5.4a.1. In the event debit card is tied to RSD account, for inflow transactions executed using the card abroad, the Bank will convert the amount of transaction in FX into RSD as follows: MasterCard International or Visa International will convert original amount in EUR at Referential Exchange Rate, and from such amount, RSD value will be calculated at the buying exchange rate for FX of the Bank for EUR, applicable on date of credit.

The exception shall be the transactions where, in the course of conclusion, the client accepts the amount of dinars converted by the accepting party, in which case the client's account shall be credited in the amount of concluded transaction i.e. by the amount in dinars which the client has accepted by concluding the transaction.

5.4a.2. In the event the Debit Card is tied to FX account, for transactions executed in RSD, the Bank will convert RSD in the currency of the account, at the Bank's selling exchange rate applicable on date of credit.

5.4a.3. In the event the Debit Card is tied to FX account, for transactions executed in RSD, if original transaction currency is one of the currencies from the Bank's exchange rate list and equal to the account currency, the account shall be credited in the amount of the original currency.

5.4a.4. In the event the Debit Card is tied to the foreign currency account, if the original transaction currency is listed in the Bank's exchange rate list and differs from the account currency, such account shall be credited in the currency of the account, whereby the conversion shall be made based on the following sequence: at the Bank's buying exchange rate valid on the date of debiting, transaction amount in the original currency shall be converted into RSD equivalent, after which the dinar amount shall be converted into the account currency at the Bank's selling exchange rate.

5.4a.5. In the event the Debit Card is tied to the foreign currency account, if original transaction currency is not included in the Bank exchange rate list and differs from the account currency, MasterCard International and Visa International shall convert the original amount into EUR in accordance with the Referential exchange rate, and the Bank shall, from such amount, calculate RSD equivalent at the Bank buying exchange rate applicable on date of debiting, and from such amount at the buying exchange rate, the Bank shall calculate counter value in the account currency and debit the account by such amount.

**5.6 Lost/stolen/abused card – item 5.6.1 is supplemented:**

5.6.1 The User shall immediately report Debit Card loss/theft/abuse to the closest Bank branch, by telephone number 021/67 72 116 or sending the e-mail from the address of the User reported to the Bank, to e-mail address [sigurnost.kartice@erstebank.rs](mailto:sigurnost.kartice@erstebank.rs). The Card User shall state the Debit Card number or his personal identification number in order for the Bank to disable any further use thereof. The User shall, within 2 business days, confirm the report of the lost/stolen Card in writing.

**5.7 Liability for damage – in item 5.7, the second paragraph of sub-item 5.7.3 is deleted**

**5.8 Protective and other measures – sub-item 5.8.1 is amended by adding new paragraphs 2–13:**

Personalised card elements must not be made available to other person by the User (e.g. by forwarding the picture of the card, etc.). In such case, it shall be deemed that the User has acted in gross negligence, and the User shall bear all material consequences resulting from such use of the card.

The User must not write the PIN on the card or on any medium he carries with the card.

If Internet payment is enabled using the Debit card, unless the site on which payment is made supports 3-D Secure protection mechanism, the User is, based on such payment, exposed to higher risk of possible abuse of the data from the Debit Card.

If the User deals with i-commerce, the User must not communicate the card data to the customer (save for the account number). If data abuse and/or unauthorised transactions occur in such case, it shall be deemed that the User has acted in gross negligence and shall bear material consequences of such executed transactions.

If the User receives an SMS to authorise a payment transaction by inputting the code/OTP password, but the User has not initiated such transaction, the User must not verify such transaction or forward the code to a third party, otherwise his account will be debited in the amount of such verified transaction.

When making a payment using the Card on the Internet, the User shall use only verified and well-known web pages

If the card is used in the course of purchase/sales on the Internet, the User must not, in the event the User is referred to other web site, or if the User receives a message to input the personalised elements of the card on another web site (e.g. the web site of Postal Service of Serbia), act in such manner, because in the majority of cases, though they initially resemble the official web sites, those are false web sites used for the abuse of the data from the card, and the User shall make prior check whether this is the web site referred in the paragraph below.

Prior to inputting personalised card elements on merchant's web site, the User shall make prior check whether this is a protected Internet connection i.e. whether a padlock or key is shown at the bottom of the web site, because

those are the signs of the protected internet connection. The beginning of the web address of a merchant for protected internet connection is “https” instead of “http”.

If the User notices anything suspicious on an ATM (e.g. additionally installed equipment, advertisement box), the User shall abandon the Transaction and, without delay, notify the closest Bank branch thereof.

Unless the Card is returned from an ATM for an unknown reason, the User should not go away from the ATM, but the User should immediately notify the Bank Contact Center to determine the reason of keeping of the Card.

If a POS terminal is remote, the User shall insist to be enabled by the Merchant to execute the transaction solely at the User's presence.

It is recommended that the User should, for the purpose of prevention of fraud, be informed on the security rules of using payment cards on the web site of the Association of Serbian Banks [www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata](http://www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata).

The User shall, on a regular basis, follow notices on the Bank's web site relating to warnings in connection with the possibilities of payment card abuse (phishing etc.) and act accordingly.

**6 Demand deposits – item 6 is deleted**

**8 PAYMENT INSTRUMENT – CREDIT CARD**

**8.1. Payment instrument – credit card – in previous item 9.1, current item 8.1, sub-item 9.1.1 is amended, current 8.1.1:**

Upon the approval of credit application to the User, the Bank shall, upon his request, issue the User a Credit Card which shall be the payment instrument based on which the User shall dispose of the funds and/or initiate payment transactions to the amount of the available balance under the loan.

**8.3 Credit card use – in previous item 9.3, current 8.3, sub-item 9.3.1, current 8.3.1, new sentence is added, sub-item 9.3.2 is amended, current 8.3.2:**

If the web site through which an Internet payment is executed supports 3D Secure protection mechanism, inputting the OTP password received by SMS, the User confirms the consent for the payment to be debited on his account.

8.3.2 Credit Card may be used at all points of sale and ATMs in Serbia/abroad where logo of card company is displayed and for the payment of goods and services at EFT POS terminals and by the Internet. The Credit Card User may not make transfer from credit card to current account, make payments by transfer of funds from the credit card to other accounts, or withdraw funds from the card at the Bank teller desks.

**8.6 Stolen/lost/abused card – in previous item 9.6, current 8.6, sub-item 9.6.1 is supplemented, current 8.6.1:**

8.6.1 The User shall immediately report loss/theft/abuse of his Credit Card at the closest Bank branch, by telephone number 021/67 72 116, or by sending e-mail from the User's address reported to the Bank, to the e-mail address [sigurnost.kartice@erstebank.rs](mailto:sigurnost.kartice@erstebank.rs). The Credit Card User shall state the Credit Card number of his personal number in order for the Bank to disable any the further use thereof. The User shall, within 2 business days, confirm the report of the lost/stolen Card in writing.

**8.8 Protective and other measures – in previous item 9.8, current 8.8, in sub-item 9.8.1, current 8.8.1, new paragraphs 2–13 are added:**

Personalised card elements must not be made available to other person by the User (e.g. by forwarding the picture of the card, etc.). In such case, it shall be deemed that the User has acted in gross negligence, and the User shall bear all material consequences resulting from such use of the card.

The User must not write the PIN on the card or on any medium he carries with the card.

If Internet payment is enabled using the Debit card, unless the site on which payment is made supports 3-D Secure protection mechanism, the User is, based on such payment, exposed to higher risk of possible abuse of the data from the Debit Card.

If the User deals with i-commerce, the User must not communicate the card data to the customer (save for the account number). If data abuse and/or unauthorised transactions occur in such case, it shall be deemed that the User has acted in gross negligence and shall bear material consequences of such executed transactions.

If the User receives an SMS to authorise a payment transaction by inputting the code/OTP password, but the User has not initiated such transaction, the User must not verify such transaction or forward the code to a third party, otherwise his account will be debited in the amount of such verified transaction.

When making a payment using the Card on the Internet, the User shall use only verified and well-known web pages

If the card is used in the course of purchase/sales on the Internet, the User must not, in the event the User is referred to other web site, or if the User receives a message to input the personalised elements of the card on another web site (e.g. the web site of Postal Service of Serbia), act in such manner, because in the majority of cases, though they resemble the official web sites, those are false web sites used for the abuse of the data from the card, and the User shall make prior check whether this is the web site referred in the paragraph below.

Prior to inputting personalised card elements on merchant's web site, the User shall make prior check whether this is a protected Internet connection i.e. whether a padlock or key is shown at the bottom of the web site, because those are the signs of the protected internet connection. The beginning of the web address of a merchant for protected internet connection is “https” instead of “http”.

If the User notices anything suspicious on an ATM (e.g. additionally installed equipment, advertisement box), the User shall abandon the Transaction and, without delay, notify the closest Bank branch thereof.

Unless the Card is returned from an ATM for an unknown reason, the User should not go away from the ATM, but the User should immediately notify the Bank Contact Center to determine the reason of keeping of the Card.

If a POS terminal is remote, the User shall insist to be enabled by the Merchant to execute the transaction solely at the User's presence.

It is recommended that the User should, for the purpose of prevention of fraud, be informed on the security rules of using payment cards on the web site of the Association of Serbian Banks [www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata](http://www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata).

The User shall, on a regular basis, follow notices on the Bank's web site relating to warnings in connection with the possibilities of payment card abuse (phishing etc.) and act accordingly.

**9 PAYMENT INSTRUMENT – NETBANKING SERVICE**

**9.2 Service type – in previous item 10.2, current 9.2, sub-item 10.2.2 is amended, current 8.6.2:**

Erste NetBanking services shall enable the following to the User:

- review of balance and turnover on all accounts
- payment transaction execution:
  - a. **internal transfer of funds between own accounts and accounts for which the User is authorised**
  - b. **payment order through credit transfer, including instant credit transfers**
  - c. **foreign currency buying and selling**
  - d. **FX payment order**
- arrangement of standing orders and Contractual Standing Orders
- overtaking statements in the application
- filing application for lending products
- card management – change in limit amount per card, administration of consumption channel (ATM and POS), temporary card blocking and unblocking
- two-way communication with the User within the application.

**9.3 Erste NetBanking service use – in previous item 10.3, current 9.3, sub-items 10.3.1 and 10.3.2 are amended, current 9.3.1 and 9.3.2, sub-items 10.3.4 and 10.3.5 are deleted, current sub-items 10.3.6–10.3.9 become sub-items 9.3.4–9.3.7:**

9.3.1. Upon the approval of the application by the Bank, in the event the User arranges only NetBanking, the Bank shall provide the User, on his e-mail, with the user name and password (user identification), through an SMS to the reported number of the mobile telephone.

In the event that, at the same time, NetBanking and mBanking are arranged, the User will receive the user data for mBanking activation – identification code to his e-mail and activation code (user identification) through an SMS, after which mToken, for NetBanking login, will be individually generated through mBanking.

**9.3.2** The User shall start using Erste NetBanking service after overtaking the user identification and change the password received in the SMS message. If the User logs in on Erste NetBanking using mToken, he shall, for every single log-in, generate a new mToken. The User shall, immediately upon the receipt of the user identification, take any reasonable and appropriate measures for the purpose of protecting the personalised security elements of the user identification.

**9.4 Data protection and liability for damage – amended previous sub-item 10.4.6, current 9.4.6:**

9.4.6 The User shall bear any losses relating to any transactions executed due to fraud committed by the User, as well as bear any losses from the failure to meet his obligations resulting from these General Terms and notify the Bank, without delay, on loss, theft, and abuse of the payment instrument and/or user identification.

**9.5 Protective and other measures – in previous item 10.5, current 9.5, sub-items 9.5.4 and 9.5.5 are added:**

9.5.4. The User executing payment transactions through eBank shall be in compliance with the following security requirements:

- The User shall, on the devices from which eBank services will be used, ensure licensed, properly configured operating system and software, as well as anti-virus programme, including set updating on a regular basis, and use of personal firewall programme is recommended, as well;
- for accessing eBank application, use current web browser version and set automated updating of the programme;
- the User shall not use the option that web browser remembers user name and password or other security element used for the ebank application. It is recommended that the User changes password on a regular basis (e.g. on a monthly basis), and the User must not communicate the password to others. - When creating a password, frequent words, or personal data known to others (e.g. names of children, date of birth, telephone number, account number, etc.) should not be used. The User must not keep the password on his mobile devices;
- the User must not respond to messages (SMS or through social networks), requests in pop-up windows, and e-mails, or those otherwise received through the Internet, which require the disclosure of sensitive and confidential personal information or data of financial nature.

– report to the Bank any loss or theft of mobile device, as well as change in the holder of the telephone number if it is used for receiving SMS code (for transaction authorisation) for executing payment transactions through the eBank application. Otherwise, the Bank shall not be liable for any cases of fraud.

- The User must not leave the eBank application turned on, and he shall be liable for the damage arising from the abuse by any persons from his environment.

- if the User notices any unusual operation or appearance of the eBank application, he shall immediately notify the Bank thereof.

9.5.5. The User shall follow the Bank web site on a regular basis, in particular, notices by the Bank in connection with the eBank services and adequately respond, in accordance with such notices.

The User shall, for the purpose of prevention of fraud, ensure to be informed on the security rules of using payment instruments on the web site of the Association of Serbian Banks: [www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata](http://www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata).

**9.6 Erste NetBanking blocking – in previous item 10.6, current 9.6, sub-item 10.6.1 is amended, current 9.6.1, new sub-item 9.6. 4 is added:**

9.6.1 The Bank shall block any further use of Erste NetBanking if there are reasonable grounds relating to this payment instrument security, if there is suspicion of unauthorised use of payment instrument or the use thereof for the purpose of fraud, or if there is an increased risk that the User will not be able to meet the payment obligation when the use of such instrument is related to the approval of loan and/or overdraft to the User.

9.6.4 If the Bank, using special application, determines that the operating system used by the User for initiating payment transactions through the eBank/mBank is infected with a virus, trojans, etc., enabling an unauthorised person to access the security elements of the payment instrument and unauthorised use thereof, due to which payment instrument security is affected, the Bank will prevent any further use of the Erste NetBanking and mBank service.

The Bank shall not be liable for any damage arisen from the execution of unauthorised transactions if they have been executed for the reasons referred in the above paragraph.

**10. PAYMENT INSTRUMENT – mBANKING SERVICE**

**10.2 mBanking service use agreement – in previous item 11.2, current 10.2, sub-item 11.2.3 is amended, current 10.2.3, by deleting the second sentence.**

**10.3 Service type – in previous item 11.3, current 10.3, sub-item 11.3.2 is amended, current 10.3.2:**

Erste NetBanking services shall enable the User to perform the following:

– review of balance and turnover on all accounts

– payment transaction execution:

- a) **internal transfer of funds between own accounts and accounts for which the User is authorised**
- b) **payment order through credit transfer, including instant credit transfers**
- c) **foreign currency buying and selling**
- d) **FX payment order**

– arrangement of standing orders and Contractual Standing Orders

– overtaking statements in the application

– filing application for lending products

– card management – change in limit amount per card, administration of consumption channel (ATM and POS), temporary card blocking and unblocking

- two-way communication with the User within the application..

**10.4 mBanking service use – sub-items 11.4.1 and 11.4.2 are amended, current 10.4.1 and 10.4.2:**

10.4.1 Upon the approval of the application by the Bank, the Bank shall provide the User with the identification code to his e-mail and activation code through SMS to the reported mobile telephone number.

In the event that NetBanking and mBanking are arranged at the same time, the User will receive the user data for mBanking activation – identification code to his e-mail and activation code through an SMS, after which mToken will be generated through mBanking with which he will login on the NetBanking.

10.4. 2 The User shall start using the mBanking service upon overtaking his user identification. All of the forms of using mBanking services which are electronically executed applying prescribed user identification shall be identical to signing.

**10.6 Protective and other measures – in previous item 11.6, current 10.6, sub-items 10.6.4–10.6.8 are added:**

10.6.4. The User executing payment transactions through mBanking shall be in compliance with the following security requirements:

- on the devices from which mBank services will be used, security measures installed by the producer (such as jail break or root) must not be disabled.

Recommendations for safe mBanking use:

- the User should activate the security functionalities offered by mobile device (for example, device screen locking after certain period of inactivity, biometric screen unlocking, etc.)

- use of the programme for the protection against malware and viruses



- the User should act carefully in the event of bluetooth connection with other devices and disable the Bluetooth connection when it is not necessary. In the course of connection of other device with mobile telephone, it is recommended to use a safe method of connection requiring PIN generation for determining the source device initiating connection. It is necessary to ignore any attempts of connection which are unknown to the User
- the User should be cautious when his mobile device is connected to be charged on the devices of other people (such as desktop or notebook computers of others or ports for charging mobile devices in public places). By connecting mobile device to charging port, data and application on the device could be accessed under certain conditions, whereby the User is not aware thereof.
- on the devices from which mBank services will be used, security measures installed by the producer (such as jail break or root) must not be disabled. The User must not leave the mBank application turned on, and he shall be liable for the damage arising from the abuse by any persons from his environment.

10.6.5 The User must not respond to any messages in which the sender addresses the User on behalf of the Bank or asks the User to provide any of his personal data, user identification, account number, etc. The User is obligated to immediately report any such case to the Bank.

10.6.6 If the User notices any unusual operation or appearance of the eBank application, the User shall immediately notify the Bank thereof.

10.6.7 The User shall report to the Bank any loss or theft of mobile device, as well as change in the holder of the telephone number if it is used for executing payment transactions through the mBank application. Otherwise, the Bank shall not be liable for any cases of damage and fraud.

10.6.8. The User shall follow the Bank web site on a regular basis, in particular, notices by the Bank in connection with the eBank and mBank services and adequately respond, in accordance with such notices.

The User shall, for the purpose of prevention of fraud, ensure to be informed on the security rules of using payment instruments on the web site of the Association of Serbian Banks: [www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata](http://www.ubs-asb.com/korisnici-finansijskih-usluga/bezbednost-bankarskih-klijenata).

**10.8 Notification – in previous item 11.8, current 10.8, sub-item 11.8.3 is amended, current 10.8.3, by adding a new sentence:**

Date of receiving of the statement on the balance and changes on the account submitted by the Bank shall be the date of informing the User.

**11 PAYMENT SERVICE PROVISION**

**11.1 Consent for payment transaction – in item 12.1, current 11.1, in sub-item 12.1.3, current 11.1.3, the second, third, and fourth indents are amended, and new sixth indent is added:**

- through the eBank and mBank, using one-off SMS code, token, smart card, or other security designation, and final transaction verification in the manner defined in the application for such service,
- using payment transaction, handing card to the merchant and inputting PIN in the POS device or by signing the slip generated from the POS device, placing the card close to the contactless device, inserting the card in the ATM and inserting PIN in the ATM, inserting data on payment card – validity period, card number (PAN), CVV2 value (the number embossed on the back of the card) during i-commerce, and one-off (OTP) password received through SMS if the web site through which i-commerce is made supports 3D Secure mechanism of protection, inserting or placing the card close to the self-service device, or by using the card in the manner in which the self-service device requires the authorisation,
- by scanning the QR code on monthly bills or scanning the QR code at point of sale of merchant
- **using the *deep link* technology (when the technical conditions for this functionality are fulfilled)**

**11.3 Payment order receiving – in item 12.3, current 11.3, in sub/item 12.3.2, current 11.3.2, the second indent is amended:**

- electronically through Netbanking/Mbanking; or by scanning or presenting the QR code and through deep link technology

**11.4 Bank procedure upon order receiving – in item 12.3, current 11.3, item 12.4.2 is amended, current 11.4.2:**

Any orders in the amount exceeding the amount set out in the Law on the Prevention of Money Laundering and Terrorism Finance or orders for which particular documentation is prescribed must be provided together with the documentation confirming payment grounds. Original documentation shall be presented in original or certified copy to the Bank, and the Bank shall keep documentation copy.

**11.7 Payment order rejection – sub-item 12.7.5, current 11.7.2, sub-items 12.7.2–12.7.4 are deleted, sub-item 12.7.6 is amended, current 11.7.3:**

11.7.2 The Bank shall be entitled to reject an order meeting all of the execution conditions if the execution thereof would be contrary to the regulations governing the prevention of money laundering or terrorism finance, regulations in the area of sanctions, or internal acts of the Bank passed based on such regulations.

11.7.3 In the event of an instant transfer order, the Bank shall be entitled to reject such an order if it receives a notification from the IPS system operator on the rejection of the execution of such order, because, the conditions set out in the rules of such system have not been met for the execution of such transfer. The Bank will not execute instant payment order in the event the payee's payment service provider is not a participant in the IPS system.

**11.10 Execution of payment orders to the payee – new item 11.10 is added:**

11.10.1 The Bank shall, as the payee's payment service provider, without undue delay, credit the payment account of the User – payee or, where the User does not have a payment account of the Bank, make the funds available to the User:

- 1) if the amount of the payment transaction for the User-payee has been credited to the Bank account or if the Bank has otherwise received such amount;
- 2) if the Bank has received all information necessary for crediting the payee's payment account or making funds available to the payee.

The Bank shall enable the User–payee to dispose of the funds immediately upon crediting such funds on the payment account of this payee.

If the payment service user demands cash withdrawal with a payment account, the payment service provider shall pay him these funds free of charge without undue delay, but if the consumer is withdrawing cash in the amount exceeding RSD 600,000 or foreign cash in the equivalent of RSD 600,000 at the official middle exchange rate – the payment service provider may pay him these funds on the next business day, at the latest.

If funds have been credited to the account of the Bank on the day which is not a business day, it shall be deemed that the Bank has received such funds for the payee on the next business day.

**13 FEES AND INTEREST RATES**

**13.1 Fees – in item 14.1, current 13.1, sub-item 14.1.2, current 13.1.2 paragraph 2 is added, in sub-item 14.1.3, current 13.1.3, new paragraph 2 is added:**

RSD account maintenance fee shall be charged if the User has had minimum one transaction on a monthly basis, save for Premium Current Account, when the fee is charged irrespective of the number of transactions. Transactions include outflows from and inflows to the account, debits based on collection of other fees and liabilities of the User regarding other products (overdraft, loan, etc.).

Unless there are sufficient funds on the account for the collection of fees and commissions, the account is maintained in the negative balance in the amount of overdue fees.

**13.2 Interest rates – in item 14.2, current 13.2, sub-item 14.2.2 is amended, current 13.2.2:**

13.2.2 Legal default interest in the amount and in the manner prescribed in the Law on Default Interest shall be accrued and charged by the Bank to the funds exceeding the account limit (negative balance) and to any overdue funds.

**14.4. LIABILITY FOR PAYMENT TRANSACTION EXECUTION**

**14.5 Rights and obligations of payment service providers in case of incorrectly executed payment transactions – in item 15.5, current 14.5 in sub-item 15.5.1, current 14.1.5.1 paragraph 2 is added, previous paragraph becomes paragraph 3:**

In the case referred in the above paragraph, item 1) and 3), the Bank may debit the User's account for the amount of incorrectly or groundlessly received funds.

**14.6 Liability of an intermediary for non-executed or incorrectly executed payment transactions – in item 15.6, current 14.6, sub-item 15.6.1 is amended, current 14.6.1:**

The payment service provider shall be liable to the payment service user for a non-executed or incorrectly executed payment transaction even if the liability is attributable to an intermediary participating in the execution of that payment transaction among payment service providers.

**14.9 Liability exclusion due to force majeure or law – in item 15.9, current 14.9, new sub-item 14.9.2 is added:**

14.9.2 The liability of the Bank when, due to the application of the regulations governing the prevention of money laundering and terrorism finance and/or due to the change in sanction related regulations, the Bank rejects payment transaction execution or prolongs the terms referred in the Cut-off Times, shall be excluded.

**14.9a Exclusion of liability for the actions of intermediary bank**

14.9a.1 For international payment transactions, the Bank shall not be liable if the intermediary bank participating in the payment chain charges its fee, thereby decreasing the amount paid to the payee (if the bank has not, in the course of initiating transaction, been aware thereof or if it has informed the client thereof), even when OUR costs are arranged.

For international transactions, the Bank shall not be liable to payment service user for a non-executed or incorrectly executed payment transaction even if the liability is attributable to an intermediary participating in the execution of that payment transaction among payment service providers.

For international payment transactions, the Bank shall not be liable if a foreign bank of the payee credits the payee's account in the local currency, not in the currency in which the User has executed transaction, or if the foreign bank of the payee executes payment transfer to the User's account in other currency, not in the one in which the payment transaction has been initiated..

**14.10 User's complaints – in item 15.10, current 14.10, sub-item 15.10.2, current 14.10.2, a sentence is added, new sub-item 14.10.3 is added:**

The date of the receipt of the statement on the balance and changes on the account from the Bank will be deemed to be the date of informing the User.

<p>14.10.3 Complaint request i.e. notice on a non-authorised, incorrectly executed, or non-executed transaction may be filed at the Bank's point of sale, by sending message within NetBanking and mBanking, by e-mail to <a href="mailto:info@erstebank.rs">info@erstebank.rs</a> or by telephone to <a href="mailto:info@erstebank.rs">info@erstebank.rs</a> or by telephone to <b>0800 201201</b> (whereby the complaint request is to be submitted in writing, as soon as possible), stating the number of the order, order execution date, and accurate and clear description of the transaction data regarding which the complaint is filed.</p>
<p><b>15 PAYMENT ACCOUNT DEBITING WITHOUT PAYMENT ORDER – in sub-item 16.1, current 15.1, new indent 4) is added, previous indent 4) becomes indent 5):</b> 4) in the case referred in item 14.5.1,</p>
<p><b>16. PROTECTION OF THE RIGHTS AND INTERESTS OF PAYMENT SERVICE USER – in item 17.2, current 16.2, sub-item 17.2.4 is amended, current 16.2.4:</b> 16.2.4 The Bank shall, in its business premises in which services are rendered to users, by mail, e-mail, and on its web page, provide for the possibility of filing complaint and/or enable the user to be informed on the manner of filing complaint and on the method of handling complaint.</p>
<p><b>17 CLOSING PROVISIONS – in item 18.1, current 17.1, sub-item 18.1.1 is amended, current 17.1.1:</b> 17.1.1. Excerpt from these General Terms shall, together with agreement and application form/specific form of the Bank for specific payment services, Excerpt from the Price List, and Cut-off Time, comprise Framework Agreement on Payment Service Provision.</p>
<p><b>17.2 Agreement amendments – in item 18.2, current 17.2, sub-item 18.2.1 is amended, current 17.2.1:</b> 17.2.1 The Bank shall notify the User on any General Terms/Framework Agreement amendments no later than 2 months before such proposed amendments come into force.</p>
<p><b>17.3 Payment service termination – in item 18.3, current 17.3, sub-items 18.3.1, 18.3.3, and 18.3.5 (current 17.3.1, 17.3.3, and 17.3.5) are amended, new sub-item 17.3.6 is added:</b> 17.2. 1 The User may unilaterally terminate the Framework Agreement, within one month notice period which shall start to run from the date of sending notification in writing on the termination to other party. 17.3. 3 The Bank may unilaterally terminate the Framework Agreement, within two-month notice period which shall start to run from the date of sending notification in writing on the termination to other party. 17.3.5 The Bank and the User may unilaterally terminate the Framework Agreement without any notice period if the other party fails to be in compliance with the provisions of the agreement. 17.3.6 The Bank shall be entitled to terminate the Agreement, excluding notice period, in the following cases:  <ul style="list-style-type: none"> <li>• if it is found that any statement of the client, as well as provided documents and data by the client are not complete, true or updated;</li> <li>• if there are reasonable grounds of suspicion that the client uses the current account for non-permitted services, fraud, or with the aim of any other abuse of the law;</li> <li>• in accordance with the Law on the Prevention of Money Laundering and Terrorism Finance and sanction regulations</li> </ul> The Bank may also unilaterally terminate the Framework Agreement in other cases set out in the Framework Agreement, General Terms of Business, the law governing contracts and torts, or in other law</p>
<p><b>17.4 Regulations application – in item 18.4, current 17.4, sub-item 18.4.3 is amended, current 17.4.3:</b> Executing the agreement, application form, or other form of the Bank arranging the use of the payment services, the User acknowledges that he is informed and that he has received the Excerpt from the General terms, Excerpt from the Price List, and Cut-off Times, which shall be an integral part of the Framework Agreement.</p>
<p><b>17.6 Application of the general terms – in item 18.6, current 17.6, sub-item 18.6.2 is deleted, sub item 18.6.3 is amended (current 17.6.2):</b> These General Terms shall apply starting from 3 May 2023.</p>

The consolidated wording of the General Terms of Payment Services to Private Individuals and Registered Farms and Price List, which include the aforementioned amendments, are published on the bank's web site and in the bank branches.

Unless you accept the aforementioned changes, you may, until 03 May 2023, terminate the Framework Agreement by visiting any of the Bank branches, in accordance with the Law on Payment Services (Official Gazette of the RS nos. 139/2014 and 44/2018) and General Terms of Payment Services to Private Individuals and Registered Farm, free of charge for account closing.

Unless you state your choice until the aforementioned term, we shall deem that you accept the proposed amendments.

## **Appendix 2 – Overview of the Amendments in the Retail and Registered Farm Product and Service Price List.**

**The Product and Service Price List for Private Individuals and Registered Farms** shall be amended as follows:

### **a) Change in the amount of fees**

FEE DESCRIPTION	FEE AMOUNT UNTIL 02 MAY 2023	FEE AMOUNT FROM 03 MAY 2023
<b>PAYMENT ACCOUNT</b>		
<b>Other Fees Related to Payment Account</b>		
Fee for sending reminders regarding overdraft	RSD 200	maximum RSD 200
<b>SAVINGS</b>		
Fee for opening demand savings account	RSD 100	Free of charge
Fee for opening demand children's RSD savings account	RSD 100	Free of charge
Account blocking fee	RSD 200	Free of charge
Fee for reporting lost document	RSD 50	Free of charge
<b>GUARANTEES</b>		
Erste Bank commission for guarantee issuance	1.5, min RSD 4,000, one-off 1%, min RSD 4,000, quarterly	1.5, min RSD 4,000, one- off 1%, min RSD 3,000, quarterly
<b>CREDIT CARD FEES</b>		
<b>Other</b>		
Change in conditions under revolving loan	RSD 500	maximum RSD 500
Fee for sending reminders regarding the loan	RSD 200	maximum RSD 200
<b>LENDING PRODUCT FEES (during loan repayment)</b>		
<b>General Fees</b>		
Fee for sending reminders regarding the loan	RSD 200	maximum RSD 200
<b>Fee for the non-housing loan</b>		
Fee for shortening loan repayment tenor	RSD 3,000	maximum RSD 3,000
Option of replacement of security instruments during loan repayment – upon client's request	RSD 3,000	maximum RSD 3,000
<b>Housing loan fee</b>		
Fee for shortening loan repayment tenor – upon client's request	RSD 5,000	maximum RSD 5,000
Option of replacement of security instruments during loan repayment – upon client's request	RSD 5,000	maximum RSD 5,000

**b) Change in the description of headings**

Changes in the description of the fees are made:

UNTIL 02 MAY 2023		FROM 3 MAY 2023	
FEE DESCRIPTION	FEE AMOUNT	FEE DESCRIPTION	FEE AMOUNT
<b>CASH TRANSACTIONS</b>			
<b>Outgoing Payments</b>			
Payment from RSD current account, savings passbooks, giro accounts, specific purpose accounts of registered farms, and escrow accounts for financial instrument trading	Free of charge	Payment from RSD current account, savings accounts, savings passbooks, specific purpose accounts of registered farms, and escrow accounts for financial instrument trading	Free of charge
<b>CASHLESS TRANSACTIONS</b>			
<b>Cashless funds transfer in euros from foreign currency current account in euros</b>			
Payment transfer to abroad in EUR within Erste Group <sup>2</sup> for Premium Gold clients irrespective of payment transfer amount	RSD 1,000	Payment transfer to abroad in EUR within Erste Group <sup>2</sup> for Premium clients irrespective of payment transfer amount	RSD 1,000
<b>Cashless FUNDS transfer in other currencies from FX current account</b>			

Payment transfer to abroad in USD within Erste Group <sup>2</sup> for Premium Gold clients irrespective of payment transfer amount	RSD 1,000	Payment transfer to abroad in USD within Erste Group <sup>2</sup> for Premium clients irrespective of payment transfer amount	RSD 1,000
<b>Reimbursement of foreign bank costs</b>			
Reimbursement of foreign bank costs to Montenegro	EUR 20 (at the selling exchange rate on respective date)	Reimbursement of foreign bank costs for payment transfers to Erste bank AD Podgorica (Montenegro)	EUR 20 (at the selling exchange rate on respective date)
<b>PAYMENT ACCOUNT</b>			
<b>Payment account maintenance</b>			
RSD Current Account, including basic services, to payroll clients with monthly turnover exceeding RSD 1,000	RSD 150	Payment account with basic services	RSD 150
RSD current account to payroll pensioners with monthly turnover exceeding RSD 1,000	RSD 230 Fee including discount until 31 August 2023: RSD 200	RSD current account for pensioners	RSD 230 Fee including discount until 31 August 2023: RSD 200
RSD current account to payroll clients with monthly turnover exceeding RSD 1,000	RSD 290 Fee including discount until 31 August 2023: RSD 250	RSD current account	RSD 290 Fee including discount until 31 August 2023: RSD 250
Premium RSD Current Account to payroll clients with monthly turnover exceeding RSD 1,000	RSD 620 Fee including discount until 31 August 2023: RSD 595	Premium RSD current account	RSD 620 Fee including discount until 31 August 2023: RSD 595
RSD special purpose account of private individual – registered farm to clients with monthly turnover exceeding RSD 1,000	RSD 290 Fee including discount until 31 August 2023: RSD 250	Specific purpose RSD account of private individual – registered agricultural holding	RSD 290 Fee including discount until 31 August 2023: RSD 250
<b>Other Fees Relating to Payment Account</b>			
Fee for account closing (account, savings passbooks, giro account, specific purpose account of registered farms, and escrow account for financial instrument trading)	Free of charge	Fee for account closing (account, savings account, savings passbook, specific purpose account of registered farms, and escrow account for financial instrument trading)	Free of charge
Money transfer credited to non-Erste Bank account, in the event of closing of current account, savings passbook, giro account, specific purpose account to registered farms, and specific purpose account for financial instrument trading	Free of charge	Money transfer credited to non-Erste Bank account, in the event of closing of current, savings account, savings passbook, specific purpose account of registered farm, and escrow account for financial instrument trading	Free of charge
<b>E-BANK (NetBanking)</b>			
Payment transfer to abroad in EUR and USD within Erste Group <sup>1</sup> for Premium Gold clients irrespective of payment transfer amount	RSD 500	Payment transfer to abroad in EUR and USD within Erste Group <sup>1</sup> for Premium clients irrespective of payment transfer amount	RSD 500

- Within items “Cashless Transactions” and “eBank”, in the footnote regarding payment transfers from abroad, Erste Group member countries are specified, as follows: “*Erste Group – including Kärntner/Steiermärkische Sparkasse, Sparkasse Bank d.d. BiH (Bosnia and Herzegovina), Česka Sporitelna, Erste Bank Croatia, Erste Bank Hungary Zrt., Sparkasse Bank Makedonija a.d., Banca Comerciala Romana Chisinau (Moldova), Erste bank AD Podgorica (Montenegro), Banca Comerciala Romana (Romania), Slovenska sporitel'na a.s. (Slovakia), Banka Sparkasse d.d. (Slovenia)*”

*Erste bank AD Podgorica (Montenegro) is excluded from the release of the fee of the bank foreign currency costs which shall be charged in accordance with heading 2.1.4.2.”.*

- In items “Fees for Debit Cards” and “Fees for Credit Cards”, footnote, specifying the Erste Group member countries fee for the withdrawal of cash at ATMs, is added, as follows: “*Erste Group ATMs in Montenegro, Croatia, Hungary, Austria, Czech, Slovakia, Romania, Bosnia and Herzegovina, Macedonia, and Slovenia*”

### c) Introduction of headings

The following headings are introduced:

FEE DESCRIPTION	FEE AMOUNT UNTIL 02 MAY 2023	FEE AMOUNT FROM 03 MAY 2023
<b>FEES FOR DEBIT CARDS</b>		
<b>Debit card issuance</b>	<b>Mastercard Gold</b>	<b>Mastercard Gold</b>
For an additional card	n/a	Free of charge
<b>Debit card re-issuance</b>	<b>Mastercard Gold</b>	<b>Mastercard Gold</b>
For an additional card	n/a	Free of charge

### d) Deletion of the Headings

The following headings are deleted:

FEE DESCRIPTION	FEE AMOUNT
<b>E-BANK (NetBanking)</b>	
Internal transfer of funds from the account of credit cards	2.00%, min RSD 15
First Tan table	Free of charge
Tan table replacement upon client's request	Free of charge
<b>M-BANK (mBanking)</b>	
Internal transfer of funds from the account of credit cards	2.00%, min RSD 15
First Tan table	Free of charge
Tan table replacement upon client's request	Free of charge
<b>CREDIT CARD FEES</b>	
<b>Disbursement of cash using payment card</b>	
At Erste Bank teller desk	3%, min RSD 200
At Erste Bank teller desk – in the event of closing of debt under Dina card, including revaluation	Free of charge for Mastercard, 3%, min RSD 200 for all other cards
<b>PENALTIES</b>	
<b>General Penalties</b>	
Breached limit on current account	Equal to the statutory default interest; 8% + KPR

## Foreign currency accounts

In accordance with the information contained in this notification, all of your existing multi-currency accounts, which have so far had one unique account number, will get new account numbers as of 3 May. Therefore, we are providing you below with new account numbers that will be valid as of 3 May 2023.

<b>Currency</b>	<b>Old account number</b>	<b>New account number</b>	<b>IBAN</b>	<b>Account type</b>
-----------------	---------------------------	---------------------------	-------------	---------------------

All the funds you have in the above currencies will be automatically transferred to newly opened accounts, and if you expect incoming payments from abroad, you will be able to generate the payment instruction on our website or obtain it through the Call Centre via the toll-free number 0800 201 201 for all networks from Serbia, or +381 60 48 48 000 for international calls, via email to [info@erstebank.rs](mailto:info@erstebank.rs) or at the nearest branch after 3 May 2023. Please note that if you expect a foreign currency inflow in a currency not listed above before 3 May, until 3 September the Bank will automatically open for you a new account in that currency. After the date specified, it will be necessary to submit a request for the opening of a new foreign currency current account in the nearest branch.

If you have a debit card linked to a foreign currency account, it will still be linked to the same sub-account number, but exclusively in the currency listed above next to that sub-account. For payments and withdrawals on ATMs by using your card, you will have at your disposal only the funds you have in that currency in the sub-account to which the card will remain linked. You can also use the card linked to one currency to make payments in other currencies, but these payments will be converted into the currency to which the card is linked (currency conversion will be conducted). If you wish to have a payment card for other newly opened accounts as well, after 3 May, you need to you file a application for debit card issuance at the nearest branch or via the Call Centre.

If you are using savings booklets for demand savings, we invite you to visit the nearest branch after 3 May and take your savings booklets with you, so that we can enter in them the stated account number(s). All of the above changes will not result in any additional costs for you, given that the Bank will continue not to charge a fee for opening and maintaining newly opened accounts. As the provisions of the currently applicable agreements you concluded with the Bank will apply, no new agreements or annexes to agreements will need to be signed.

## TERM SAVINGS

If you have a term savings account with no automatic renewal in the above currencies, your deposit and interest will be transferred to the account(s) specified after the term deposit expires.

Cordially,  
Your Erste Bank