

**THE GENERAL RULES FOR ISSUING AND USING
MASTERCARD DEBIT CARDS OF ZAPAD BANK**

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1. GENERAL PROVISIONS

Mastercard Debit Cards are the property of Zapad Bank AD Podgorica ("Bank").

The Bank issues the following type of cards:

- Mastercard Standard Debit Card
- Mastercard Gold Debit Card
- The User of the Mastercard Standard Debit Card and Mastercard Gold Debit Card (collectively hereinafter: the User) is responsible for the accuracy of all data provided to the Bank and is obliged to report any changes to the data from the Application for issuance of the Mastercard Debit Card ("Application") to the Bank.
- The Card is issued in the name of the User and is not transferable to another person.
- All costs incurred due to failure to report changes are borne by the User. The User agrees that the Bank may verify the data provided in the Application or may collect additional information about the applicant.
- The Bank guarantees the confidentiality of all data about the User obtained in connection with the issuance and use of the Cards.

2. CARD ISSUANCE

Conditions to issue the card are the following:

1. The basic transaction account of the User open with the Bank.
2. Request for card issuance, in which the User specifies the currency to which the card will be linked and the transaction account number to which the card will be associated.
3. Payment of funds equivalent to the costs of issuing and maintaining the Card by the Cardholder into their account at the Bank, in accordance with the Bank's Tariffs for card transactions (residents and non-residents).

The bank offers the option to open a transaction account – debit card, to which a Mastercard debit card will be linked, individually per user for both primary and additional cards.

For residents – Users, they have the option to choose whether to link the card to a basic transaction account or to a transaction account – debit card.

For non-resident Users, the card is linked to the transaction account - debit card, individually for all users listed in the Card Issuance Request.

Only MC Standard Debit and MC Gold Debit cards in EUR or only MC Standard Debit and MC Gold Debit cards in USD can be linked to transaction accounts.

The bank issues MC Standard Debit and MC Gold Debit cards that debit the client's account in EUR or USD.

The bank issues the card/s within a period not exceeding 15 (fifteen) business days from the day the Request is submitted by the User.

The User may request the issuance of multiple cards for individuals of their choosing. The provisions of the General Rules for the Mastercard Debit card also apply to Users of additional cards.

The primary User may cancel the use of the card, as well as additional cards, in writing, using the Card Cancellation Request.

When opening transaction accounts linked to the card, as well as during the issuance of the Card itself, the Bank may request additional information and documentation and verify them.

3. CARD VALIDITY

The Card validity period is 3 (three) years and expires on the last day of the month indicated on the Card.

The User is handed the Card and the PIN (personal identification number). It is in the interest of the User to keep the assigned PIN confidential in order to protect the Card from misuse. Otherwise, the User bears any consequences of Card misuse.

After the Card is issued, the account of the User to which the Card is linked is debited monthly for the card maintenance fee (membership fee) according to the Bank's Tariffs.

If the User does not cancel the use of the Card, and at the latest within 30 (thirty) days from the expiry date, and uses it in accordance with the provisions of the General Terms and general rules, it will be renewed with a new validity period of 3 (three) years.

4. CARD USAGE

The card is a debit card, and its User can use it domestically and internationally to pay for goods and services at service points displaying the Mastercard logo or to withdraw cash (at banks and/or ATMs displaying the Mastercard logo, EFTPOS terminals, or other self-service devices) up to the available funds in the account.

The cardholder is obliged to use the card in accordance with the available funds in the account in EUR/USD currency to which the card is linked. By timely depositing funds into the specified accounts, the User determines the available amount of funds for card usage. For transactions made using the card abroad, the calculation is done in EUR/USD currency according to Mastercard's exchange rate. The available balance for card usage is the sum of all currency amounts in the client's account converted into the selected currency (EUR or USD). When the card is linked to EUR, and the transaction amount exceeds the available EUR amount in the account, automatic conversion of other currencies into EUR at the bank's selling rate is performed. The process is the same when the card is linked to USD.

For transactions made using the card abroad, the calculation is done in EUR/USD currency according to Mastercard's exchange rate. The User is obliged to use the MC Standard or MC Gold card in accordance with the General Rules, and any deviation entails financial consequences for the User.

The User bears all legal and financial responsibility for any unauthorized use of the Card/s.

The use of Cards made in accordance with standards may be hindered or prevented by electronic readers (ATMs, EFTPOS, and others) due to inadequate card storage by the card user, due to physical, thermal, or magnetic deformation of the Card. In all of these cases, the Bank bears no responsibility, and the cost of card replacement falls on the User.

5. PAYMENT FOR GOODS AND/OR SERVICES

- The Card User can pay for goods and services up to the amount available in their account, or in accordance with the daily and monthly limits defined by the Bank.
- The Card User is obliged, upon request of the card recipient, to present an identification document when concluding the transaction.
- The Card User is obliged to retain a copy of the receipt for their records after concluding the transaction.
- The Card User must not conduct cashless transactions with the acceptor (merchant) for the purpose of obtaining cash. Exceptionally from the above, if the acceptor (merchant) officially offers a "Cash Back" option, the User is able to withdraw cash.

6. CASH WITHDRAWAL

- The amount of cash withdrawal at ATMs or EFTPOS terminals at banks is limited by daily and monthly limits.
- When completing/submitting the Application for issuance of the MC Debit card, the User is informed of the daily and monthly limits, which is confirmed by signing the Card issuance application.
- In case the User wishes to increase the daily/monthly cash withdrawal/payment of goods and services limit, they must do so in writing using the Request for changing the daily limit. Changing the daily/monthly limit requires the Bank's approval.
- Cash withdrawals with the card are made in the national currency of the country where the transaction is conducted.
- Cash withdrawal at ATMs of Hipotekarna Bank AD Podgorica using the Card is treated as a withdrawal from the User's account at the Bank and will not incur additional charges.
- Any use of the Card for cash withdrawal at ATMs of other banks domestically incurs additional charges according to the Bank's Tariff, which are added to the transaction amount and charged to the User.
- The Bank bears no responsibility if, after a successfully authorized transaction, the User forgets to take possession of the money dispensed from the ATM.

7. ONLINE PAYMENTS – „ZAPAD SECURE“ SERVICE

The card can be used to pay goods and/or services through modern communication methods. When initiating internet transactions, if the internet point of sale supports the 3D Secure standard and if it is in accordance with the applicable legal regulations and regulations, it is necessary to perform a Strong customer Authentication check.

Strong Customer Authentication is carried out using the Zapad Secure service, which includes Biometric authentication.

The Bank will not apply the Strong Customer Authentication when the Cardholder initiates a card payment transaction at an online point of sale if:

- The amount of the payment transaction is less than 30 euros,
- The total value of previous payment transactions at the online point of sale, which the Cardholder initiated since the last application of Strong Customer Authentication does not exceed 100 euros or
- The number of previous payment transactions at the online point of sale, which the Cardholder initiated from the last application of Strong Customer Authentication is not greater than five.

Before using the Zapad Secure service, the Cardholder of payment services is obliged to familiarize him/herself with the Terms of Use of the Zapad Secure service and regularly follow the notifications available by the Bank through distribution channels (the Bank's website www.zapadbanka.me, through the application for the Zapad Secure service, etc.).

8. ACCOUNT CHARGING AND TRANSACTION VERIFICATION

The amounts of concluded transactions resulting from the use of the card/cards by the User and any additional charges related to them are debited in EUR/USD currency from the account of the User to which the Cards are linked. Account management and transaction verification can be done via E-banking or at the Bank's counter.

8.1. E-banking

- Users of MC Standard and MC Gold primary cards can make transfers from their primary transaction account to transaction accounts linked to payment cards (via internal transfer/payment order);
- Users of primary cards can make refunds from transaction accounts linked to payment cards to the primary transaction account via internal transfer/payment order;
- Users of primary cards have the ability to view the balance and transactions of the primary and transaction accounts linked to the payment card..

8.2. Bank Counter

- Users of primary cards can make deposits to their own transaction account in EUR or USD, as well as to transaction accounts linked to additional cards;
- Users of additional cards can make deposits to the transaction account linked to the payment card;
- Cash withdrawals from the transaction account of the payment card at the bank counter are not possible;
- Users of primary cards can withdraw cash at the bank counter from their primary transaction account, as well as make refunds from transaction accounts linked to payment cards to the primary account;
- Users of additional cards can only conduct transactions using payment cards.

All card users are provided with the "notification service" which they receive with each transaction.

9. TEMPORARY BLOCKING AND CARD REVOCATION

The Bank may temporarily or permanently suspend the right to use the card.

Temporary or permanent blocking of the Card may occur in case of non-compliance with contractual obligations, negligent behavior of the card user(s), as well as in case the User closes the primary transaction account at the Bank.

Upon revocation by the User, the right to use the card(s) ceases. The User is responsible for all transactions concluded until the return of the card(s), as well as any associated costs. Unsettled obligations may be collected by the Bank from all accounts of the User at the Bank.

10. COMPLAINTS

The User is obliged to keep copies of slips/receipts for potential complaints.

The User submits a complaint to the Bank in written form (Complaint Request), no later than 30 (thirty) days from the transaction execution. The Bank does not accept complaints that are not submitted within the specified timeframe, and any financial loss is borne by the Cardholder/User.

Before submitting a written request to the Bank, the User is obliged to personally contact the merchant where the disputed transaction took place. If unsuccessful in initial contact with the merchant, the Cardholder/User contacts the Bank in writing (Complaint Request).

Complaints regarding the quality of goods and services are exclusively submitted to the point of sale where the transaction was conducted by the Cardholder/User.

11. STOLEN/LOST CARD

The User is obliged to immediately inform the Bank, the nearest bank displaying the "Mastercard" sign, or contact the Bank at the phone number: +382 (0)20 690 069, in case of loss or theft of the card. The User must, within 3 (three) days from the date of reporting the loss/theft of the card, confirm the report of loss/theft of the card to the Bank in writing.

Upon receipt of the report of the card's loss, the Bank is obliged to block the card. A cardholder who finds the card after reporting its loss must not use it, but return it to the Bank. The user is liable for any damages resulting from the misuse of the card in accordance with point 9 of the General Terms of Issuance and Use of Payment Cards as Payment Instruments. After the loss/theft of the card, the Bank may issue a new card to the User based on a request from the User.

12. CANCELATION OF CARD USAGE

The Bank reserves the right to terminate the User's right to use the card and declare it invalid if the cardholder fails to comply with the General Terms, without providing any justification.

In case the personalized card and PIN are not collected by the User at least 6 (six) months from the date of its personalization, despite multiple written notifications informing that the card is ready for collection, the Bank reserves the right to deactivate the Card. Depending on the agreement with the User, the card may remain with the Bank for more than 6 (six) months.

The User can cancel the use of the card only in writing, at least 30 (thirty) days before the card's expiration date. The authorized representative of the User completes the Card Cancellation Request, providing the reason for cancellation.

The card whose usage has been cancelled, upon the User's request, must be physically destroyed or returned to the Bank.

13. AMENDMENTS TO THE GENERAL RULES

The general rules may be changed and supplemented according to the procedure adopted by the Bank. The Bank is obliged to inform the Client about any changes and/or additions in one of the following ways:

- in writing at the premises and/or organizational units (branches, offices, counters, foreign representations) of the Bank ("Bank premises"),
- via electronic mail (email address),
- through Internet banking,
- by referring to the Bank's website www.zapadbanka.me ("website"), at least 2 (two) months before their application.

If the User of payment services does not express their opinion in writing regarding the proposed changes and/or additions to the General Rules by the determined date of implementation, it shall be considered that they agree with them and fully accept them. In case of non-acceptance of the proposed changes and/or additions by the User of payment services, they may terminate the Agreement without payment of a fee until the date of implementation. If the User of payment services decides to terminate the Agreement in accordance with the aforementioned, they are obliged to notify the Bank in writing about the termination of the Agreement no later than 1 (one) business day before the determined date of implementation of the changes and/or additions to the General Rules.

14. FINAL PROVISIONS

In relation to the General Terms and Conditions for Issuing and Using of Payment Cards as a Payment Instrument of the Bank ("General Terms for Cards"), these General Rules are considered specific and regulate the mutual rights and obligations of the Bank and the User regarding the provision of card-related services by the Bank and the use of the card by the User.

By signing the Application, the User declares that they have read the General Terms for the Provision of Payment Transaction Services (provision of payment services for consumers/non-consumers) in the Bank, the General Terms for Cards, and the Bank's General Rules, that they agree to their application, and that they accept all rights and obligations arising from them.

These General Terms and Conditions, together with the Application and General Card Terms, constitute the Agreement.

In the event of a collision between the Agreement and other Bank documents (i.e., all documents of the Bank and decisions made by the authorized bodies and/or authorized persons of the Bank in accordance with the prescribed Bank procedure and available to the User through individual distribution channels, which regulate the rights, authorizations, and obligations of the User and all other persons with rights and obligations towards the Bank - "Bank Acts"), the provisions of the Agreement shall apply primarily, followed by the provisions of the Framework Agreement on the Provision of Payment Services (national and international payment transactions), then the General Terms for the Provision of Payment Transaction Services (provision of payment services for consumers/non-consumers) in the Bank, and finally other Bank Acts, unless expressly agreed otherwise.

These General Rules enter into force on the date of adoption and apply from May 29, 2024. On the date of application of these General Rules, the General Rules adopted on February 8, 2024, cease to apply.