UniCredit Bank

Decision on Amendments and Supplements to the General Terms and Conditions of Business of UniCredit Bank d.d. with individuals No. 02-7206-20/2014 dated 21.10.2014

I.

The General Terms and Conditions of Business of UniCredit Bank d.d. with individuals No. 02-7206-20/2014 dated 21 October 2014 (hereinafter: the General Terms and Conditions of Business), together with all amendments and supplements thereto, shall be amended and supplemented as follows:

1. Section 2.2. Banking Products and Services – Subsection 2.2.1
Section 2.2. Banking Products and Services, subsection 2.2.1 shall be amended to read as follows:
The Bank makes available to its Clients a full range of banking services, including: opening and maintenance of accounts, domestic and international payment transactions, various types of loans, payment cards, internet and mobile banking services, BAM and foreign currency term deposits, demand deposits, safe deposit box rental, foreign exchange transactions, the JES! Package Account, MODULA Package, Standard, Silver and Prime Package (formerly: Gold Package), financial leasing, as well as other banking and financial services in accordance with the applicable legal regulations.

2. Section 7.1. Client Account Maintenance – Subsection 7.1.8
Section 7.1. Client Account Maintenance, subsection 7.1.8 shall be amended to read as follows:
The Bank shall inform the Account Holder on a monthly basis of the balance and transactions on the account by means of a monthly statement. The statement shall be delivered in the manner agreed between the Account Holder and the Bank (by e-mail, collection at a Bank branch, through direct channels, or by any other agreed method).
The Account Holder may, within 30 days following the end of the month to which the statement relates, dispute the facts stated in the statement or object on the grounds that the statement was not received or that access to the statement was not provided.
If the Account Holder does not raise any dispute or objection within the aforementioned period, it shall be deemed that all facts stated in the statement are correct and accurate, and that the Account Holder has received the statement or has been provided access thereto.
A declaration of non-receipt of the statement shall not release the Account Holder from the obligation to settle any outstanding debt.
Should the Client, upon the Bank's request, fail to update the address for statement delivery, the Bank shall, for the purpose of ensuring the security and protection of Clients' personal data and information subject to banking secrecy obligations, suspend the delivery of statements until the address has been updated and secure delivery to the Client has been enabled.
For the same security and data protection reasons, the Bank shall also discontinue the delivery of statements to Clients for whom delivery to the registered address has been unsuccessful.

3. Section 7.8. Safe Deposit Boxes – New Subsection 7.8.15

In Section 7.8. Safe Deposit Boxes, a new subsection 7.8.15 shall be added to read as follows:
The Client shall, at the Bank's request, provide all information and documentation required by the Bank for the purpose of fulfilling its legal obligations, in particular those relating to the prevention of money laundering and the financing of terrorist activities.
If the Client refuses or fails to provide the requested information, the Bank may restrict access to the safe deposit box or terminate the business relationship in accordance with the applicable regulations.

4. Section 7.12 and Related Subsections
Section 7.12 and subsections 7.12.1, 7.12.2, 7.12.5, 7.12.7, 7.12.8, 7.12.10, 7.12.11 and 7.12.12 shall be amended to read as follows:
7.12 STANDARD, SILVER AND PRIME PACKAGE /formerly GOLD PACKAGE/
7.12.1
Standard, Silver and Prime Packages are products in which banking products and services are offered within a single package account. Standard, Silver and Prime Packages are linked to the Client's BAM current account and its maintenance, as well as the maintenance of all other products and services included in the package.
7.12.2
A Standard, Silver or Prime Package Account may be contracted by a indivdiual whose current/student account (foreign currency account), savings account and reloadable card account are neither blocked nor overdrawn beyond the authorised limit.
7.12.5
The following services may be contracted within the Prime Package: a debit card, Mobile Banking (m-ba), Internet Banking (e-ba), a multicurrency foreign currency account, a debit card linked to a foreign currency account, a deferred payment card, approval and increase of an authorised overdraft without a processing fee, a savings account, a reloadable card with an account, cash withdrawals at UniCredit Group ATMs free of charge, a discount on loan processing fees in accordance with the Tariff, and an increase in credit card limits without a processing fee.
7.12.7
If the Client already uses the MODULA Package, JES! Package Account or Premium Package Account and wishes to contract a new type of package (Standard, Silver or Prime Package), the existing package used by the Client must be closed first and, upon its closure, the new package type (Standard, Silver or Prime) may be contracted.
7.12.8
A Client becomes a user of the Standard, Silver or Prime Package by signing the Package Agreement at any branch of the Bank.
7.12.10
When contracting the Prime Package, the Client is required to contract a current account, a basic Gold Debit Mastercard card, Mobile Banking (m-ba) and Internet Banking (e-ba).
Where the Prime Package is contracted by a Client who already has a current account with payment instruments, the Prime Package may be opened without the requirement to close the existing basic debit card, meaning that the Client may simultaneously hold both a basic debit card and a basic Gold Debit Mastercard card.
Other products and services are contracted depending on the Client's needs and preferences and are therefore not mandatory.
7.12.11
Standard, Silver and Prime Packages contain a predefined set of products and services, and Clients are not entitled to modify them or add additional content, other than contracting and using the services included within a particular package.
The only available option is to switch from one package to another. Clients are not required to use all services included in the selected package, except for those services designated as mandatory within each respective package.
7.12.12
When contracting products/services that are not defined as mandatory for the Standard, Silver and Prime Packages, no amendment to the Package Agreement shall be signed with the Client. Upon activation or termination, such products/services shall automatically be included in or excluded from the existing Package Agreement.

II.

In all other respects, the General Terms and Conditions of UniCredit Bank d.d. with individuals, No. 02-8957-15/2013 dated 28.10.2013, remain unchanged.

The Bank’s Management Board is instructed to prepare the consolidated text of the General Terms and Conditions of UniCredit Bank d.d. with individuals.

III.

The decision on amendments to the General Terms and Conditions of UniCredit Bank d.d. for Business with Individuals in the Republic of Srpska shall be published immediately after adoption by the Supervisory Board in the business premises and on the Bank's website. The amendments to the General Terms and Conditions of UniCredit Bank d.d. for Business with individuals shall enter into force and shall apply from 10.08.2026.