DECISION
on Amendments and Supplements to the General Terms and Conditions of Business of UniCredit Bank d.d. with individuals in the Territory of Republika Srpska No. 02-8957-15/2013 dated 28 October 2013

I.

The General Terms and Conditions of Business of UniCredit Bank d.d. with individuals in the Territory of Republika Srpska No. 02-8957-15/2013 dated 28 October 2013, as amended from time to time, are amended as follows:

1. Section 2.2 Banking Products and Services, subsection 2.2.1 shall read:

The Bank makes available to Clients a full range of banking services, including: opening and maintaining accounts, domestic and international payment transactions, various types of loans, payment cards, electronic and mobile banking services, BAM and foreign currency term deposits, demand deposits, safe deposit box rental, foreign exchange trading, YES! Package Account, MODULA Package, Standard, Silver and Prime Package (formerly Gold Package), financial leasing, and other banking and financial services in accordance with applicable regulations.

2. Section 2.5 Negotiation Phase, subsection 2.5.2 shall read:

The Bank shall provide the Client with information and appropriate explanations regarding the terms relating to deposit/loan agreements, overdrafts, account opening and maintenance, agreements on issuance and use of payment cards, YES! Package Account, MODULA Account, Standard, Silver and Prime Packages, and financial leasing, enabling the Client to compare offers and assess whether an agreement meets their needs and financial situation.

3. Section 7.1.9 shall read:

The Bank shall inform the Account Holder monthly about account balance and transactions through a monthly statement. The statement shall be delivered through direct channels, by e-mail, or in another manner agreed between the Account Holder and the Bank. In addition to account balances and transactions, the statement shall contain information on the approved overdraft amount, validity period, fees and charges. The Account Holder may dispute the statement or claim non-receipt within 30 days after the end of the relevant month. If no objection is raised within that period, all information in the statement shall be deemed correct and the statement deemed duly received or made available. A declaration of non-receipt does not release the Account Holder from debt repayment obligations.

4. New subsection 7.10.15:

The Client shall, at the Bank's request, provide all information and documentation necessary to enable the Bank to comply with legal obligations, particularly those relating to anti-money laundering and counter-terrorist financing requirements. If the Client refuses or fails to provide the requested data, the Bank may restrict access to the safe deposit box or terminate the business relationship in accordance with applicable regulations.

5. Section 7.14 and subsections 7.14.1, 7.14.2, 7.14.5, 7.14.7, 7.14.8, 7.14.10, 7.14.11 and 7.14.12 shall read:

STANDARD, SILVER AND PRIME PACKAGE /formerly GOLD PACKAGE/

7.14.1 Standard, Silver and Prime Packages are products in which banking products and services are offered within a single package account. These 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.

7.14.2 A Standard, Silver or Prime Package Account may be contracted by a individual who has a current/student account.

7.14.5 The Prime Package may include the following services: debit card, Mobile Banking (m-ba), Electronic Banking (e-ba), multicurrency foreign currency account, debit card linked to a foreign currency account, deferred payment card, approval and increase of overdraft without processing fee, savings account, reloadable card with account, cash withdrawals at UniCredit Group ATMs free of charge, discount on loan processing fees in accordance with the Tariff, and increase of credit card limits without processing fees.

7.14.7 If a Client already uses the MODULA Package, YES! Package Account or Premium Package Account and wishes to contract a new package type (Standard, Silver or Prime), the existing package must first be closed and then the new package contracted.

7.14.8 A Client becomes a user of the Standard, Silver or Prime Package by signing the Package Agreement at any Bank branch.

7.14.10 When contracting the Prime Package, the Client must contract a current account, the primary Gold Debit Mastercard, Mobile Banking (m-ba) and Electronic Banking (e-ba). If the Client already has a current account with payment instruments, the Prime Package may be opened without closing the existing primary Debit Mastercard, meaning the Client may simultaneously hold both a primary Debit Mastercard and a primary Gold Debit Mastercard. Other products and services are optional and depend on the Client's needs and preferences.

7.14.11 Standard, Silver and Prime Packages contain predefined products and services and cannot be modified or supplemented, except through contracting and using services included in the package. Clients may switch from one package to another and are not obliged to use all services within a package except those that are mandatory.

7.14.12 When contracting products/services that are not mandatory for Standard, Silver and Prime Packages, no annex to the Package Agreement is signed. Such products/services are automatically included in or excluded from the existing Package Agreement upon activation or closure.

II.

In all other respects, the General Terms and Conditions of UniCredit Bank d.d. with individuals in the territory of the Republic of Srpska, 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 in the territory of the Republic of Srpska.

III.

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