



BANK GENERAL BUSINESS TERMS

Public



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1.0. PURPOSE

The purpose of these general terms is to regulate the contractual relationship between the Bank and the Customer, related to all bank services and products. These conditions are binding on customers and they should be read carefully before customers sign any contract with the Bank.

These terms are entered into between Banka Ekonomike Sh.A., headquartered at Mother Teresa Street, N.N., 10000, Prishtina, with unique identification number 810485864 and fiscal number 600106779 (referred to hereinafter as "the Bank"), and natural and legal persons who wish to establish business relations with the bank (referred to hereinafter as the "Customer" or "Customers").

By disclosing these terms and opening an account, the customer accepts that they have entered into a contractual relationship with the bank and the same accepts all rights and obligations arising from these terms and any other special terms for special products and services.

The bank reserves the right to change these Terms and other supplementary terms in accordance with the bank's internal policies, as well as applicable laws and bylaws. The bank will notify customers of these changes according to the terms stated in this document.

2.0. SCOPE

Bank General Business Terms and Conditions is a document that defines the terms for Bank services and products, Bank and Customer responsibilities, the right to appeal, and many other conditions specified in the following document.

An agreement for Bank's services and products cannot be approved if it is contrary to "Bank General Business Terms and Conditions".

3.0. ACCOUNT USE

The customer is obliged to use bank accounts and services for personal or business purposes only for activities that are legal in the Republic of Kosovo. The customer can open an account in accordance with the legal norms, bank's business policy, and the Bank General Business Terms and Conditions.

The identity of the person who opens the account is ascertained from the valid personal documents issued by the competent bodies of the relevant country, in accordance with the contract.

3.1. Account Opening Conditions

- Bank accounts for individuals and businesses are opened by completing and signing an account opening application form and submitting all information and documents required by the Bank in the aforementioned contract;
- If there are any conditions that are not met by the applicant or there are any legal obstacles, the bank account opening will not be approved, therefore, it is subject to Bank approval;
- Eligibility criteria apply to some customer accounts. The customer is informed of the eligibility criteria when they inquire or apply for a particular account;
- Eligibility criteria may also include submission of certain documents and necessary information, as well as submission of an application form;
- The customer is not able to apply for a special account when the required criteria are not met;
- After the customer has opened an account, if the eligibility criteria change and the customer no longer meets the criteria, the Bank issues a notice on changes in accordance with these terms and conditions and reviews the customer's eligibility to continue holding the account;
- If the customer has an account, the Bank reviews it periodically and, if the Bank notices that the account activities are not in accordance with the terms and conditions or that no transactions have been carried out in the account for a certain period of time, the Bank may change the status of the customer's account, or suspend it until further notice in case of any suspicious activity.

3.2. Account Types

3.2.1. Current Account

A current account is an account that the customer can use for any personal or business transaction, including cash withdrawals, various payment orders, and all Bank products and services that the customer chooses to use will be linked with this account.





The customer's current account remains active during the business relationship and cannot be closed until all obligations and liabilities of the bank and the customer are completed. At the moment of opening the current account, the relevant documentation is completed and signed by both parties with all the necessary information received from the customer. For this type of account, the customer pays the monthly account management fee based on the Bank Price List. Within the current account, customers can also use several types of packages, which are a grouping of several banking products and services that have a fixed monthly fee, disclosed in the bank's official price list. These packages are designed to meet all banking requirements and needs of customers by using several products in packages at a more favorable price than using the products separately.

The Bank will calculate and withhold the amount set for account maintenance and other services provided, according to Bank's fees and withholding rates. The customer is obliged to deposit sufficient funds for the payment of monthly maintenance and other service fees. The Bank reserves the right to debit all Customer's accounts for the payment of Bank Fees or unpaid obligations, according to applicable fees/prices at the time the service is rendered, published on the official website at www.bekonomike.com, available also at Bank branches.

The Customer is obliged to notify the Bank of any errors in the account statement or of any unauthorized transactions related to the card or security access code. Notification is done in writing within thirty (30) days from the date of issue of the account statement. The Customer must review the account balance statements and in the event that any amount has been transferred or deposited into the Customer's account without reason, then the Customer is obliged to notify the Bank and return the erroneously transferred amount.

If the transaction was done erroneously on the Customer's account, then the Bank reserves the right to withdraw or return it in accordance with applicable laws. If the Customer has spent the funds, then they are obliged to return these funds to the Bank, for which the Customer will be notified in advance.

The Customer is obliged to notify the Bank immediately if there are any changes in the information provided to the Bank.

The Bank will maintain the confidentiality of information about the Customer, their account, and transactions. Information about the Customer, their account, and transactions is provided only in accordance with the procedures on rendering banking services and in cases where it is required according to applicable legislation in the Republic of Kosovo. The Bank reserves the right to change the rates, provisions, or other conditions of products and services at any time and will notify the Customer of these changes through the Bank's distribution channels (SMS, telephone, e-mail, website, brochures, etc.) without the need to amend the signed documentation. The customer confirms that the funds to be used for transactions in this account do not flow and are not related to any criminal activity.

The Customer declares that the Bank is authorized to activate or block his card according to Customer's recommendations over the phone. Any risk resulting from other persons who may call and present a request different from the Customer's request, which may be incomplete or untrue, will be assumed by the Customer.

3.2.2. Basic Services Account

A payment account with basic services is a limited type of current account and is offered exclusively in Euro. The account with basic services is offered only to individual customers who do not have any other payment accounts with basic services in any other Bank in the Republic of Kosovo.

The Customer has the right to make deposits and withdrawals from the payment account through transactions within the funds they have in the payment account. The Customer also has the right to perform direct debits and payment transactions through the card, including online payments, credit transfers within the Bank, including standing orders, at ATMs where possible, at the Bank counters, or on electronic platforms.

The Bank reserves the right to apply a fee for providing a payment account with basic services, and for this purpose, to debit the Customer's account for the payment of Bank Fees or unpaid obligations, according to applicable fees/prices at the time of rendering the service, published on the official website at www.bekonomike.com, which are also available at Bank branches.

The Bank will provide the Customer, free of charge and at his request, within each calendar month, a statement of their payment account with basic services, which contains the list of all credits and debits recorded in the account since the last statement was issued, as well as the final balance.





The Customer is obliged to notify the Bank of any errors in the account statement or of any unauthorized transactions related to the card or security access code. The notification is done in writing within thirty (30) days from the date of issue of the account statement. The Customer must review the account balance statements and if any amount has been transferred or deposited into the Customer's account without reason, then the Customer is obliged to notify the Bank and return the erroneously transferred amount.

If the transaction was made in error to the Customer's account, then the Bank reserves the right to withdraw or return it in accordance with applicable laws. If the Customer has spent the funds, then they are obliged to return these funds to the Bank, for which the Customer will be notified in advance.

The Customer is obliged to notify the Bank immediately if there are any changes to the information they have provided to the Bank. The Bank will maintain the confidentiality of information about the Customer, their account, and transactions. Information about the

Customer, their account, and transactions is provided only in accordance with the procedures on rendering banking services and in cases where it is required according to the applicable legislation in the Republic of Kosovo.

The Bank reserves the right to change service fees for this product at any time and will notify the Customer of these changes through the Bank's distribution channels (SMS, telephone, e-mail, website, brochures, etc.). The Customer confirms that the funds to be used for transactions in this account do not flow and are not related to any criminal activity.

The Customer declares that the Bank is authorized to activate or block his card according to Customer's recommendations over the phone. Any risk resulting from other persons who may call and present a request different from the Customer's request, which may be incomplete or untrue, will be assumed by the Customer.

Customer, their account, and transactions is provided only in accordance with the procedures on rendering banking services and in cases where it is required according to the applicable legislation in the Republic of Kosovo.

The Bank reserves the right to change service fees for this product at any time and will notify the Customer of these changes through the Bank's distribution channels (SMS, telephone, e-mail, website, brochures, etc.). The Customer confirms that the funds to be used for transactions in this account do not flow and are not related to any criminal activity.

The Customer declares that the Bank is authorized to activate or block his card according to Customer's recommendations over the phone. Any risk resulting from other persons who may call and present a request different from the Customer's request, which may be incomplete or untrue, will be assumed by the Customer.

During the application, the Customer confirms that they do not have a payment account with basic services in any of the other banks in the Republic of Kosovo. The customer will sign a separate confirmation for this purpose. In the event that the Bank realizes that such confirmation was false, or ceases to be true, the Bank will exercise its rights and the Bank has the right to ask the Customer to retroactively pay the services received according to Bank's standard fees/price list and the Customer must act in accordance with this request, without the possibility of dispute.

The Bank has the right to unilaterally terminate the Contract for an account with basic services if at least one of the following conditions are met: when the Customer (i) intentionally uses the payment account with basic services for illegal purposes; (ii) there has been no transaction in the payment account with basic services for more than twenty-four (24) consecutive months; (iii) they have provided incorrect information for opening a payment account with basic services; (iv) they have opened a second payment account with basic services while already having an existing such account.

If the Bank terminates the agreement, it will notify the Customer in writing and free of charge at least one (1) month before the effective date of termination regarding the reasons for the termination, unless the disclosure of these reasons would be contrary to general security objectives.





3.2.3. Savings Account

A savings account is an interest-bearing deposit account. A savings account can be used to withdraw available funds. The number or deposits and withdrawals from the savings account are not limited, and all types of transactions are carried out through the current account. The customer has the right to deposit funds in the savings deposit account, which will be a separate account from the current account, at any time and in any amount (e.g., cash deposits or transfers from the customer's account, or deposits through a standing order). The number of deposits and withdrawals from a savings account is not limited.

The customer is entitled to interest from the savings account. However, for each savings account, there will be a separate signed agreement/additional conditions, which specifies how the Bank calculates the interest in % of the annual interest rate from the day the agreement of additional conditions is signed, after the funds have been deposited in the Savings Deposit Account and interest is paid at the end of the month according to the interest rate determined by the Bank.

The Bank reserves the right to change the interest rate, fees, or other terms of the Agreement at any time, by giving written notice to the customer (via SMS, mail, or email), or through the website, at least (1) one month before changes take effect.

The interest is calculated on the deposited funds on a daily basis with the actual days passed within the annual period of 365/366 days and multiplied by the interest rate percentage.

The effective interest rate (EIR) is calculated according to the provisions of CBK Regulations on Effective Interest Rates and Disclosure Requirements and under the assumptions provided for in the regulation, and is published on the Bank Price List.

The Bank will deduct taxes according to applicable laws and regulations on the Republic of Kosovo's deductible income tax. The deduction will be applied for any amount of interest paid or credited at a rate set by the government and other administrative authorities, unless the customer provides evidence to the bank that the customer is exempt from paying such taxes under applicable legislation.

3.2.4. Children's Savings Account

A children's savings account is an interest-bearing deposit account opened by one or both parents of the child or their legal guardian. The account is opened in the name of the child, but the account is operated by the parent(s) or legal representative while the child is a minor and even after reaching adulthood if the child loses the capacity to act, of which the parent(s) or legal guardian notify the bank in advance

At the moment of opening a savings account, the savings agreement is signed between the Bank and the parent/legal guardian. The Children's Savings Account covers customers up to the age of 18. At the time the Customer, i.e., the child, reaches the age of 18, the Customer will have the right to revoke any and all authorizations of the parent or guardian on this account, which will continue to be active until such revocation from the Customer.

The number or deposits and withdrawals from the savings account are not limited, and all types of transactions are carried out through the current account.

The bank reserves the right to change the interest rate, fees, and terms of the agreement at any time, with prior notification of customers in accordance with the deadlines set forth in this document. This account cannot be opened without opening a children's current account first.

3.2.5. Student Current Account

A current account for students is offered to all students and pupils aged 16 to 25 who have a University/College identification card, Index, proof that they are students if the customer is over 16 years old.+

If the account type "Student 16-18 Years Old" is selected, in addition to the signature of the student, the signature of the parent or legal guardian is also required. By signing the Contract, the parent or guardian confirms and agrees that he/she has understood all the





terms and conditions of this Contract and that he/she will have full authorizations equivalent to those of the Customer. This "Student 16-18 Years Old" account will automatically convert into a "Student 18-25 Years Old" account at the moment the Customer, i.e., the student, reaches the age of 18, in which case the Customer will have the right to revoke any and all parent or guardian authorizations on this student account, which will continue to be active until such revocation by the Customer takes place. After completing the studies, the student account will be automatically converted to a standard current account, unless the Customer refuses to convert the student account to a standard current account, in which case the Customer must go to the Bank and complete the request for closing the student account.

Upon conversion of the student account to a standard current account, the Bank will calculate and withhold the amount set for account maintenance and other services provided, according to Bank fees and withholding rates. The customer is obliged to deposit sufficient funds for the payment of monthly maintenance and other service fees. The Bank reserves the right to debit all Customer's accounts for the payment of Bank Fees or unpaid obligations, according to applicable fees/prices at the time the service is rendered, published on the official website at www.bekonomike.com, available also at Bank's branches.

The Customer has the right to make payments through transactions within the funds they have in the account, or, if the student account is converted to a standard current account, the Customer has the right to also make payments within the authorized overdraft if such a limit has been approved by the Bank for this account.

The Bank reserves the right to change the rates and terms of the agreement at any time with prior notification of customers in accordance with the deadlines set forth in this document.

3.2.6. Flexi Deposit Account

The Flexi Deposit account is intended for the deposit of funds, with the benefit of flexible banking interest. Through the current account, the depositor is enabled to deposit funds in this account at any time and in any amount, while in order to receive interest, the limit of the value is defined in the agreement between the customer and the bank, about which the customer is informed when applying. From the flexi account, the customer can make withdrawals, but an additional fee may be applied as defined in the Bank Price List.

The customer can deposit, withdraw, or transfer funds to and from the Flexi Deposit only at Bank counters, it is not offered as an ATM service.

The customer can deposit funds in an unlimited amount, at any time, while the benefit of interest can only be obtained for an account balance equal to or above 500.00 Euro (in words: five hundred Euro). To avoid any doubt, if the account balance falls below 500.00 Euro (in words: five hundred Euro), then the Customer will not benefit from interest.

The accrued interest is paid on a monthly basis and is calculated on a daily basis referring to the year with 365/366 days and the actual number of days multiplied by the annual interest rate determined by the Bank. The Bank reserves the right to change the rates, interest, commissions, or other terms of products and services at any time.

The Customer will be notified of these changes through Bank distribution channels (SMS, phone, e-mail, website, brochures, etc.).

The accrued interest is paid/transferred to the flexi deposit account.

The Bank will deduct all taxes and duties from the income earned from interest on the time deposit based on the applicable tax laws in the Republic of Kosovo, as well as other applicable administrative acts as they are and as they may change in the future. The current rate applied by the Tax Administration of Kosovo for interest income is ten percent (10%) of gross interest earned. If the Customer is exempt from tax according to applicable laws, the tax will not be applied to them.

The customer can deposit, withdraw, or transfer funds to and from the Flexi Deposit only at Bank counters, it is not offered as an ATM service.





The customer can deposit funds in an unlimited amount, at any time, while the benefit of interest can only be obtained for an account balance equal to or above 500.00 Euro (in words: five hundred Euro). To avoid any doubt, if the account balance falls below 500.00 Euro (in words: five hundred Euro), then the Customer will not benefit from interest.

3.2.7. Term Deposit Account

A term deposit account is intended for the deposit of funds with a certain time limit, according to the agreement signed between the bank and the customer.

The interest rate will remain the same for the duration of the agreement. The Bank calculates and pays the interest from the day the funds are timed until the maturity day, based on the interest rates determined by Bank Price List.

If the Depositor does not submit a request in writing or does not notify the Bank of non-renewal of the contract at least 1 (one) day before the maturity date, then the Bank considers that the Depositor consents to automatically renew the Agreement with the bank interest rate as set in Bank Price List that is valid on the day of the renewal of the Agreement for term deposits. The interest earned until the maturity date will be transferred to the current account of the Depositor.

The Depositor cannot withdraw term deposits before the maturity date defined in the agreement. In special cases, the bank may allow the agreement to be terminated, but the depositor must submit the request in writing at least 1 (one) day earlier, and in this case of withdrawal of deposits before the maturity date, the customer's interest is calculated according to the terms defined in the agreement.

3.2.8. Interest on deposited funds, effective interest rate, and withholding tax

Interest on deposited funds will be calculated on a daily basis, referring to the year with 365/366 days and the actual number of days multiplied by the annual interest rate of the corresponding period. The customer may be charged fees for each debit in accordance with the flexi deposit agreement. The bank undertakes to fulfill payment orders from the account in amounts not greater than the balance of the current account. The customer is obliged to deposit sufficient funds for the payment of monthly maintenance and other service fees. The Bank has the right to debit all Customer's accounts for the payment of Bank Fees or unpaid obligations. The bank applies interest to the account according to the effective interest working conditions published by it on the price list on the official website www.bekonomike.com, as well as at its branches.

The effective interest rate on the account is calculated according to the CBK Regulation on the Effective Interest Rate and Disclosure Requirements and is disclosed in the contract between the bank and the customer.

Withholding tax is calculated according to the rate determined by the fiscal authority and all costs are borne by the customer.

4.0. AUTHORIZED PERSONS

The customer can also sign contracts and carry out other legal activities through a representative by authorization.

The contract, which the representative signs on behalf of the Customer and within the framework of his authorizations, directly obligates the Customer.

The authorized representative cannot transfer his authorizations to a third person.

The representative can undertake only those legal activities for which he is authorized.

It is the customer's responsibility to clearly notify the Bank of the authorizations and any person authorized by them. The Bank is not responsible for errors or failures that arise because the authorizations or instructions of the signatory are not clear.





The customer and the authorized person are obliged to go to the Bank together for the authorization, or they must present the notarial certificate of authorization to the Bank.

It is the Customer's responsibility to notify the Bank of the revocation of the authorization. The Bank will continue to carry out transactions of the representative until it receives notification from the Customer that the authorization of the representative has been revoked

The authorized person is obliged to notify the Bank of any circumstances that would affect the cancellation/revocation/invalidity of the authorization and will be responsible for any damages caused as a result of transactions after these circumstances have occurred.

5.0. ELECTRONIC BANKING SERVICES AND PRODUCTS

The bank offers electronic services and products as an alternative to rendering banking services.

At the time of application or use of these specific services, the customer may also have other conditions in the application form for services and products, for which the customer will be informed and then the contract for product use will be signed.

Electronic banking services are banking services performed online, such as mobile banking, e-Banking, etc., that are carried out through electronic means of communication. These banking services can be accessed by the bank's customers through the use of various means of telecommunication, such as telephone, terminals, or personal computers, etc.

5.1. E-banking

E-banking is a service that allows the holder to carry out various banking transactions, including payment orders, online. Through this platform, the customer can access their account and carry out banking services via the Internet 24 hours a day, 7 days a week. Services that the Customer can carry out through e-Banking:

- · Account access, including viewing account balance and transactions;
- · Conduct international transfers:
- · Print out account history and all transactions made;
- · Active overdraft management;
- · View status of active loans:
- · Manage credit cards;
- $\boldsymbol{\cdot}$ View all transactions that are waiting to be carried out;
- · Conduct transfers within the B· ank, as well as in other local banks;
- · Conduct international transfers;
- $\cdot \ \, \text{Conduct all Kos Gyro payments (electricity, water, telephone, etc.)};$
- · Conduct all payments of budget agencies (taxes, pensions, property tax, customs payments, etc.);
- · Pay employee salaries for businesses;
- $\boldsymbol{\cdot}$ Use standing orders within the Bank, as well as to other domestic banks.

The Bank reserves the right to, at any time, remove, add, or modify the services that can be carried out through e-Banking without the need for prior consent from the Customer.

Additionally, business customers can upload bulk employee salary payment data, which after verification and approval are routed to the appropriate bank accounts, which helps business customers process bulk payments easily and efficiently.

The right to benefit from the services defined under this chapter of these General Business Terms and Conditions applies only to the customer/user and the customer/user will not allow third parties to benefit from or use the online services provided by the Bank. The customer/user shall act strictly according to the principles and rules notified or recommended by the Bank to the customer/user, and according to the Bank "security manual" as well as according to the Bank "security steps". The Bank may change these rules and principles at any time and at its discretion, without notice to the customer/user, due to common interest, such as improving security.





Services and products offered by the bank through e-Banking, as well as all types of audio-visual effects used for the presentation of such services and products, are protected by Bank intellectual property rights, and the customer/user shall in no case use them without prior consent of the Bank. In addition, the copyright on the software provided by the bank to the customer/user is owned by the Bank and the customer/user shall not copy, reproduce, or distribute the software in any way and for no reason.

Information and explanations that the Bank provides regarding the products and services offered through e-Banking may not be complete, appropriate, adequate, or sufficient, and the customer/user cannot demand responsibility from the Bank for the information and explanations that are incomplete, appropriate, out of date, inappropriate, or insufficient.

5.1.1. E-Banking Users

E-Banking User is a person who has the necessary information and credentials to access e-Banking and is authorized to view information in an account or instruct the Bank about account transactions. The "PIN and password" and "identifying username data and information" of the user who is authorized to access or issue instructions on behalf of a customer account will be provided to the customer, or, if the customer is a legal entity, to authorized signatories or persons designated by the customer according to the established e-Banking authorization levels. The Bank is not responsible in any case for attainment or use of "PIN and password" and/or "identifying username data and information" by persons who are not authorized users of the customer.

The Bank shall not be liable and the heirs or authorized persons/customers/users shall not be entitled to any claim against the Bank for any transaction or agreement made in e-Banking using "PIN and Password" and "data and username identification information" after the death of the customer/user.

5.1.2. Customer / User Obligations

The customer/user is obliged to change the initial password by the Bank immediately after receiving it.

The customer/user can order transactions related to cash transactions, banking, and other services provided through e-Banking, using a "PIN and password" and "username data and information (User ID)" authenticated through the system's security steps, without customer/user signature.

The Customer/User shall keep the e-Banking "PIN and Password" and "User Identification Data" confidential, and the right to use the "PIN and Password" and "Username Identification Data" are the sole property of the customer/user.

The Customer/User shall exercise due care and be vigilant not to disclose "PIN and Password" and "Username Information and Data" and shall not reveal or disclose "PIN and password" or "Username Information and Data" to any third party, and will not allow any third party to use the "PIN and password" or Username Information and Data". The customer shall be held personally responsible for any consequences of the use of "PIN and password" and "username Information and Data" by third parties, and the customer/user waives their rights of objection and appeal based on the fact that the transactions were not executed by them. The Bank has no obligation to identify unauthorized persons who corruptly use the "PIN and password" and "Username Information and Data" of the customer/user. The customer/user will be responsible for the security of the computer or mobile phone used to access e-Banking.

The telephone line and wireless line used by the customer/user to access and use e-Banking shall be at the sole expense of the customer/user. The customer/user agrees and undertakes to pay to the Bank in time all fees, expenses, and prescribed charges that the Bank applies to e-Banking services provided and delivered to said customer/user.

The Bank may block the user identification data or customer's PIN and password if it suspects any unusual activity on behalf of the customer/user, and any restoration of such e-Banking access information will be subject to rates published on the Bank Price List. Any request to modify e-Banking access information will be subject to the fees published on the Bank Price List.

Any request to modify e-Banking access information will be subject to the fees published on the Bank Price List.

The customer/user accepts the service and responsibilities that belong to them upon signing the e-Banking application.

The Bank reserves the right to change the type and volume of services without additional notice to the Customer/user. The customer/user agrees to receive additional information of informative or other character from the Bank free of charge. The customer/user must provide true, correct, valid, and complete information about themselves as requested for completing the e-Banking application. The customer/user is also responsible for obtaining or providing all information related to the possibility of logging in and accessing





e-Banking, mobile phone, and computer equipment (including modems) or other equipment necessary to connect to e-Banking service

If the Customer/user provides information that is not true, incorrect or incomplete, or the Bank has reasonable grounds to suspect that the information is not true, the Bank has the right to suspend or close the Customer/user account, without prior notice, as well as reject any and all uses of e-Banking service by the Customer/user.

The Bank reserves the right to immediately suspend, terminate all access and investigate any account it believes, or suspects, to be associated with any fraudulent, abusive, or illegal activity.

Banka Ekonomike will not disclose your confidential information unless it is required to be disclosed by law. The Bank uses special mechanisms to maintain e-Banking service, but the Bank is not responsible for any defects or failures related to e-Banking (such as loss of profits or other damages) that may result from any such defects or failures. E-Banking service is provided "as is" and the Customer/user uses it at their own risk. The Bank cannot guarantee that the e-Banking service will meet the requirements of the Customer/user, that it will work continuously, at all times, securely, or without errors, or that the quality of any product, service, information, or other material received through e-Banking will fulfill the expectations of the Customer/user.

Any material downloaded or otherwise obtained by using e-Banking is done at the risk of the Customer/user and the Customer/user shall be solely responsible for any eventual damage to their computer system or loss of data resulting from downloading materials from e-Banking service.

The Bank is not responsible for the secrecy of information after receiving the information in a sealed envelope (password), as well as the ticket on the declared mobile phone, and will not be responsible if the information is misused or lost.

The Bank is not obliged to verify the ownership of the mobile phone mentioned in the e-Banking service application. If the Customer/user changes the mobile phone number or changes any note from the submitted e-Banking application, they must immediately inform the Bank Branch/Sub-Branch in writing where they submitted the e-Banking application, while the Bank is obliged to act according to the changes submitted within twenty-four (24) hours from the day of acceptance of the request for change.

If it happens that the password from the delivered envelope or the mobile phone is lost or stolen, the Customer/user is obliged to immediately notify the Bank at 038/500500 (call center), or to personally inform any Branch/Sub-branch of the Bank, in order to stop unauthorized access to the e-Banking service.

The Bank is obliged to deactivate access to e-Banking services at the moment of receiving information from the Customer/user about the loss or theft of the password or mobile phone. The customer/user is responsible for any damage caused by the loss, misuse, unauthorized use, or change of the mobile phone number that accepts e-Banking services, as well as if it does not comply with the General Business Terms and Conditions.

The Bank shall not be responsible for delays or non-performance of the service if this is a consequence of force majeure or extraordinary conditions. These are cases that may occur after the establishment of services, are not under the control of any party, and cannot be objectively foreseen, but render the provision of services impossible.

5.1.3. E-Banking Orders and Instructions

The e-Banking customer/user is personally responsible to meet the conditions specified for e-Banking services and to ensure that the account balance is sufficient and suitable to carry out monetary/cash transactions. In no case will the Bank be held responsible for non-implementation of instructions and orders of the customer/user if the necessary conditions are not met or if the funds are not sufficient in the customer's account for cash transactions, or if the credit limit is not adequate.

The Bank is completely free to execute the instructions that the customer/user gives to the Bank through e-Banking service. Customer/user instructions given outside of business hours and/or outside of service hours will be accepted by the Bank, but may be implemented on the next business day.





If username, PIN, and password of the customer/user are stolen in an electronic environment or by electronic means by third parties with or without the knowledge of the customer/user, the customer/user is responsible and the Bank shall not be liable for such transactions.

Customer/user instructions and orders provided outside normal working hours and/or outside the Bank's branch service hours, accepted by the Bank, will be executed only on the next working day of the institutions and systems involved, e.g., payment systems, clearing systems. The Bank may, if and when it deems necessary and without warning the customer/user, expand or reduce the size or scope, or prevent or suspend e-Banking service in whole or in part and has the right to request written confirmation from the customer. The customer/user shall not submit any claim to the Bank for any loss or damage that may be caused to the customer/user due to the suspension of services. If and when the Bank has reason to believe that the customer/user is taking advantage of e-Banking by misusing it or for purposes not intended, the Bank may suspend, or temporarily or permanently terminate access to e-Banking service without informing the customer/user.

The Bank shall in no case be held responsible for any failure that may occur during the use of e-Banking, but not limited to the suspension, interruption, or prohibition of e-Banking for technical reasons or due to any error, any defect in e-Banking service operation as a result of computer viruses on the customer/user computer or phone, due to damage, malfunctions of any kind, loss, delays or early events that may be caused by hardware, software and internet server, or third parties to have access to its data and information, telecommunication installations, etc.

The customer/user shall not violate the applicable laws and regulations during the use of e-Banking service. The customer/user will not in any case use e-Banking in a way that violates public order, violates good morals, hinders or disturbs other persons, violates property rights and copyright of other persons, for immoral reasons (contra bonos mores), illegal purposes, or for the purpose of reselling the service to others. The customer/user may not act or behave in such a way as to prevent or hinder the use of e-Banking services by third parties. All ideas, opinions, statements, and comments expressed during the use of monetary transactions, other banking services that the Bank offers via the Internet belong to the customer/user and the Bank shall not be held responsible for them in any case. If the Customer/user does not want to use e-Banking services, they must notify Banka Ekonomike in writing no later than the 25th of the following month. The service is considered canceled/deactivated on the first day of the following month.

5.1.4. E-Banking Blocking and Access Termination

If there is any reason to suspect that an unauthorized person has learned the e-Banking username or the customer/user's PIN and password, the customer/user is obliged to inform the Bank of this fact without delay. The bank immediately blocks the means of identification of access to e-Banking service. All relevant costs related to such an event shall be borne by the customer/user. Access to the account through e-Banking service will be automatically blocked if multiple consecutive attempts with the wrong password are made to access it. The Bank has the right to block customer/user access to all services without any statement, reason, or warning.

The Bank shall terminate the use of e-Banking services for the customer/user at any time and immediately in the following cases, but not limited to them:

- $\cdot \text{ When the customer/user does not comply with these General Terms and Conditions, as well as other Bank instructions;}\\$
- · After termination/closure of the current account;
- · When the customer/user dies;
- · If the customer (who is a legal entity) starts bankruptcy procedures, or does not use e-Banking for a year;
- · At the request of the customer/user.

The Customer can terminate access to e-Banking service at any time by submitting a form to request termination of services at the Bank.

Access to e-Banking shall be suspended immediately upon receipt of the service termination request form. The customer/user remains responsible for all unpaid charges and fees that have accrued up to the date of termination.





5.1.5. Internet Security

The customer/user must be aware of the following risks that exist, in particular:

Unauthorized access can be obtained when there is no proper knowledge of the system and security procedures (for example, inadequate protection of data on the hard drive, file transfers, monitoring emissions), and it is the responsibility of the customer/user to understand what security procedures are necessary and act accordingly;

By profiling the characteristics of online communication, the Internet service provider for the customer/user can discover with whom and when the customer/user has communicated online;

There is a hidden risk that a third party may gain undetected access to the customer/user or the service by logging into the computer when the Internet is used (e.g., through an ActiveX application);

When using the Internet, there is a constant risk that computer viruses will spread once the computer comes into contact with the outside world either through computer networks or drives. Virus scanners can help the customer/user protect their system and are strongly recommended;

The customer/user is obliged to minimize the security risk that comes from using the Internet by taking appropriate security measures (appropriate passwords, use of password managers, antivirus programs, and firewall protection).

5.1.6. Various e-Banking Provisions

All types of disputes arising from fees and prices, calculation of services, cash transactions and other banking services provided or carried out through e-Banking services, bank books, recordings, documents and microfilms, microfiche, and computer recordings, and electronic mail and telephone messages, as well as other notifications sent by the Bank to the customer/user will be considered as prima facie valid, binding, final, and complete evidence.

Notifications sent by the Bank to the customer/user through electronic media (email, SMS, and Internet) are considered and treated as notifications received by the customer/user.

The customer/user is deemed to have waived all their rights to object and appeal on the basis that such notices through electronic media (email, SMS, and Internet) have not been delivered to them.

The data provided through e-Banking will not be considered an offer, unless this is expressly stated.

If the customer/user uses the products and services offered by the bank through e-Banking services outside the borders of the Republic of Kosovo, the applicable laws and regulations in the Republic of Kosovo will apply to all disputes between the bank and the customer/user.

5.2. SMS Top-Up

Is an electronic service where the customer, using SMS from operators licensed in the Republic of Kosovo, has access to his account at Banka Ekonomike, where they can top up their mobile phone, send top-ups to others, and pay all other services (internet, cable, and other operator services) through SMS. The messages must contain the data requested by the seller. The customer is responsible for the security and access to authorized telephones and for the accuracy of the data transmitted. In particular, the customer is liable for the service fee and fees if the number is entered incorrectly, which results in the credit being taken by another beneficiary. If the phone is lost, stolen, or suspected of unauthorized use, the customer must notify the Call Center immediately.

The bank will be fully and unilaterally authorized to debit/transfer the amount the customer sends via SMS. This amount will be debited from the customer's account listed in the additional terms and transferred to the mobile service provider's collection account without any further approval, in accordance with the provisions of the service agreement signed by the mobile service provider and the Bank. The Bank shall neither assume nor bear any responsibility for any conduct of such debit service between the customer and the mobile service provider. In the event that the customer's account is debited to the customer's order, but the mobile phone provider does not credit the customer's account/phone number, the Bank will refund the customer the correct amount.

The use of this SMS Top-up service is limited only to the customer's prepaid phone numbers specified in the additional terms. The Bank has the authority to cancel the customer's right to use the SMS Top-up service at any time and without notice. The Customer agrees and accepts the list of transactions from the Bank as final and binding for all purposes and the Bank shall in no event be held responsible for any potential conflict that may arise between the Customer and the mobile phone service provider in connection with the SMS Top-up service. The Bank will also not be responsible or liable for any loss or damage resulting from the malfunction or failure of SMS Top-up.





5.3. SMS Info

SMS Info enables the Customer to be informed about the account balance through the mobile phone by calling the number designated by the Bank for this service.

5.4. SMS Notification

SMS Notification enables the customer to be informed about the balance changes in their account through the mobile phone, where they will be notified by SMS about every transaction in their account. For thi service, the customer can set a limit for the transaction amount they want to be notifoed.

5.5. Account Statement

The bank assures its customers that all debits and credits in his/her account will be recorded in the account statement with all transaction details and will be available to customers at any time.

5.6. Special offers

Special offers or discounts may be in place for a limited period of time. For special offers, the Bank will choose the form of communication through Bank communication channels.

The Bank, for reasons of market demand/legal infrastructure or internal procedures, may reduce or shorten the validity period, or limit the offer. The customer can obtain information about banking services and products in all bank branches by contacting the Call Center at +383 (0)38 500 500 and +383 (0)49 733 322, or on Banka Ekonomike website at www.bekonomike.com.

5.7. Investment service in financial instruments at home and abroad for customers

Banka Ekonomike enables its customers to trade financial instruments on over 15 foreign exchanges, including the largest exchanges in the world, such as the New York Stock Exchange, NASDAQ, the London Stock Exchange, the Frankfurt Stock Exchange, the Tokyo Stock Exchange, and others.

In all these exchanges, customers will be able to invest in stocks, bonds, and exchange-traded funds (ETFs).

Customers will be able to send all orders for investments in financial instruments through Banka Ekonomike via e-mail and telephone. Before each investment, the customer will receive the list of fees from the bank, which will be charged against this service for the customer, as well as a brochure with some general information related to financial instruments.

Through Banka Ekonomike, customers can also invest in Securities (Treasury Bonds and Bonds) issued by the Government of the Republic of Kosovo.

6.0. DEBIT AND CREDIT CARDS, POS TERMINALS, AND ATMS

Banka Ekonomike can offer their customers Master Card Debit, Visa Debit, Master Card Credit, Visa Classic, Visa Gold, and Visa Platinum.

6.1. Cards

Any card issued by the Bank (debit, credit, identification, or other proprietary card) is property of the Bank and may be used in accordance with the terms and conditions set by the Bank only by the person to whom the card was issued (who can never be a person other than the person who is the authorized signatory).

The card issued in the name of the Cardholder cannot be transferred to third parties.

All Card transactions will be considered as liabilities and will be deducted from the funds in their account(s) or will be recorded as debts of the customer to the Bank if they are not contested/opposed by the customer.





6.2. Use of Cards

The Cardholder can use the cards for ATM withdrawals and for the payment of goods and services through all POS terminals of the Bank, including other POS and ATMs that have the VISA/MASTERCARD logo. All branded cards can also be used to pay for goods and services online. The cards issued are in accordance with the terms and conditions for the use of VISA/MASTERCARD cards.

After receiving the card, the Cardholder will activate their card by sending an SMS to 5007 to receive their PIN or through the ATM. Card transactions are considered accounting documents in accordance with applicable laws in Kosovo.

A card can be blocked due to:

- · Customer request;
- · Reported card through the Call Center or Branch as lost, stolen, confiscated, or misused;
- Entering the incorrect PIN three times at an ATM or POS;
- · As a punitive measure due to Cardholder's non-compliance with general terms and conditions.

A card can be activated by the Bank on Customer's request:

Cards blocked by the bank due to the customer reporting them through the Call Center or Branch as lost, stolen, confiscated, or misused cannot be activated, and will immediately be canceled and ordered;

Payments of goods/services can be done through POS terminals installed at merchant locations or online platforms. The maximum amount of transaction depends on the card limit or additional Conditions;

The limit of daily cash withdrawal and payments are published on the Bank Price List;

POS terminals should be kept by Cardholders for reference or further verification;

If the card is used at locations where a currency other than Euro is used, VISA/MASTERCARD and/or Bank exchange rates will be applied.

Card validity (Debit and Credit) is 5 years (60 months) and expires on the last day of the month. Debit cards are automatically renewed by the bank when they expire only if they have been used at least the last 90 days before expiration date.

The Bank considers all transactions to be correct if they do not receive any remarks within 30 days from the completion of transactions.

6.3. Cardholder Obligations

The Debit Cardholder should collect the card issued by the Bank within 180 (one hundred-and-eighty) days. If the Cardholder does not collect the debit card within 180 (one hundred-and-eighty) days, the Bank can cancel the card. If the Cardholder does not collect the credit card within 120 (one hundred-and-twenty) days, the Bank can cancel the card.

The Cardholder is obliged to pay the card fees to the Bank (for card issuance, transactions, maintenance, and other fees) in accordance with Bank Price List.

The Cardholder should:

Keep the card and security number safe and not show/communicate it to anyone. They should use their card personally by not offering it to any other person and keeping it safe from damages;

Never keep the PIN together with the card or keep the PIN in a visible place. Any damaging action that can arise as a result of non-compliance of the Customer with the previous paragraph is the sole responsibility of the Customer or Cardholder;

The Cardholder or customer must notify the Bank immediately if the card is lost, destroyed, warped, stolen, forged/duplicated, or misused; the customer will be liable for any loss resulting from the theft or loss, unless the customer can demonstrate/prove gross negligence by the Bank. If the Cardholder, after reporting the card as lost/stolen, requests a new card and meanwhile finds the old card, the old card will not be reactivated;

The Cardholder may terminate the use of the Card with a written notice 15 (fifteen) days in advance (after all outstanding debts have been paid). The Card is issued in the name of the Cardholder, who is obliged to notify the Bank immediately of any changes of address or of the legal entity, authorized persons of the customer, or other personal data important to the Bank;

When the customer is a legal entity, the Bank may consider that all persons who are authorized signatories on the customer's account are also authorized to use the card. In the business card application, the customer designates authorized persons, who will be responsible and authorized for withdrawals/services defined in the authorization levels specified in the application, and who will use this card in the personal name and on behalf of the customer. The customer is obliged to notify the Bank in writing of any changes/revocation of the authorization for authorized persons. In case of any damage caused by non-notification or delayed notification of the Bank, the customer declares/agrees to be responsible for it. In no case shall the Bank be liable and the heirs or authorized persons shall not have the right of any complaint against the Bank for any transaction or service/payment approved under these general terms and condi-





tions using the card in case such transactions are executed after the death of the owners or any authorized person of the customer about whom the Bank has not been informed;

The Cardholder or the customer is obliged to contact the Bank immediately if the Cardholder or the customer becomes aware that there is any discrepancy regarding the amount or number of transactions carried out in order to start the investigation procedure for the return of funds. All costs/expenses incurred for the refund investigation procedure are borne by the customer;

The customer can cancel additional cards issued. If the customer is a legal entity, only persons with sufficient authorization have the right to cancel additional cards issued on behalf of that customer;

The Bank charges the customer's account as given above with all relevant fees and commissions according to Bank Price List. This includes withdrawals by the Bank in relation to the claim/refund initiated by the Cardholder for disputed amounts in the bank account balance of the account, which have not been received by the customer;

The Cardholder and/or the customer is responsible for the proper use of the card and for all costs incurred by the use of additional cards issued at customer's request. All disputes that may arise between the customer and customer's authorized persons during the use of the cards will be resolved between themselves and the bank will not be responsible for such disputes.

6.4. Bank rights and obligations related to cards

The Bank may request the return of a card at any time and reasonably in case of violation of the provisions of these general terms and conditions or additional conditions.

The bank may use agents for the distribution or storage of cards;

The Bank may request the return or may block the card at any time for good reason, including, but not limited to, violation of these general terms and conditions.

The card is valid for 60 months and can be renewed automatically if the relationship is not terminated by one party according to the provisions of these general terms and conditions or additional conditions;

The Bank may, without any obligation, refuse or approve any transaction, cancel or suspend the right to use the card, or refuse to replace the card. It may be possible for a notice not to be sent before the above occurs. In particular, the Bank may do so if it is clear that fraudulent or suspicious transactions have taken place;

In case of misuse or unauthorized overdraft of cash with the card as a result of loss, destruction, distortion, theft, forgery/copying or misuse, the Bank has the right to cover the excess amounts and fees that may be applied as a result of the transactions withdrawing that amount from any account the Cardholder has with the Bank;

The Bank, at its discretion, will renew or not renew the Cardholder's card, after or before the card's expiration date, depending on the Bank's assessment of the Cardholder;

The bank processes the amount of each card transaction in the order in which it receives them;

If the Bank does not receive any objections within 30 days after a debit card transaction is made, or 30 days after a credit card transaction is made, it will consider all recorded transactions as correct;

The Bank may change the rules and fees at any time regarding the use of a card and will notify the customer in writing or by any other means of communication as determined by the Bank, at least 30 days in advance.

6.5. Objections to Card Payments

The cardholder can submit an objection within 75-90-120 days from the time the Card transaction was made. The deadline for objection depends on the nature of the transaction dispute.

A Cardholder may submit an objection to the Card payment in the following cases:

- · Transactions carried out without the knowledge and consent of the Cardholder;
- Failure to receive the transaction product/service;
- · There is more than one (duplicate) transaction reflected for the same goods/services;
- The amount of the transaction is different (does not apply to transactions in foreign currencies);
- \cdot The product/service purchased is different from the features specified by the seller;
- The purchased product/service was paid by other means (other card, cash, etc.), and the same amount is reflected in the statement as paid by Card, although the transaction is canceled/returned, the refund is not reflected in the statement;
- · When cash withdrawals/advances are made from the ATM, the ATM does not dispense the requested amount or does not dispense the full amount as requested;
- · Incomplete or no deposit of the transaction amount into an account for ATM deposits.





The process of disputing a Card transaction:

The customer must contact the Bank and provide information about the transaction (objection);

The Bank will analyze the objection whether it is valid or not, and may request further information (or documents) from the cardholder;

If it is determined that an objection is valid, the Bank will begin the process of contesting transactions according to Visa/MasterCard rules.

The Bank and all other financial institutions that issue Visa/MasterCard cards or accept Visa/MasterCard payments must comply with the rules of international card payment systems regarding the objection (refund) process.

Disputed transactions are resolved within the periods established by international card payment rules. Disputed transactions can be resolved between 30 and 180 days.

The dispute resolution period depends on the type of card used for the transaction (Visa or MasterCard), and the type of transaction (POS sale, ATM withdrawal or ATM deposit) and the type of dispute.

6.6. Debit Cards

Debit Cards, MasterCard Debit, and Visa Debit are cards that allow customers to access their current account, make purchases with funds available in the current account at various points of sale, make online purchases, and/or withdraw/deposit cash.

With a debit card, the customer can withdraw at any ATM of the Bank, as well as at any other ATM where MasterCard and Visa logos are displayed, in the Republic of Kosovo and around the world, depending on the type of the corresponding card. While local debit cards (cards for the category of pensioners) are allowed the function of withdrawal, change of pin and request for balance only at Banka Ekonomike ATMs and cannot be used at ATMs and POS terminals of other banks, as well as for purchases on the Internet. If debit cards are used outside of Kosovo, the regulations and conditions of Mastercard and Visa international institutions will be applied. The currency exchange rates of those institutions will also be applied. By using the debit card at POS terminals and ATMs abroad, the fee is applied according to the price list. MasterCard Debit and Visa Electron cards are also suitable for purchases at any point of sale (POS terminal) in the Republic of Kosovo and anywhere in the world where the logo of these cards is displayed. The act of entering a PIN code or providing the CVV using the ATM or the seller's POS terminal or even the Internet has the effect of a legally binding signature and authorizes the Bank to make the payment from his account. The seller may also ask to verify the customer's identity. Debit cards also have an integrated contactless purchase function up to the limit set by the payment system (MasterCard and VISA) set at the state level. Every transaction that the customer makes with the card is reflected on the balance of his account, thus enabling the verification of every transaction.

The bank can stop the use of the customer's card at any time if the general terms of business, the debit card contract are violated, in cases where the card is misused, fees are not paid, etc. Transactions carried out by card are debited from the account immediately in real time, while the presentation of transactions in the account history takes place in the following working days for the types of transactions carried out at the Bank's terminals. Some types of transactions that are carried out in terminals outside the bank and abroad, the reflection of the transaction in the customer's account may be delayed, depending on the presentation of the transaction by the respective receiving bank.

6.6.1. General Terms and Conditions for Issuing and Using Debit Cards

The bank issues a Mastercard Debit/Visa Debit card to individuals after completing an application for issuing a Mastercard Debit/Visa Debit card. The Mastercard Debit/Visa Debit card enables the Customer to access the account, for which the Mastercard Debit/Visa Debit card is issued, using the Personal Identification Number/code "PIN" or authorized signature. The Mastercard Debit/Visa Debit card is the property of the Bank and will remain so at all times. The Mastercard Debit/Visa Debit card is used to carry out transactions in Kosovo and abroad, in accordance with Kosovo legislation and the rules of Mastercard Debit/Visa Debit. Upon submission of the account opening application, the Mastercard Debit or Visa Debit card will be issued automatically. Expiring cards are automatically reapplied if used 90 days prior to expiration. The customer is obliged to pay all fees in the specified time limits in accordance with the descriptions in the Bank's fee list. The customer must fulfill the obligation within a period of 30 (thirty) days. Funds that are in the account can be accessed through all ATMs and sales points - POS for payment of goods and services to various merchants, withdrawal of money at all bank offices that offer this service, and online purchases can be made at merchants that offer ordering and purchasing services on the Internet and that have the Mastercard/Visa acceptance mark. By using the Mastercard Debit or Visa Debit card, cash can be withdrawn or goods/services paid from the funds in the account and within the limit set in accordance with the General Terms and Conditions. The customer is responsible for ensuring that there are always sufficient funds in the account and the account can be replenished in the following way: By depositing money at the Bank's counters and ATM terminals, or by making internal bank transfers, or transfers from other local and international banks. In the event that the Mastercard Debit/Visa Debit card is lost, stolen or





damaged, the Customer will be able to withdraw money at the counters of Banka Ekonomike without a card within the account balance. A transaction with the Mastercard Debit/Visa Debit card can be made if there is sufficient balance in the Customer's account, if it is signed, or if the PIN code is entered correctly. If the Bank does not receive any remarks within thirty (30) days after the transaction has been carried out, it considers all recorded transactions as correct. If the Mastercard Debit/Visa Debit card is used in countries that use a currency other than Euro, the Mastercard/Visa exchange rate will apply. Funds transferred to the account are available to the Customer on the same working day, if that amount of money has been deposited through bank offices. The Mastercard Debit/Visa Debit card will be canceled based on the written request that the Customer submits to cancel the Mastercard Debit/Visa Debit card. If unauthorized use of the Mastercard Debit/Visa Debit card is suspected, the Customer may ask the Bank to block the card. The Customer is obliged to inform the Bank without delay of any changes in the data provided in the contract and/or the application for issuing the Mastercard Debit/Visa Debit card. The customer must collect the issued card within 6 (six) months after submitting the Application for the Mastercard Debit/Visa Debit card. If the customer does not collect the Mastercard Debit/Visa Debit card within this period, the validity of the card will be automatically terminated. The Customer will be required to (i) sign on the signature strip on the back of the Mastercard Debit/Visa Debit card when picking it up it at the Bank; (ii) use the Mastercard Debit/Visa Debit card personally without offering it to any person and protect it from damages; (iii) The PIN code must be kept secret, taking all preventive measures so that it does not become known to other persons. The validity of the Mastercard Debit/Visa Debit card is 5 (five) years and expires at the end of the month of the corresponding year marked on the card.

If the Customer forgets the PIN code, he/she can request a new PIN code by paying the fee according to the General Terms and Conditions as well as Bank Fees. This fee, which comes as a result of requesting a new PIN code of the MasterCard Debit/Visa Debit card, is deducted from the account. If the funds are not sufficient, the fees can be deducted from other accounts. If other accounts are not sufficient, then the Mastercard Debit/Visa Debit card owner must fulfill the obligation within a period of thirty (30) days. Through Mastercard Debit/Visa Debit card, the following services can be carried out electronically: (i) cash withdrawal through the ATM, which is always carried out in the national currency of the country where the transaction is carried out and in any other currency offered by the relevant Bank. If the Mastercard Debit/Visa Debit card is used in countries that use a currency other than Euro, Mastercard/Visa exchange rate of the transaction processing date will be applied. The maximum amount of the limit available for withdrawal depends on the card and ATM limit of the receiving Bank. The customer authorizes the withdrawal at the ATM by typing the personal PIN code. The customer must keep the receipt provided by the ATM to verify the transaction in case of any dispute; (ii) cash withdrawals can be made through POS terminals installed in bank offices or exchange offices, which have the Mastercard Debit/Visa Debit acceptance sign. The maximum withdrawal amount is limited to the card limit. The customer presents an identification card or passport and authorizes the withdrawal by typing the personal PIN code. The receipt of the POS terminals must be kept by the Customer for further reference and verification; (iii) payment of goods (services) through point-of-sale terminals - POS, installed in stores of various merchants, which have the Mastercard Debit/Visa Debit acceptance logo. The maximum amount of the transaction depends on the limit of the card and the limit of the POS terminal managed by the receiving Bank. The receipt of POS terminals must be kept by the Customer for further reference and for verification in case of any complaints. Payments can be made at contactless points of sale – POS; they are made through wireless antenna technology - NFC technology. In order to complete the transaction, the terminal where the payment is made must also be activated with this technology. Such transactions up to a limit determined by Mastercard/Visa are allowed to be authorized without a PIN according to the General Terms and Conditions as well as the Bank's Fees. Payment of goods (services) can also be made in online purchases at merchants that offer online ordering and purchasing services and that have the Mastercard/Visa acceptance sign. MasterCard Debit cards have implemented 3-D Secure 2.1, which is a messaging protocol that facilitates additional authentication of the Customer during secure online purchases. Purchases on this platform can only be made if the merchant is also licensed on this 3-D Secure 2.1 platform. Additional verification will be done through the SMS code sent to the Customer's mobile phone, and only after verification with this code can the online purchase be completed.

By making electronic transactions, the Customer gives irrevocable consent and authorizes the BANK to charge his account without prior notification with all relevant fees and provisions according to the General Terms and Conditions as well as the BANK Fees related to requests or transactions of the CARD OWNER.

6.6.1.1. Additional Mastercard Debit/Visa Debit Cards

At the request of the account holder, the Bank will issue an additional Mastercard Debit/Visa Debit Card to the authorized person according to the Bank's policies and procedures. Issuing and using an additional Mastercard Debit/Visa Debit card is the sole responsibility of the account holder. In the event that an additional card is issued to a third party for the same account, then this agreement and the General Terms and Conditions as an integral part of this agreement are also signed by the third person as the owner of the additional card. Mastercard Debit/Visa Debit card can be issued based on the application completed by the account holder.





. An additional Mastercard Debit/Visa Debit card can only be issued to individuals who are over 18 years of age. All fees, deductions, and other expenses resulting from the use of Mastercard Debit/Visa Debit card are deducted from the account. If there are insufficient funds, the deductions can be deducted from other accounts. If other accounts are not sufficient, then the Mastercard Debit/Visa Debit cardholder must fulfill the obligation within a period of 30 (thirty) days. All other provisions of the General Terms and Conditions apply in relation to the Mastercard Debit/Visa Debit card.

6.6.1.2 Blocking, Activation, Deactivation

If the Mastercard Debit/Visa Debit card is lost, stolen, confiscated, damaged or misused in any other way, the Customer must inform the Bank at +383 38 500 500 and/or +383 49/733322 or toll-free at 080050505, in order to block the card. The customer or any other person authorized by them must also submit a written request to block the Mastercard Debit/Visa Debit card within 48 hours after notifying the bank on the Call Center / customer care phone. If this is not done, then the Bank is not responsible for the transactions that will be made through the card. The Mastercard Debit/Visa Debit card can be blocked in one of the following ways: (i) automatically by the ATM if you have entered the wrong PIN code three times; (ii) after receiving notification from the Customer, communicated in writing, fax or email, that the Mastercard Debit/Visa Debit card has been lost, stolen, confiscated or misused; written request to block the Mastercard Debit/Visa Debit card submitted by the cardholder or any other person authorized by them; (iii) by the Bank if the Customer does not act in accordance with the General Terms and Conditions; or if the Bank accepts a restriction order for the Customer's account. The Bank has the right to block and/or request that the Mastercard Debit/Visa Debit card be returned to the Bank at any time. Current conditions apply for any use of the card before it is returned to the bank. The premature request to return the card to Mastercard Debit/Visa Debit, as well as the termination of its validity, will not affect the Bank to request partial or complete refund of deductions as a result of transactions carried out through the Mastercard Debit/Visa Debit card. The blocked Mastercard Debit/Visa Debit card can be activated upon written application submitted by the Customer for the reactivation of the card if: the card is reported to have been confiscated when three incorrect PIN codes in succession are entered at the ATM. In these cases, the card may be temporarily blocked as a punitive measure for Customer's non-compliance with the General Terms and Conditions The Mastercard Debit/Visa Debit card can be deactivated for the following reasons: termination of the validity of the Mastercard Debit/Visa Debit card, the Customer has not received the card within 6 months after it was issued, the issuance of a new Mastercard Debit/Visa Debit card which replaces the current active Mastercard Debit/Visa Debit card, the return of the new Mastercard Debit/Visa Debit card with wrongly printed or incorrect data. Receiving a notification from Mastercard/Visa that the card may have been compromised and a new card to replace it is required.

6.6.1.3 Responsibilities

After receiving the Mastercard Debit/Visa Debit card and generating the PIN code, the Customer is responsible for all actions resulting from the use of the Mastercard Debit/Visa Debit card. The customer is responsible for any damage or loss of the card, which is caused within 24 (twenty-four) hours after submitting the notification - the period during which the Bank is responsible for blocking the Mastercard Debit/Visa Debit card. The Bank is not responsible for transactions carried out through the Mastercard Debit/Visa Debit card which has been lost, confiscated or misused before being notified in writing by the Customer or any other authorized person, as well as 24 hours after receiving the written notification. The Bank is not responsible if the notification in writing or by telephone, made by a third-party reporting theft, confiscation or misuse of the MasterCard Debit/Visa Debit card, is false or fraudulent, and if the Bank takes the necessary measures to block Mastercard Debit/Visa Debit card based on such notice. The Bank is not responsible if the merchant or any merchant organization refuses to accept the Mastercard Debit/Visa Debit card to pay for goods or services. The bank is not responsible for transactions made through Mastercard Debit/Visa Debit card. This includes all complaints about goods and services paid for, as well as similar disputes that are resolved directly with the third party. The Bank is not responsible if the Customer is unable to carry out a transaction through the Mastercard Debit/Visa Debit card, or if Mastercard/Visa refuses to authorize the transaction.

6.6.1.4. Terminating Card Validity for Mastercard Debit/Visa Debit Card

The validity of the Mastercard Debit/Visa Debit card is terminated in the following cases: (i) If the Mastercard Debit/Visa Debit card expires and if the Customer submits a written request for its non-renewal one month before the Mastercard Debit/Visa Debit card expires; (ii) unilaterally by the Bank if the General Terms and Conditions are violated and the termination of validity takes effect immediately; (iii) unilaterally by the Customer with a one-day warning and return of the Mastercard Debit/Visa Debit Card; (iv) automatically by the Bank if the Customer has not received the Mastercard Debit/Visa Debit card within 6 (six) months after the application was submitted. After the validity of the Mastercard Debit/Visa Debit card is terminated, the Customer is obliged to return the Mastercard Debit/Visa Debit card to the Bank within 30 (thirty) working days.





6.6.1.5. Other Terms

The act of entering the PIN code at an ATM or Point of Sale (POS) has the effect and significance of a signature. For any case that is not unilaterally included in the General Terms and Conditions, Bank General Business Terms and Conditions must be applied. The Bank has the right to unilaterally change these General Terms and Conditions for debit cards and/or these Bank General Business Terms and Conditions.

6.7 Credit Cards

Credit Cards are cards that allow the customer to use a line of credit. Through it, the customer can make single purchases and purchases in installments, and/or withdraw cash up to a limit predetermined by the bank. The bank charges a fee according to the price list for withdrawing cash.

The Credit Card limit can be changed (raised or lowered) upon submission of a request by the customer and approved by the Bank, or the bank can change it based on the specific provisions of the credit card agreement with the customer and/or internal policies and procedures of the bank.

The bank will notify the customer of any changes in the credit card limits.

The Bank may reduce or cancel any unused Credit Card Limit with 30 days prior notice. The Bank may also cancel any unused Credit Card Limit or block the use of the Card Credit without any prior notice if the Customer's creditworthiness deteriorates.

The purpose of a credit card limit is purchasing, payments, and cash withdrawals.

Mastercard, Visa Classic, Visa Gold, Visa Platinum cards are also designated for purchases at any point of sale (POS terminal) in Kosovo and anywhere in the world where is a MasterCard or Visa logo.

The customer can withdraw at any Banka Ekonomike ATM, or at any other ATM in Kosovo and around the world where the Master-card/Visa logo is displayed.

The customer can also purchase goods or services via the Internet with a credit card and a debit card.

Additionally, the customer as a Credit Cardholder can use the limit specified by the Bank for installment purchases in commercial stores with which Bank's commercial agreements provide such services;

All goods and services purchased by the Credit Cardholder from merchants who have commercial agreements with the Bank will be debited to the Credit Cardholder's credit card account. The prices of goods and services purchased by Credit Cardholders using their credit cards will be in accordance with merchant agreements between the Bank and merchants, which will be subject to different installments and different payment alternatives.

6.7.1. Credit Card Debt

On a monthly basis, the customer receives the credit card balance, where the amount of the total debt of the previous month as well as the minimum amount of the monthly debt are presented. The customer can pay the credit card debt in full or in part for the total amount or the percentage or the minimum amount specified in the last balance of the Credit Card within the closing date of the Credit Card balance every month and the interest is calculated only until the date of debt settlement.

If the customer wishes to pay any amount more than the minimum amount or the total amount owed before the payment date, the customer can do so at any time. In such cases, the customer pays the full amount together with interest calculated up to the day of payment.

The customer can define the minimum or maximum payment of the credit card debt.

6.7.1.1. Interest Rates and Late Interest

The annual interes8.7.2.t rate of a credit card agreement is published on the Bank Price List.

Interest is calculated on a daily basis calculated for 365/366 days per year.

If the customer uses the card's credit limit only for purchases and payments (including installment payments) and does not make any advance withdrawals in cash:

- a) If the final debt amount of the credit card balance is returned in full within the deadline for the last payment, no interest will be applied to the customer;
- b) If the customer pays the Minimum Amount or partially pays the debt (less than the debt according to the balance of the credit card, but at least the Minimum Amount), the above-mentioned interest rate will only apply to the unpaid part of the last balance of the credit card debt.





If the customer uses the credit card limit for purchases and payments (including installment payments) and also withdraws cash advance, the following interest rates will apply:

- a) For that part of the limit used for purchases and payments, the Bank does not apply interest until the last balance of the credit card;
- b) For that part of the limit used for cash advance withdrawal, the Bank applies a cash withdrawal fee when the withdrawal has taken effect and as given in the Bank Price List and starts applying interest on that part of the limit withdrawn in cash, calculated on a daily basis until the cash advance is paid (returned) in full.

The effective interest rate (EIR) on credit cards (calculated according to the provisions of the CBK Regulations on Effective Interest Rates and disclosure requirements and under the assumptions provided by the regulation), is published on the Bank Price List.

If the customer does not pay the full minimum amount of the credit card debt shown on the credit card balance delivered to them on the last payment date, the Bank will charge late contractual interest on the unpaid part of the minimum amount and contractual interest on the part of the remaining account balance that exceeds the minimum amount.

The bank applies late contractual interest according to CBK regulation. The calculation of late interest will be the annual rate, which consists of the reference rate with a fixed additional rate of 8%. The reference rate is published by the CBK every six months on their website (https://bqk-kos.org/). If the CBK does not publish the reference rate, the last published rate will be used.

The method of calculating late interest is set in the CBK Regulation on Late Interest on Credit Instruments.

The late contractual interest calculated for each accounting period (usually monthly) is added to the previously calculated late interest, so that the calculated late interest is the total amount of all calculated amounts of contractual late interest for all payments of overdue credit card debt until the date of calculation or payment.

If the customer does not carry out the required obligations in full or does not have sufficient funds on the date set for collection of the debt, after this date, the bank can use all funds in their accounts to repay the debt on their credit card.

6.8 Customer Credit Card Obligations

The Customer or Credit Cardholder undertakes to pay all fees related to credit cards determined and published on the Bank Price List. The customer undertakes to pay the annual maintenance fee (which is calculated daily) for credit cards published on the Bank Price List, in the first year from the first day of card activation, or until the day when the credit card agreement is terminated by the customer or the Bank. The period, during which the plastic credit card or electronic payment instrument is changed (including but not limited to its loss, theft or damage, or change from (something is missing here), the annual maintenance fee is not suspended, as all rights and obligations continue. Therefore, the annual maintenance fee applies to all cases when the credit card is issued / activated for the first time.

The credit cardholder must sign the signature strip on the credit card immediately upon receipt, keep the credit card and security number safe, never disclose the PIN or security information to others, and keep the PIN- in with the credit card or in a visible place; The credit cardholder must notify the Bank immediately if the credit card is stolen, lost or misused. The credit cardholder and/or the customer may be responsible for any losses that occur as a result of theft, loss, or misuse;

All information provided to the Bank by the Credit Cardholder is considered correct and the credit cardholder or customer shall be obliged to inform the Bank of any relevant information, changes regarding their situation, illness in the family or business, financial distress, or anything else that may affect the customer's ability to pay;

The credit cardholder or customer will be responsible for paying all types of credit interest in cash, fees, commissions, and charges arising from the use of their password in accordance with the provisions of these General Terms and Conditions and/or Credit Card Agreement. In addition, the Bank will not have any obligation or responsibility for current or future damages arising from the misuse of the PIN or credit card (other sensitive card data), when and if access is also granted to accounts and assets of the credit cardholder or customer to the Bank through the use of the credit card PIN.

In order to protect their interests, the Cardholder and/or the customer must contact the Bank immediately after becoming aware of any discrepancy regarding the amount or number of transactions carried out in order to initiate the return procedure. Any costs caused by an unjustified chargeback procedure will be borne by the Credit Cardholder or the Customer.

The Customer shall not raise any unsubstantiated and/or unreasonable dispute (as assessed by the Bank) in connection with a transaction through the card. If any such dispute arises, the Bank may charge the customer the fee specified on the Bank Price List.

The Bank collects without prior notice all relevant fees, commissions, minimum payments, unpaid amounts, future installments of a





credit card, according to these General Terms, credit card agreement terms, and according to Bank's fees. This also refers to Bank charges, which are presented in connection with any request from the credit cardholder for the amounts included in the credit card balance that are not recognized by the credit cardholder.

The credit title to the plastic cards belongs to the Bank, and the Credit Cardholder or the customer is personally responsible for all types of losses and damages that may be caused by the Bank or third parties due to changes in the credit card.

The Bank will keep the Credit Cardholder informed through credit card balances through electronic communications (eg by email) and/or other means of communication of any and all changes related to the use of the credit card. The Bank may also inform the Credit Cardholder or the customer of any changes in terms related to the use of credit cards. Such changes will take effect from the date of the last payment of the notice period by the Bank. If the Credit Cardholder continues to use the credit card after the last payment date of the notice period as above, the Credit Cardholder is deemed to have accepted all changes made to this agreement and notified in the credit card statements.

The plastic credit card title belongs to the Bank, and the Credit Cardholder or the customer is personally responsible for all types of losses and damages that may be caused by the Bank or third parties due to changes in the credit card.

The Bank will keep the Credit Cardholder informed through credit card balances by electronic communications (e.g., by email) and/or other means of communication of any and all changes related to the use of the credit card. The Bank may also inform the Credit Cardholder or the customer of any changes in terms related to the use of credit cards. Such changes will take effect from the date of the last payment of the notice period by the Bank. If the Credit Cardholder continues to use the credit card after the last payment date of the notice period as above, the Credit Cardholder is deemed to have accepted all changes made to this agreement and notified in the credit card statements.

By requesting a credit card from the Bank, and if the issuance of the credit card is approved by the Bank, the Credit Cardholder will be considered to have requested a credit card from the Bank and that they may not receive delivery of the credit card, but in that case, the Credit Cardholder will be responsible for indemnifying the Bank and paying the first costs of the annual fee incurred by the Bank. If and when the transactions cannot be completed, canceled, or a partial payment is made due to all or any technical failure or problem, for which no fault is attributable to the Bank, the Credit Cardholder is obliged to inform the Bank immediately, and the Bank will in no case be held responsible for the results of the credit cardholder's failure to inform the Bank as above.

If and when the credit cardholder closes their credit card or their credit card is closed and the Credit Cardholder requests renewal of the credit card due to changes in their name or surname and/or due to the destruction of credit card to become unusable, then and in this case, the credit cardholder is obliged to return and redeliver their credit card to the Bank. The credit cardholder will be fully responsible for all damages resulting from their failure to return the credit card.

The Customer or Credit Cardholder pays in advance all interest, funds, commissions, and taxes that will be imposed on the loan amounts disbursed from a request for payment in installments made before the credit card repayment date or on the loan amounts of disbursed for the Minimum Amount presented in the credit card balance sent to them after the credit card repayment date or for payments that exceed this minimum payment limit, but less than the total amount of unpaid debts. The amount of the minimum payment cannot be less than 10% of unpaid debts of the period presented on the credit card statement. The bank can freely set and determine the minimum amount that is not less than this threshold The Credit Cardholder must pay the Bank's specified fees, but not limited to any fees related to:

- 1. Any non-payment interest on the credit card balance,
- 2. The amount of any transaction that exceeds any limit or condition,
- 3. Any unpaid amount from previous credit card balances;

The Bank may also require additional payments in accordance with the Bank's published Price List;

The Credit Cardholder can use the limit specified by the Bank for installment purchases in commercial stores, with which the Bank has commercial agreements to provide such services.

The Customer/Credit Cardholder (or their guarantor if specified in the credit card agreement) is obliged to pay the minimum payment amount shown on the credit card statement on or before the last payment date stated on the credit statement the card.

If the minimum payment amount shown in the credit card balance is not paid before or on the last payment date, the Credit Cardholder will be considered to be in arrears for the outstanding debts of the specified period without any special or additional notification, and such debts shall be subject to standard interest and default interest.





The Bank, at its discretion, will cover those debts with the funds held in any of the Credit Cardholder's accounts with the Bank.

If the customer does not pay the credit card debts credited/payable in installments, the Bank demands the payment of all remaining debts, and blocks all customer's accounts at the Bank; it will cover/compensate those debts with funds found in any of the customer's accounts at the Bank. If there are no funds in the customer's account, the Bank sends a notice to the customer and/or the Credit Cardholder for debt repayment in accordance with Bank's procedures and applies a fee according to Bank Price List. If the customer fails to repay the debt, the Bank will initiate the necessary administrative and legal procedures for the collection of unpaid debts by executing the movable and immovable collateral pledged/mortgaged, collections and requesting the blocking of all customer's accounts in all other banks.

If the customer does not pay the minimum amount shown on the credit card balance within 3 (three) months after the last payment date, the Bank has the right to cancel all credit cards of Credit Cardholders. In such case, no new credit card is issued or given to the customer until the debts arising from the use of the credit cards are paid in full.

6.9 Notification of Loss, Theft or Unauthorized Use

If the customer notices that his card has been lost, stolen or used without authorization, he must notify the nearest branch of Banka Ekonomike as soon as possible or notify the Call Center at +383 (0)38 500 500 or cell phone number +383 (0)49 733 322 so that the customer's card is deactivated, in order not to be used or misused by a third party.

If the customer finds the lost card which has already been deactivated, to activate the same card, if it has not already been completely canceled by the Bank, the customer must again notify the nearest branch of the Bank or request reactivation through the Call Center. If the Mastercard Debit/Visa Debit card is lost, stolen, confiscated, damaged, or misused in any other way, the CARDHOLDER must inform the BANK at +383 38 500 500 and/or +383 49/733322, or through toll-free at 080050505, in order to block the card.

The CARDHOLDER, or any other person authorized by them, must also submit a written request to block the Mastercard Debit/Visa Debit card within 48 hours after notifying the bank through the Call Center / customer care phone.

If this is not done, then the BANK is not responsible for the transactions that will be made through the card.

If the CARDHOLDER forgets the PIN code, he/she can request a new PIN code by paying the fee according to the General Terms and Conditions as well as BANK Fees. This fee, which comes as a result of requesting a new PIN code for the MasterCard Debit/Visa Debit card, is deducted from the account. If there are insufficient funds, the deductions can be deducted from other accounts. If other accounts are insufficient, then the Mastercard Debit/Visa Debit cardholder must fulfill the obligation within a period of 30 (thirty) days.

The card user is obliged to:

- · Use the card in accordance with the terms and conditions defined in this contract:
- · Keep the PIN or password and the data printed on the card private, including the CVV code, and take all measures to prevent access by another person;
- Immediately notify the Bank if at least one of the following events occurs: the card is destroyed, misused, lost, stolen, falsified, or copied, notices any abuse, fraud related to the PIN/password that makes access to the card possible to third parties; the card transaction was carried out without obtaining approval from the user; notices an error or inconsistency in the statement issued by the Bank.
- · Not write their PIN/password or CVV in a visible place that allows a third person to read it;
- The user undertakes and is responsible to pay the Bank all fees that the Bank charges in connection with the use of the card;
- Take all necessary security measures so that the computer, smartphone, and all other devices that can be used to make card payments through the Internet are safe from any infection, cyber intrusion, or unauthorized access by third parties or malicious parties. The bank does not take any responsibility in case of compromise of the user's card due to their fault.
- Be aware and attentive in entering bank card details on websites making sure that those pages are legitimate, reliable, and that they contain all aspects of security.
- Keep the PIN, codes, passwords private and take all other security measures during the use of the card, and in no case allow photocopying of the card even when this is requested by serious bodies.
- In addition to the obligations specified in these conditions, the Customer is responsible for respecting each of the conditions and deadlines specified in these conditions, in the card contracts, and in all other Bank documents, which regulate the issue of the use of cards, as well as applicable laws and bylaws.





6.10. Notification Delay

In cases of delay in notifying the customer about the lost, misused or stolen card, or about someone else who knows the card PIN, the Bank will not be held responsible for the damage that may result from unauthorized transactions and the customer is responsible for the damage that occurred up to the time of the Bank's notification, except for that part of the damage suffered on any day that exceeds the daily transaction limit of the card, other means, or account.

6.11. ATM

Banka Ekonomike offers all its customers a wide network of ATMs throughout the territory of the Republic of Kosovo, enabling access to accounts at any time, including account review, depositing, and withdrawing funds according to the limits set by the bank.

6.12. POS terminals

The POS terminal or point of sale is provided by the Bank to the Merchant for making payments through bank cards. For the purposes of this use, the Merchant will pay the Bank (i) maintenance for each POS Terminal that is in use and (ii) commission for each transaction based on the Bank Price List. To avoid any doubt, the Merchant must open a bank account as a prerequisite for using the Bank's POS Terminals.

7.0 ACCOUNT TRANSACTIONS

7.1. Cash

For customer protection and to prevent fraud, the bank sets a daily limit or a limit on the number of transactions for the amount of money that can be withdrawn from an ATM within the day. Also, the customer can make cash withdrawals at the branch with or without warning according to the limits defined in the current price list.

By providing the bank with his money, the customer declares and confirms that their origin is legal.

The bank can confiscate the money, if it doubts its authenticity. This applies whether the customer was aware or not. The Bank is not responsible for errors, including any damage to reputation or any loss that the customer may suffer.

If the transaction was made on the customer's account by mistake, then the bank reserves the right to withdraw or return it in accordance with applicable laws. If the customer has spent the funds, then he is obliged to return these funds to the bank, for which the customer will be notified in advance.

7.2. Currency Exchange

Banka Ekonomike provides its customers with foreign exchange services so that customers can meet their needs. When performing a payment transaction that requires currency conversion, the exchange rate (buying/selling) that is valid at the real time of performing the payment transaction is used. Transactions in foreign currency are carried out on the basis of standard rates and the exchange rate on the relevant date when the customer performs such transaction in person at any of the bank's branches, or for e-Banking transactions. For transactions in larger amounts, customers can be offered a special exchange rate. Exchange rate changes take effect immediately and without prior notice to the account holder. The exchange rates we use are variable exchange rates, which change constantly throughout the day and are affected by movements in foreign exchange markets. When using international Mastercard and Visa cards abroad and in a foreign currency other than Euro, the calculation of the transaction amount from foreign currency to Euro is done according to the exchange rate determined by the international Mastercard and Visa institutions.

The amount of the transaction authorized in non-Euro currency may differ from the amount of the financial transaction that is processed through the payment system due to a possible change in the exchange rate between the date of authorization of the transaction and the date of acceptance of the financial transaction, applied by Mastercard, Visa or any other company licensed to process card transactions.

7.3. Payment Orders

The bank executes a payment order initiated by the payer within the time limit determined according to applicable regulations; however, in no case will the bank execute a payment order if there are not enough funds in the account from which the funds will be transferred.





The customer must provide the bank with all the necessary details to make a transfer.

Banka Ekonomike is only responsible for the execution of transfers carried out by the bank, and it is not responsible for any delays or errors that may occur by banks or other relevant institutions.

Fees that are published on the Bank Price List are applied to all types of transfers.

For international transfers, if the transfer is returned to the customer for any reason, then the amount returned may be less than the amount sent, not only because of the fees (which will continue to be charged), but also because of exchange rate differences.

Payment limit: The amount that can be transferred by a transaction through e-Banking is limited to a certain value determined according to the e-Banking contract.

7.3.1. Transfers within the Bank

A transfer is considered within the Bank if the sender and beneficiary of the funds are customers of Banka Ekonomike.

7.3.2. Domestic Transfers

Banka Ekonomike enables its customers to make transfers to a beneficiary who has an open account in any of the banks operating in the Republic of Kosovo.

All local transfers are made in Euro currency only.

The cut-off time for processing local transfers is in accordance with the sessions determined by the Central Bank of Kosovo. Transfers received after the sessions have expired are treated as received and processed the next business day.

7.3.3. International Transfers

Banka Ekonomike can make international money transfers through its correspondent banks.

All international transfers can be made in Euro, USD, CHF, and GBP.

In order to make transfers, the bank requests information from customers on where the funds will be transferred; this r information must be correct and the customer, by signing a transfer form, confirms the authenticity and accuracy of this data.

7.3.4. Rejection of Transfers

The bank has the right to refuse transfers that are completed irregularly, for which there is not enough cover, or in cases where the transfer falls into the category of transactions prohibited by the bank. The bank has no obligation for the eventual damage that would be caused to the customer for not making the transfers for the reasons mentioned above.

In case of rejection, the bank informs the customer about the reasons for the rejection. The signing of the transfer form by the customer in no way implies that the transfer will necessarily be carried out as the transfer will be checked by the bank before sending.

7.3.5. Standing Order

Automatic Payment Order (Standing Order) enables the customer to make various fixed payments for a certain period of time, transferring funds automatically from the current account to the savings account, as well as for other fixed payments within the bank.

The order is valid and applies in its entirety according to the conditions presented in it and for the termination of this order before the deadline, the customer is obliged to notify the bank in writing by completing the form for the termination of the standing order. The customer can also cancel the standing order through e-Banking in cases where it has been activated through e-Banking.

If the account is blocked by order from a public authority, none of the transactions in that account can be carried out.





7.3.6. Bill Payments (Tax)

Invoice payments are all those invoices issued by various budget agencies (Ministry, Municipalities, Kosovo Tax Administration, Kosovo Pension Trust, etc.), which must contain a unique reference called UNIREF; these invoices are read through special barcode readers.

7.3.7. Kos Giro

Kos Giro is used for paying utility bills and regular periodic payments.

Kos Giro is used to make utilitarian payments such as: KESCO, PTK, RWC, Customs Service, and Insurance Companies.

The bill is standard and read through special bar code readers.

7.3.8. Direct Debit

Direct Debit is a product launched in the banking system with the aim of facilitating and speeding up regular payments, such as electricity, water, telephone, etc. Direct Debit is a product that enables the customer to make regular monthly payments automatically.

So far, the Direct Debit scheme has included: KESCO, PTK, water supply, Termokos, etc.

7.3.9. Canceling Payment Orders

If the customer wants a transfer, direct debit, or automatic payment order to be cancelled after the funds have left the bank, then the bank will try to return the funds, but cannot guarantee the return of the funds.

7.3.10. Payroll and Bulk Payment Processing

The Bank offers processing of salaries and bulk payments within the Bank, in order to facilitate the processing of bulk payments of employee salaries quickly and efficiently by applying a fee, which is published on the Bank Price List.

8. CREDIT PRODUCTS

The bank offers various credit products to its customers based on their needs. These products are divided into products for businesses and individuals. The destination of these products is determined depending on the product specified by the customers and the same is specified in the separate agreements for each product.

Loans are offered to customers for business needs where the customer is allowed a certain amount of funds and who is obliged to return the obligation in installments according to the conditions defined in the agreement and the payment plan.

The types of credit products offered by the bank for businesses are:

Installment loans can be offered with a short-term or long-term structure. Mainly, the installments are equal throughout the term of the loan. Businesses that are affected by cash flow as a result of seasonality can also apply non-regular installments, or even grace periods (standard grace – payment of only regular interest without paying principal and full grace – neither interest nor principal is paid).

For agricultural activities or project financing when payments are mainly due after the end of the projects, it is preferable to apply non-regular installments or even grace periods.

Loans covered by deposits: Loans are offered to customers for business needs where the customer is allowed a certain amount of funds, who is obliged to return the obligation in installments according to the conditions defined in the agreement and the payment plan. The specific feature of this credit product is that the loan is covered by a deposit.

Overdraft for businesses is a flexible short-term credit product that allows the customer to create a negative balance in their account up to the defined limit and is linked to actual or potential turnover through the customer's current account. The customer pays interest only on the amount used on the negative balance.





A line of credit is a credit product that is allowed to finance working capital needs for a certain period of time. This type of product allows the customer to create a negative balance in his account up to a defined limit to mainly finance purchases in different seasonal periods.

Borrowing is a short-term credit product that is dedicated to customers with seasonal activity in order to finance special projects that are expected to generate a greater flow of income in a certain period of time. The borrowing payment plan can be concluded as an interest-only payment agreement until the end of the maturity when the principal is also paid or a payment with an installment of the principal and interest at maturity.

Bank guarantees are security instruments issued by the bank where the bank receives an obligation to pay the guaranteed amount of money.

Letters of credit are documents under which we agree to pay funds to a bank when that bank confirms that all documents required by the letter of credit have been submitted to it during the stated period of validity of the letter of credit and are in accordance with the terms of the letter of credit. Our obligation is only to verify the compliance of the documents with the terms of the letter of credit. We take no responsibility and are not liable in relation to the quality, availability, delivery of goods or services.

The types of credit products that the bank offers to individuals are:

Individual loans are offered to customers who are not engaged in business activity and the purpose of the loan is for personal needs.

Consumer loans are loans for individuals that are offered to customers for personal needs, renovation, or construction where the customer is allowed a certain amount of funds and is obliged to return the obligation in installments according to the conditions defined in the agreement and the payment plan.

Residential mortgage loans are loans that are offered to customers to finance the purchase of real estate that is used as security for this type of loan.

Mortgage loans are loans that are offered to customers to finance the purchase of real estate and for which collateral/mortgage is required.

Overdraft for individuals is a short-term flexible product that allows the customer to create a negative balance in his account up to the defined limit. The customer can use the overdraft all the time until the expiry of the maturity period.

The Bank is obliged to provide information to the customer about the credit products offered by the Bank, as well as loan conditions, by providing in printed form the required documentation for the credit product defined by the customer. In order to receive a loan, the customer must first meet certain criteria, one of which is the opening a current account.

After the completion of the documentation by the customer, the Bank examines the credit request and in the case of loan approval, the Bank offers the customer a bank loan contract, in which the conditions and fees related to that credit product, the monthly installment, the date of monthly installment, annual interest rate, effective interest rate, term of the credit product as well as late interest are defined.

The amortization plan is an integrated part of the loan contract.

Any other expenses outside the Bank related to the loan contract, such as mortgage coverage fees in the relevant institutions, pledge agreement, belong to the customer. The Bank has the right to block bank accounts in case of delays in various credit exposures according to the Bank's internal procedures.

Financial leasing means a financial relationship between the lessor and the lessee, in which the parties enter into a written agreement. This agreement gives the right to possess and use the Asset (lease object) for a certain period of time in exchange for payment by the lessee based on the specified installments. The right to the leased asset passes immediately from the lessor to the lessee at the end of the lease term. For this product, the asset that is being financed is the legal property of the bank and there is no need for additional collateral or mortgage.



Types of credit products offered by the bank through Leasing are:

Financial Leasing for real estate can be used for residential purposes (house or apartment) and for business purposes (premises or property for business/office use). This product can be used by legal entities and natural persons, including non-resident individual customers.

Vehicle Financial Leasing – The bank finances vehicles for business needs for legal entities and for personal needs. Vehicle financing with this product can be done for new, used cars, and motor equipment.

Equipment Financial Leasing is the financing of equipment for business needs of a legal entity.

Stock financing is a product offered to car dealerships for stock financing (cars).

Technical sale and return to Leasing is a product offered to a legal entity, business, which has bought or imported an asset that will be returned to leasing.

8.1. Insurance Instruments of Credit Products

The customer is obliged to provide adequate insurance instruments for the debt to the Bank at the request of the Bank. In this regard, the bank may require immovable property as mortgage, movable property as collateral (this includes bank accounts), or co-borrowers and guarantors.

For all the security instruments specified above, a special agreement is signed in advance between the Bank and the customers, which foresees all the rights and obligations for the concrete contractual relationship.

If the Customer does not pay the obligations arising from the credit product agreements, the Bank will initiate all necessary judicial/enforcement and other procedures, to realize its rights for debt recovery, including but not limited to initiation of the procedure for seizure of pledge and mortgage, blocking and seizure of financial assets from the accounts of the Customer/Borrower, Co-Borrower and Guarantor and any other legal measure.

9. ORDERS OF LOCAL AUTHORITIES

The Bank is obliged to submit to requests/orders from competent authorities, such as Courts, Private Executors, KTA and/or similar institutions, in accordance with applicable laws in the Republic of Kosovo. Through these requests/orders, the Bank may be required to disclose financial data, block accounts, and/or transfer funds from customer accounts. The Bank will not be responsible for the actions taken to implement such requests/orders, even if the orders issued have errors in relation to the applicable law or the facts have not been accurately verified, or any other obligation related to them. The customer agrees that the bank is not responsible and that they will not demand anything from the bank, i.e., the customer will handle any issue with the relevant authorities.

10. FEES AND COMMISSIONS

Customers agree to pay all fees for banking services according to the current price list, which may change with prior notice to customers.

After applying for a bank's product or service, the customer is informed of all fees//commissions that will be applied for services and agrees that the same will be deducted from the customer's respective account without any additional notification, unless otherwise provided.

At the customer's request for data modification in international transfers, a fee is applied according to the bank's published price list, as well as the costs of the corresponding banks.

There may be third-party charges applied to the customer's account by order of competent Public Authorities, such as withholding taxes, orders from Tax Authorities or Court Orders. The bank will not be responsible if the obligation or the amounts arising from the various ordinances or prohibitions are wrong. The customer should take this matter up with the relevant authorities. At the customer's request, when permitted by law, the Bank will inform them about the relevant order.

Standard rates can be obtained at all branches of Banka Ekonomike, on our website, at the Call Center, or by sending an email to info@bekonomike.com.





11. PRIVACY AND PERSONAL DATA

The protection of personal data and individual privacy is one of our core responsibilities. We are committed to transparency regarding the processing of your personal data.

We receive your personal data directly from you or from the persons you have authorized to represent you at the time of providing our financial services and we always make sure that we have a legal basis for processing your personal data. The processing of your personal data is done in compliance with the principles, responsibilities, and rights arising from the provisions of Law 06/L-082 on the Protection of Personal Data.

We always process your personal data if one of the following criteria applies:

- -If you have given your written consent for the processing of personal data for one or more specific purposes;
- The processing of personal data is necessary for the fulfillment of a contract, in which you are a contracting party or to undertake actions related to your request before concluding the contract;
- If the processing of personal data is necessary to comply with the legal obligation that the Bank is subject to;
- If the processing of personal data is necessary for the protection of vital interests of the data subject or other natural persons;
- If the processing of personal data is necessary for the performance of a task of public interest or for the exercise of the official authority granted to the Bank;
- If the processing of personal data is necessary for the purposes of legitimate interests exercised by the Bank or a third party, except when these interests are exceeded by the interests or fundamental rights and freedoms of the data subject, who requests the protection of personal data, especially if the data subject is a child.

It is the customer's obligation to ensure that all data provided to the bank is accurate, recent, and complete. The customer must keep his/her data up-to-date and is obliged to notify the bank if his/her data change by visiting one of our branches.

By signing this document, you agree that the bank can use and process your personal data for the purpose of providing services, developing, improving them, as well as being in compliance with the regulators and legislation that apply in the Republic of Kosovo. The information that the bank holds for you will be stored even after the customer has terminated the contractual relationship with Banka Ekonomike, as long as it is required to fulfill the legal obligations according to the relevant applicable legislation to store your personal data.

Banka Ekonomike assures you that all the data you exchange with the bank will be treated with high standards of security and confidentiality and they will not be disclosed to parties that are not related to the bank's processes and operations, unless otherwise provided in these conditions and with the state actors if we are obliged to disclose your data by order of the competent bodies and according to the applicable legislation in the Republic of Kosovo. The Bank processes your personal data by applying adequate technical and organizational measures, for example, all employees of the Bank to whom you provide your personal data have received training related to the function of personal data protection and have signed confidentiality agreements not to disclose information received even after the end of their employment.

Banka Ekonomike will disclose your data to a third party only if there is a legal basis for disclosing them and depending on the services the Bank provides. The Bank may disclose and/or transfer your personal data in accordance with Law 06/L-082 on Personal Data Protection including, but not limited to:

Authorities: Relevant national and international public regulatory and supervisory authorities such as the Central Bank of Kosovo, Kosovo Tax Administration, Financial Intelligence Unit, IRS, relevant official agencies, financial or judicial authorities according to official requests and to the extent permitted by law.





Third parties: Legal entities for which the Bank needs to carry out services for the bank, such as Visa and Mastercard, credit card processors, domestic and foreign correspondent banks, your beneficiaries, SWIFT, local clearing systems, pledge registry at the MTI and the mortgage register from the cadastral offices, other credit or financial institutions.

Other: Contractors of the bank that provide information technology services and software development, contractors that provide services that help the bank to meet legitimate interests, such as demands to return debt, property valuation companies, our external legal advisers, auditors, notaries, executors, other contractors who act for and according to the bank's instructions, with whom the bank creates a special agreement regarding the processing of personal data.

Banka Ekonomike can also transfer your personal data to third countries or international organizations in countries that offer an appropriate level of personal data protection according to the list published by the Information and Privacy Agency.

Banka Ekonomike assures you that the transfer of personal data will be done in compliance with the provisions of Law 06/L-82 on Personal Data Protection.

No person other than the bank official or the person appointed by the customer who holds the account, or the account owner themselves, can have access through an electronic channel to the information related to the transfer of funds, transactions, or the bank account.

Banka Ekonomike may store recordings of telephone conversations and e-mails that you send to it for quality control, service provision, and security reasons. Also, the bank makes observations through the camera system of its internal and external facilities, as well as ATMs for security reasons and various disputes that may arise. These data are confidential and will be used only for bank needs, unless we are obliged to disclose these data by order of competent bodies in accordance with the applicable legislation in the Republic of Kosovo.

The Bank may use customer's personal data for the purpose of direct marketing where they will be notified of the latest offers through postal services, phone calls, e-mail, SMS, or other means of communication if you have already provided your written consent for this service. In case you no longer want to receive advertisements from the bank, then you need to visit one of bank's branches or visit our website at http://www.bekonomike.com/sq/%C3%87regjistrohu-nga-mesazhet-promocionale where you can unsubscribe from this service.

You as a customer have the following rights also guaranteed by Law 06/L-082 on Personal Data Protection:

- Your right to access your personal data: you have the right to request a copy of the data the bank holds on you.
- Your right to rectification of your personal data: you have the right to ask us to correct and update information that is incorrect or incomplete.
- Your right to delete your personal data ('Right to be forgotten'): you have the right to request that we delete your personal data; this right applies in certain circumstances.
- Your right to restriction of processing of your personal data: You have the right to ask us to restrict the processing of your personal information under certain circumstances.
- Your right to object to the processing of your personal data: You have the right to object to the processing of personal data concerning you under certain circumstances.
- Your right to transfer your personal data: This right only applies to the personal data you have provided to us and we only process it with your consent. You have the right to request that we transfer the personal data you have provided to us to a third party.
- Your right to submit a complaint to the Information and Privacy Agency: At any time, you have the right to submit your complaint to the Information and Privacy Agency if you think that the Bank is not respecting your rights that are guaranteed to you by the Law on the Protection of Personal Data.





You can contact the Personal Data Protection Officer regarding the exercising of your rights or other relevant issues related to privacy and the processing of personal data by sending a written request to the email address dataprotection@bekonomike.com or by mail to our address Banka Ekonomike SH.A., Mother Teresa Square n.n., 10000, Prishtina, Kosovo. The Bank will not charge you any additional fees related to your request for the exercise of your rights regarding the processing of personal data.

12. PRINCIPAL BENEFICIAL OWNER

Law against money laundering and financing of terrorism obliges banks to carry out a number of customer identification actions. Such an obligation consists in identifying the main beneficial owner of their customers. Any business owner that opens a business account at Banka Ekonomike must complete and sign this form, making it easier to identify the main owner, but even if the business owners are not beneficial owners of this business, then they must identify themselves and fill out the form.

13. ACCOUNT TERMINATION

15.1. Customer Account Termination - Termination of Service(s)

The bank may immediately terminate accounts and then notify the customer of their account termination if:

- ·The customer has violated the "Bank General Business Terms";
- · The bank reasonably suspects that the customer has provided falsified information;
- · The bank reasonably suspects that the customer's account is being used for illegal purposes or to facilitate crime;
- The customer behaves in a threatening or violent manner towards Bank personnel;
- The bank believes that it is necessary to protect itself or its group from material losses or costs that are not due to its fault or to protect the stability of Kosovo's financial markets or international financial markets or banking systems;
- · If required by the Compliance Department for PPP/FT
- · If required by law or by court (if the account is required by law to be updated, then the customer is informed 30 days in advance that
- \cdot if they do not update their data, their account will be closed);
- If the customer does not use the account or the relevant service for a certain period of time of 12 months, the Bank reserves the right to terminate the account or the relevant service.

The Bank is obliged to inform the Customer within 30 days of the termination of their account or termination of any service.

Regardless of what was said above, the Bank may at any time, without giving any explanation, terminate the Customer's account and terminate the contractual relationship with them, respecting the 30-day notice period specified above.

13.2. Termination of Account and Services on Customer Request

The customer can at any time, without giving any explanation, close his account and terminate the contractual relationship with the Bank, provided that they have previously closed all their obligations to the Bank.

It is the customer's responsibility to notify third parties of account closure, including any payees on that account.

In cases where the account is blocked by the Institutions according to the law, the account cannot be closed even if a request for closure is submitted by the customer.

13.3. Account Termination for Deceased Persons

Regarding the accounts of deceased persons who have funds, they are inherited by their descendants on the basis of the act of inheritance (will, notarial act, or judicial decision on inheritance).

In cases of empty accounts, they are closed at the moment of receiving notification of the person's death based on the death certificate, but if there is no notification, then the same procedure as for passive accounts should be applied.

14. RIGHTS AND RESPONSIBILITIES 14.1. Bank Rights and Responsibilities

The bank is responsible to:

- · Correctly register and record in the holder's bank accounts every transaction carried out by the Customer;
- · To ensure avoidance/elimination of technical obstacles or other deficiencies, for carrying out transactions and using services;





- To save the records for a period of time determined by applicable laws, in order to enable the identification of completed transactions and the correction of errors in the cases defined in the contract;
- To offer the Customer the possibility of notification regarding the loss, theft, misuse, or destruction of cards 24/7 hours through the available means of communication.

The bank has the right to intervene in the customer's account, without their consent, in the following cases:

- To block an account and/or execute a payment on the basis of a final and enforceable decision of the court or any other competent body, or in other cases provided by law.
- The bank may intervene in the customer's account even in case of correction of erroneous transactions (debit/credit) that may occur during daily operations.
- · The bank can also intervene in the customer's account in different cases in accordance with applicable laws and regulations.

The bank is not responsible to its customer if the failure to transfer funds is caused by or resulted from force majeure or other circumstances that cannot be controlled by the bank, such as cyberattacks beyond the level of security provided by the bank, cases of war, conflict, protests, interventions by government authorities, etc., provided that all reasonable care and vigilance of the bank has not been lacking.

The Bank informs the customer that the calculators on the Bank's website are purely for reference purposes and do not mean that the Bank has agreed or agrees with any product or bank loan, interest or maturity through the calculations made on the Bank's website; for this reason, the Bank will not be responsible if the Customer misunderstands the data presented in the calculator on the website.

14.2. Customer Rights and Responsibilities

The customer is obliged to use any product and service allowed to them by the Bank only for the purpose, for which the service or product was allowed. In any case, any product and service allowed by the Bank must be in full compliance with all applicable laws and bylaws in the Republic of Kosovo, as well as internal bank rules.

The Customer is obliged to notify the Bank of any errors in his account statement, or of any unauthorized transaction related to the products and services that the Customer is using.

For the purposes of this article, an error in the account statement includes:

- · Incorrect transfer to or from the Customer's account; or
- · adding or removing from the periodic statement a transfer of funds that affects the Customer's account.

The Customer is not responsible for damages resulting from an unauthorized transaction that occurs after notifying the Bank that the card has been lost, misused or stolen, or that the security access code or other electronic devices enabling electronic approval have been breached.

15. DIFK

The customer has their deposit accounts insured in all the banks that are members of DIFK up to the maximum amount determined by the Deposit Insurance Fund of Kosovo; this amount will increase each time according as determined by DIFK. For example: An insured depositor who has accounts in two member banks (e.g., bank A and bank B) has his deposits insured in those two banks, respectively in bank A: up to €5,000 (euro); and in bank B: up to €5,000 (euro). Common bank deposit products that are insured by DIFK are current deposits (current accounts), savings deposits and time deposits. For more information about DFIK visit www.fsdk.org or call + 383 38 610 355.

16. CUSTOMERS WITH U.S. CITIZENSHIP - FATCA

The customer has their deposit accounts insured in all the banks that are members of DIFK up to the maximum amount determined by the Deposit Insurance Fund of Kosovo; this amount will increase each time according as determined by DIFK. For example: An insured depositor who has In order to prevent fiscal evasion of taxpayers with American citizenship, i.e., the implementation of ratified agreements between the Government of the Republic of Kosovo and the Government of the United States of America to Improve the Compliance of Tax Regulations at the International Level and the Implementation of the FACTA Regulations (Act for Foreign Account Tax Compliance Act – FATCA), requires foreign financial institutions to report all United States account holders that are specified





United States persons or legal entities. Regarding this, to understand more about this process, visit www.irs.gov. in two member banks (e.g., bank A and bank B) has his deposits insured in those two banks, respectively in bank A: up to €5,000 (euro); and in bank B: up to €5,000 (euro). Common bank deposit products that are insured by DIFK are current deposits (current accounts), savings deposits and time deposits. For more information about DFIK visit www.fsdk.org or call + 383 38 610 355.

17. COMPLAINTS AND COMMUNICATION

For each product and service offered, the customer has the right to file a complaint with the Complaints Handling Unit using the channels established for filing a complaint.

The customer is asked to provide detailed information about the complaint.

The Complaint is handled in accordance with internal complaint handling policy, which is based on the Regulation on Internal Complaint Handling Process issued by the Central Bank of Kosovo.

The complaint will be reviewed within fifteen (15) days from the date of its receipt, while for more complicated cases, this deadline may be extended up to thirty (30) days from the date of receipt. In case of postponement of the review deadline by the Bank, the Customer will be notified of this postponement. In case the Bank needs additional documentation or information, the Customer will be instructed on the time and delivery of the requested documentation or information. The response to the complaint is free of charge and will be given in writing, electronically, or over the phone, depending on the Customer's choice. The response will be drafted in one of the official languages in Kosovo, depending on the language in which the relevant contract was concluded. If the customer is not satisfied with the response to the complaint, they will be instructed to address the Central Bank of Kosovo (CBK), Courts, or other relevant institutions for the resolution of their complaint. During the review of the complaint, the Bank will act in accordance with the provisions of CBK Regulation on Internal Complaint Handling Process.

Information and advice on filing a complaint

- · The Complaints Unit is tasked with handling all complaints of its customers, including former customers and prospective customers.
- $\boldsymbol{\cdot}$ Banka Ekonomike has established the following channels for submitting complaints:
- \cdot Through the Post of Kosovo at Mother Teresa Square n.n., Prishtina
- · Through e-mail at kujdesindajklientit@bekonomike.com
- · Through the toll-free number 0800 50505
- · Personally, by visiting the loses office of Bankës Ekonomike Sh.a.
- · By calling +383 (0)38 500 500 and +383 (0)49 733 322
- · Through social media.

If the customer is not satisfied with the proposed solution, they have the right to submit a complaint to the Complaints Division of the users of financial services at the Central Bank of Kosovo, using one of the channels defined by this division or using the relevant court.

Communication from the Bank

The bank communicates with customers through one of or a combination of the following means:

- a) Mail;
- b) Telephone calls;
- c) SMS:
- d) Electronic mail (e-mail);
- e) Personal delivery.

The Bank has full freedom to decide which of the above-mentioned means of communication it will use for communications and notifications with the customer, free from any objection, in any form, related to this choice. Each of the communication methods specified in points a) to e) in cases where a document is submitted, are considered and are equivalent to written communications and notices, therefore, the same will be considered as written evidence if needed.





The Customer shall immediately notify the Bank of any changes of mailing address, telephone number, or electronic mail (e-mail), stated in any application and/or contract. Otherwise, the Bank shall not be held responsible for any communication or notification that the Bank carries out from these addresses/phone numbers or other means of communication and is released from any complaint or claim for any damage or loss due to continuation of sending communications and notifications to these addresses/phone numbers or other means of communication, as a result of not being informed by the customer about these changes. Any communication and/or notification that must be relayed to the Bank by the customer, must be made through the methods provided in points a) to e), or physically at the relevant branch.

18. COMMUNICATION OF CHANGES

The Bank may make changes to these conditions, including interest rates or fees and taxes, as well as changes to banking services, of which we will inform you in writing within the legal deadlines and applicable laws. You will be informed through communication channels, i.e., through mail or electronically, or by publishing the notice on our official website, or in the branches/sub-branches of the bank, or by other methods, depending on the information that the notice will contain.

These conditions of General Conditions for Business of the Bank are available from

These conditions are available in albanian language, serbian and english. If you have not recieved any copy in your preferred language, you need to confirm in the branch or from our website www.bekonomike.com

These conditions of General Conditions for Business of the Bank apply to all clients of Banka Ekonomike (private clients- physical persons and business-entities/legal persons-juridic persons). These conditions General Conditions for Business of the Bank are available from 08.08.2024



Public 038 500 500 info@bekonomike.com www.bekonomike.com

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Thinks of you!

