**Information of benefits**

**provided with GOLD current account package**

HALKBANK a.d. Beograd, in cooperation with Dunav osiguranje (Dunav Insurance) provides a package of insurance coverage for the users of **GOLD** current account package. The insurance scope and/or coverage is presented in the table below:

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| **For the users of Gold current account package** |
| 1. **Travel health insurance**
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| **Coverage territory** is Europe, including the whole territory of Russia and Turkey.**Insurance coverage:** Basic, without sports risk included and coverage for temporary work abroad**Travel purpose:** Tourist and business trips which are not temporary work abroad of the Insured**Insurance sum** is EUR 30.000, which is maximum obligation of the Insurer during the annual period and it is exhaustive**Duration of insurance coverage is 30 days** within the annual insurance period**Insurance period** is 3 (three) years, with possibility of renewal based on the bank’s written requestEvery year HALKBANK is obliged to submit a written request to Dunav osiguranje in order to verify your annual insurance coverage, but if you have exhausted your limit of 30 (thirty) days of insurance coverage over the year, your insurance will be reactivated only in the following annual period.**Special benefit** is that the user of **Gold current account package** may include in insurance the family members, travelling together. It is obligatory to apply for the family members on the form which you can fill at the Bank’s branch, which is also available on the Bank’s official website [www.halkbank.rs](http://www.halkbank.rs) The family means spouse or extramarital partner and children (up to 19 years of age) of the user of **Gold current account package.**If during your staying abroad you need assistance regarding the arrangement of any service provided by the Insurance Terms and Conditions, please call Call Center +381 11 3636 940, which is available 24 hours a day, for 365 days in a year. When you contact the Call center you need to provide the following:- identification data (first and second name, ID no.)- current address and contact telephone number- type of disease, accident or assistance that you need |
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|  **2. Road assistance insurance** |
| **Coverage territory** is the Republic of Serbia**Insurance coverage**: * Assistance and coverage of costs for one repair in case of minor failure on the vehicle which is not in a driving condition or it is not suitable for further safe ride, driven or attended by the Insured, only if the vehicle can be repaired on the site within 60 minutes, maximum up to EUR 50 over a year, or
* Assistance and coverage of costs for one tow, maximum up to 100 km over a year if the vehicle driven or attended by the Insured is not in a driving condition or not suitable for further safe ride (the mileage is calculated from the place of vehicle takeover)

**The Insured has the right to use only one of the above-mentioned services, once over the annual insurance period**. **Insurance period** is 3 (three) years, with a possibility of renewal against a written request from the bank.Every year HALKBANK is obliged to submit a written request to Dunav osiguranje in order to verify your annual insurance coverage, or if you have exhausted your limit due to the insured case, your insurance will be reactivated only in the following annual period.If you need road assistance regarding the organisation of services provided by insurance coverage, please call the Center for Road Assistance for the Insured +381 11 3636 100, which is available 24 hours a day, for 365 days in a year.When you contact a representative of the Center for Road Assistance for the Insured, you need to provide the following:- identification data (first and second name, ID no.)- exact location on which it is necessary to organise the service and contact telephone- kind of assistance that you need  |

You can get more information on travel health insurance and road assistance, your rights and obligations from the Terms and Conditions for Travel Health Insurance and Special Conditions for Road Assistance Insurance for Consumers of Banking Services, that have been given to you by the Bank, but also you can access them any time on the Bank’s website [www.halkbank.rs](http://www.halkbank.rs)

Please obey the provided instructions so that you may exercise the right to this insurance. Follow all the instructions that you get from Call Center representative, so that the assistance can be fast and efficient. Call Center will refer you to an appropriate healthcare institution, arrange other services in accordance with the Insurance Terms and Conditions and provide any necessary information and instructions.

This package of insurance coverage with Gold current account package will be valid from the first day of the month in which you acquired the right of insured, according to the ***Information for the Insured*** provided by HALKBANK, and you will have the rights arising from insurance as long as you have the user status for Gold current account package with HALKBANAK, which will be confirmed by HALKBANK on an annual basis.

You can call Call Center for assistance to the insured any time, to check whether your insurance is active.

Please note that the commencement of your insurance will depend on when the bank delivers a written application to Dunav osiguranje.

Namely, every month HALKBANK carries out written applications for persons, obtaining benefit from the **Travel health insurance and Road assistance insurance:**

* for persons for whom HALKBANK applies in writing on the 24th (twenty-fourth) inclusive in the current month, the insurance coverage shall start from 00:00 hours on 1st (the first) day in the following month
* for all persons for whom HALKBANK applies in writing after the 25th (twenty-fifth) in the current month until the end of that month, the insurance coverage shall start from 00:00 hours on the 1st (first) day in the month following the next month

***Example:***

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| **For clients for whom written application was delivered in the period**  | **Start of insurance coverage** | **Expiry of insurance coverage for the year for which the premium is paid** |
| from 01.03. to 24.03.2020 | 01.04.2020. at 00:00 h | 31.03.2021 at 23.59 h |
| from 25.03. tо 31.03.2020 | 01.05.2020. at 00:00 h | 30.04.2021 at 23.59 h |

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| **IMPORTANT NOTE**Please save the Call Centre telephone numbers in your mobile devices so that they are always easily accessed.Call Center of Dunav osiguranje (travel insurance) **+381 11 3636 940**Call Center of Dunav osiguranje (road assistance) **+381 11 3636 100**Call Center of Halkbank **+381 11 204 1130****HALKBANK ad Beograd** provides a direct Call Center number only for users of the **Gold current account package** on which they can get assistance regarding the current account and Bank’s services at any time. |