

GENERAL TERMS AND CONDITIONS FOR ISSUANCE AND USAGE OF CREDIT CARDS – INDIVIDUALS

CONSOLIDATED TEXT

The consolidated text includes:

- General Terms and Conditions for issuance and usage of credit cards - individuals (hereinafter General Terms and Conditions), effective from 01.12.2018;
- Amendments adopted by the Decision of the Management Board number 2782 from 29.07.2022.

1. INTRODUCTORY PROVISIONS

1.1 General Terms and Conditions content

General Terms and Conditions for issuance and usage of credit cards for individuals (hereinafter: General Terms and Conditions) regulate mutual rights and obligations between HALKBANK a.d. Belgrade (hereinafter: the Bank) and clients as individuals (hereinafter: the User), on the basis of credit cards' issuance and usage.

In addition to the General Terms and Conditions, the Bank will also provide to the User, the Tariff of Fees for Retail Services, which among others, refers to credit cards of the Bank and contains information on the type and value of fees and charges related to credit cards' issuance and usage, domestic and international, as well as an overview of product characteristics (Enclosure no. 1).

These General Terms and Conditions are an integral part of the Agreement on credit cards issuance and usage for individuals (hereinafter: the Agreement), and together with the General Terms and Conditions for opening, maintenance and termination of accounts and provision of payment services to retail clients, the Timetable for the execution of payment transactions, the Tariff of Fees for Retail Services and Enclosure no. 1, constitute the Framework Agreement.

The Bank issues credit cards in accordance with the above documentation, as well as Enclosure no. 1 of these General Terms and Conditions. Payment cards are property of the Bank and are personalized to the User, who must not give cards to third parties.

The General Terms and Conditions are displayed in a visible place within the business premises where the Bank offers services to the Users, as well as on the Bank's website: www.halkbank.rs.

Basic information about the Bank:

Business name: HALKBANK a.d. Belgrade
Headquarter: Milutina Milankovića 9e, 11070 Novi Belgrade, Republic of Serbia
Phone +381 11 2041 900
e-mail address: office@halkbank.rs
website: www.halkbank.rs
SWIFT: CABARS22
Registration ID no: 07601093
Tax ID no: 100895809

The Bank has the operating license in accordance with the National Bank of Yugoslavia O.no. 328 from 26th December 1990.

The authority supervising the operations of the Bank: National Bank of Serbia, Belgrade, Kralja Petra 12 / Nemanjina 17, 11000 Belgrade, Republic of Serbia.

2. CREDIT CARDS

2.1 The meaning of specific terms

- **Issuer and card owner (Bank)** represents the service provider that issues credit card to the User;
- **Acquirer** represents the service provider that accepts credit cards on ATMs, POS terminals and internet point of sale;

- **Acceptor** represents each outlet where card acceptance is enabled (ATM and merchants - POS terminals, e-commerce, MO/TO);
- **User** represents individual who uses or has used a payment service as the payer and / or the payee, or has referred to the Bank, as a payment service provider, for the services in question, individual who is a signatory of the Agreement on credit cards issuance and usage for individuals, as well as the user of an supplementary card;
- **Payment transaction** represents payment, transfer or disbursement of funds, initiated by the payer or the payee and is done regardless of the legal relationship between the payer and the payee;
- **Payment order** represents instruction of the payer or the payee to its payment provider, requesting the execution of the payment transaction;
- **Credit card** is a payment instrument and can be primary or supplementary credit card, including Digital card (hereinafter: Card), issued by the Bank to the User. Credit card represents a payment card issued by the Bank to the User with the aim to use the credit limit. The card represents a cashless payment instrument and can be used for the purchase of goods or payment of services, cash withdrawals at ATMs and banks' business premises, as well as payments via internet;
- **Primary credit card** represents the card with defined credit limit, issued by the Bank to the User;
- **Supplementary credit card** represents the card that is linked to the credit account of the primary card user, which the Bank may issue to individuals at the request of the primary card user;
- **Digital Wallet** - mobile payment application solution developed and offered by a digital wallet provider, enabling Cardholder to register card data and generate a digital card;
- **Digital card** – Bank's card added/registered to Digital wallet;
- **Mobile device** – device where Digital wallet is installed;
- **Wallet Provider** - legal entity that provides the Digital Wallet service, in which the Bank, based on the cooperation agreement with the service provider, allows cardholder to register Bank's cards in the digital form.
- **Token** - is a pseudo card number that is mapped to a real card number and is formed based on Wallet provider rules. The token is used to enable an alternative device (eg mobile device, wristwatch) to execute payment transactions;
- **Credit account** represents account intended for posting of all payment transactions originating from card usage, interests, fees and charges related to the card usage, as well as for payment of due obligations;
- **Application for card issuance** represents the form of the Bank, which is filled in by the User, for the purpose of payment card issuance;
- **ATM (Automated Teller Machine)** represents device that, depending on the functionality, enables card users' payment and/or withdrawal of cash, and/or usage of other services (transfer of funds, balance inquiry, PIN code change, etc.);
- **POS (Point of Sale) terminal** represents device, installed at the point of sale or a business premises of a payment service provider, which allows card usage, whereby information on payment transactions is recorded electronically;
- **PIN code** represents personal identification number, through which the User identifies when using the card on ATM and POS terminal, and which is, as such, strictly confidential and known exclusively to the User;
- **CVV2/CVC2** number represents three-digit code printed on the back of the card, used to identify and verify the User and the card, when performing payments on the Internet;
- **3D Secure** technology is an additional security protocol used when performing payments on the Internet, for the purpose of additional protection against unauthorized payment card usage. The above service within Visa International is named Verified by Visa, and within MasterCard it is MasterCard SecureCode;
- **MO/TO/EC** – payment through post or phone communications (Mail Order, Telephone

Order) and payment through the internet (e-commerce);

- **Contactless transaction** represents financial transaction that occurs through contactless card payments at POS terminals, or by contactless payment using a Digital card through Mobile Device with a Digital Wallet installed, as well as cash withdrawals at ATMs, that support contactless technology. The transaction is performed by simply tapping the POS terminal, or ATM with the card or Mobile device;
- **Internet payment transaction** represents transaction performed through merchant websites, that could have security standards website (https);
- **SMS CARD notification** represents service of the Bank through which the User, via SMS, receives information on the transaction performed with the credit card;
- **Unique identifier** represents a combination of letters, numbers and/or symbols specified to the payment service user by the payment service provider, to be used in a payment transaction to identify unambiguously the respective payment service user and/or its payment account when applying 3DS technology;
- **Statement** represents credit card turnover, i.e. overview of data on single performed payment transactions, as well as related fees and charges, created for a specific period and delivered to the User;
- **Billing period** for the calculation of User's potential obligations represents the period between the two corresponding billing dates;
- **Billing date** is the day when the Bank calculates the due and total debt for the previous billing period;
- **Due date** represents a predetermined day in the month by which the User is obligated to perform payment of due obligations or minimum payment;
- **Transaction date**, i.e. value date represents the date when transaction occurred;
- **Posting date**, i.e. modification date represents the date when card account was debited or credited;
- **Minimum payment** consists of:

- total consumption percentage or fixed amount defined by the Agreement (revolving model) or due installments (installment model) and within the approved credit limit, - and potentially accrued interest, fees and commissions in full;

- **Payment of due obligations** is the payment that must be performed at least once during the billing period and no later than the due date;
- **Nominal interest rate** represents the agreed interest rate in accordance with the Agreement on the credit card issuance and usage for individuals, used for calculating regular interest for a given placement;
- **Effective interest rate** represents the annual effective interest rate that shows the total costs incurred by the User in connection with the credit card usage, expressed as a percentage of the total amount of these costs annually and represents a discount rate that equates, on an annual basis, current value of all cash flows, i.e. the value of all monetary receipts with the present values of all cash expenditures based on the Card, which are known at the moment of disclosing this rate;
- **Periodic spending limits** represent the maximum number and amount of purchases and cash withdrawals, that limit the spending of the primary and supplementary cards and are presented in Enclosure no. 1 of these General Terms and Conditions;
- **Credit limit** represents the agreed funds that the Bank makes available to the credit card User in accordance with a separate Agreement on credit card issuance and usage, signed with the User;
- **Available balance** represents credit limit funds, reduced for transaction amounts performed with the card, fees, charges and interests, representing the obligation of the User in accordance with the Agreement and increased by payment amounts recorded on the account intended for posting of transactions performed with credit card;
- **Authorization** represents the process in which approval or rejection of credit card transactions is performed, at the request of the Acceptor and such transactions are considered as online transactions;

- **Offline transactions** represent transactions performed on devices that, due to technical functionality or according to the rules of card organizations, do not support an authorization process, and are performed with predetermined limits by card organizations, and as such they are charge to the card;
- **Clearing and settlement** represent processes of processing, netting and settlement of transfer orders, issued based on the credit card usage;
- **Permanent data carrier** represents any means that allows the user to store the data intended for him, to access these data and reproduce them in the unchanged form in a period corresponding to the purpose of the storage;
- **Domestic payment transaction** represents a payment transaction where the payer's payment service provider and the payment service provider of the payee provide the service on the territory of the Republic of Serbia;
- **International payment transaction** represents the transaction that is performed with the credit card accepted abroad, in the network of payment service providers registered outside the territory of the Republic of Serbia;
- **The timetable for the receipt and execution of payment transactions** is a separate document of the Bank defining the deadlines, methods and conditions for execution of payment transaction.

3. INFORMATION DELIVERY IN PRE-CONTRACTUAL PHASE

In order to inform and get the User acquainted with the service providing conditions that are the subject of the General Terms and Conditions, before concluding the Contract (pre-contractual phase), the Bank shall, at the pre-contractual stage, provide the User, without compensation, with the information that is defined by the regulations in effect as mandatory elements of the Agreement.

The Bank provides information to the User by submitting an Agreement draft and documents forming

an integral part thereof (Framework Agreement). Documents are delivered to the User in business premises where the Bank offers services and products or by sending them to the e-mail address of the User.

The submission of documents / information referred to in the second paragraph of this item, is considered to be an Agreement closure for which acceptance the client has five days' deadline from delivery date. If the client does not approach the Agreement closure within the stated deadline, it shall be deemed to have withdrawn from the closure.

4. TERMS AND CONDITIONS FOR CREDIT CARDS' USAGE

4.1 Terms under which the Bank issues credit cards

Card operations are performed in accordance with established rules and conditions, and according to the operational standards for each type of card within the appropriate national and international program / brand.

The Bank issues a credit card to an individual, who has submitted an application for credit card issuance and who meets conditions of the Bank for credit card issuance, provides evidence that he can settle all charges and obligations arising from the credit card usage in time, and who has signed Framework Agreement with the Bank, delivering contracted collaterals.

The approved placement terms of usage, as well as the rights and obligations of the Bank and the User are regulated by the Framework Agreement.

The card is issued with the expiry date printed on the card and its validity expires on the last day of the month specified on the card. The Card is personalized to the User and cannot be transferred to third parties. Once the Framework Agreement is terminated, primary card as well as all supplementary cards, including digital cards, cease to be valid, regardless of the expiry date printed on the Card.

The User is obliged to notify the Bank, without delay, of any personal data changes relevant for the continuous Card usage.

At the User request, who meets conditions stipulated by the Agreement, the Bank may issue up to two

supplementary cards, which are linked to the credit account of the primary User.

The Bank delivers a card to the address in the Republic of Serbia, which the User stated when the Agreement was signed. After credit card receipt, the User is obligated to generate the PIN code. Detailed steps for PIN code generation are submitted by the Bank to the User within the Cover Letter provided with the card. Additionally, the User has the possibility to generate the PIN code at the POS terminal in the business premises of the Bank.

4.2 Obligations and rights of the Bank and the credit card User

The Bank keeps and uses data related to credit card operations in accordance with positive regulations.

When collecting and processing personal data, the Bank is obliged to act in accordance with the regulations governing the protection of personal data.

Credit cards can be used in accordance with the conditions stated in Enclosure no. 1. While taking the card, the User is obliged to check whether the card is delivered in a unopened, original envelope. If the User receives a card in an open and / or envelope whose originality is suspected, as well as if it is suspected that the card data is compromised, it is obliged to immediately block it by calling the Call Center of the Bank at the telephone numbers 0800 100 111 and +381 11 2041 900, which is available 24 hours a day for 7 days a week, and then returns to the nearest business premises of the Bank.

The obligation of the User is to sign on the back immediately after receiving the card. An unsigned card is invalid and any financial consequences in case of abuse of an unsigned card are borne by the User.

In order to safely use the card, the User is obliged to:

- knows at any time where the card is located and does not leave the card unattended;
- does not disclose card information to other persons by phone or e-mail, or in any other form of transmission, and does not provide access to card data to other persons;
- keep the PIN in secret and take all reasonable and appropriate measures to protect it, in

order to protect the card against abuse, which in particular implies the prohibition of accepting third party assistance when entering the PIN code at the ATM or point of sale;

- not give PIN to other persons and not write it on the card or any other document, and if it is suspected that another person is informed about his / her PIN code, to change PIN code immediately without delay;
- always check the final amount before verifying the transaction, and to regularly control the account balance of the card.

The user is responsible for all the financial consequences of misusing the credit card in case when the User keeps and uses the card irresponsibly and without taking into account its storage.

Also, in order to prevent potential card abuse, the Bank gives the User the ability to use SMSCard notification. In a situation where, via SMS, the User receives information about a transaction that he does not recognize as his own, it is necessary to immediately request the blocking of the card contacting the Call Center of the Bank on the phone numbers 0800 100 111 and +381 11 2041 900, which is available 24 hours a day 7 days of the week.

4.3 Terms for using credit cards

A credit card can be used in all places where the logo of the respective card brand is displayed. Card operations are performed in accordance with established rules and conditions, and according to the operational standards for each type of card within the appropriate national and international program / brand.

Within one working day from the interbank settlement date, transactions are delivered to the Bank for processing (clearing and settlement).

Based on the electronic record of the transactions performed by using the card, the credit account is debited, accompanied by the calculation and debiting of the account under the fees and expenses for the specified transaction. The payment card User authorizes the Bank to posted account also for transactions that are performed without the physical presence of the card (card not present), and on the basis of all the required information provided by the User to the merchant.

The User gives consent for the performed of a payment transaction, or the same is considered verified by the User:

- by performing a transaction at the point of sale for payment of goods and services and by signing a purchase receipt (slip), or by entering PIN code at the POS terminal;
- by performing a transaction at a point of disbursement, in order to make payment transactions of withdrawal of cash and by signing a receipt for withdrawal of cash generated by the POS terminal at a pay point, or by entering the PIN code at the POS terminal;
- by entering credit card or digital card information, including the security elements required at the Internet point of sale as well as by providing the above information to merchants in order to performe the transaction by direct contact, in writting or in some other way;
- handling a credit card in the manner that the self-service device enable along with the required verification method (online and offline transactions);
- by placing a card at points of sale and ATMs where is the transaction performed without contact;
- by using the Digital Wallet or Digital card in the manner described in point 6.1 of these General Terms and Conditions.

It is also considered that the User has consented to the performing of a payment transaction if during the transaction the validation of data from the card or personalized security elements of the card is performed in the case of payment transactions where the physical presence of the card is not necessary (MO / TO / EC transactions - card not present) by entering the security elements required by the trader (card number, validity date, CVV2 / CVC2 code, unique identifier, etc.).

In order to verify the authenticity of the User, the Bank will require additional user authentication by entering a unique identifier on Internet points of sale that provide payment using the 3D Secure service. The Bank reserves the right not to approve a transaction initiated at Internet points of sale that provide payment using the 3D Secure service unless authentication of User has not

been performed. Bank's payment card Users are automatically registered to use the 3D Secure service. For the sake of clarity, the above provisions do not apply to online sales points or Payment cards that do not have the 3D Secure mechanism implemented, i.e. in these cases, the transaction will be carried out without the described additional authentication of the User.

When performing a contactless transaction, there is no need to enter the PIN code to the limits defined by the Acceptor. Contactless payment can also be done in transactions above the defined limits, but in that case the PIN code entry is necessary. Occasionally, for security reasons, the User may be required to perform the transaction by reading the data from the card chip while entering the PIN code, and then continuously performing the contactless transactions.

The Bank will performed a payment order requesting execution of a payment transaction for the transfer of funds:

- if the User has provided sufficient funds for performing of order, including the amounts of the Bank's fees;
- if the User has given consent for performing the payment order;
- if there are no legal obstacles for performing transaction..

If, even after the expiration of 30 days from the date of performing transaction using the payment card, there is no change in the current account of the User, ie no change on Statement, the User is obliged to notify the Bank without delay.

The Bank reserves the right to refuse the application for card issuance if it determines the existence of a risk or the client refuses to fulfill the required preconditions by the Bank, without the obligation to state the reasons for the decision.

The Bank reserves the right to restrict the use of a creditcard if:

- the User does not settle the matured liabilities or does not settle it in time;
- there are justifiable reasons relating to the security of the payment card

- there is a suspicion of unauthorized use of the payment card or its use for fraud purposes;
- transactions on internet sites, POS terminals or ATMs have been performed with the card, where the previously compromised activity has been recorded (installation of skimmer devices, data abuse, etc.);
- enter the wrong PIN code three times consecutively.

If the Bank denied User the right to use the payment card, he is obligated to hand over the credit card at the request of the seller of goods and / or services or the bank of point of disbursement. In this situation, the User shall bear the potential costs and fees arising from the card usage.

The User has no right to give a payment card as a pledge or collateral.

4.4 Limits for performing transactions with credit cards

The amount of the credit limit is determined under the Agreement concluded between the Bank and the User. The credit limit is approved in dinars with the period of use on which the card is issued to the User. The cardholder can use the card only up to the amount of the approved credit limit, within the periodic limits by type of transaction, which restrict the use of the card at ATMs, POS terminals and the Internet, as presented in Enclosure no. 1 of these General Terms and Conditions.

For security reasons, the bank determines the limit of the amount and number of cash withdrawal transactions and the payment of goods and services. Users can dispose of funds up to the approved limit.

When issuing each card, primary and supplementary, the initial limits of consumption are set for security reasons. Exceptionally, the credit card user has the right to change the limit, by submitting a request on a special form. The limit set for the primary card applies to supplementary cards. The primary card User initiates a change of the limit based on his own and any supplementary cards.

If there is a need to increase the security of the User's funds, the Bank may decide to change periodic limits of consumption.

The Bank may provide the User to perform the payment in RSD currency to his account which is linked to the card only at the ATMs of the Bank, in accordance with the Framework Agreement.

4.5 Applying exchange rate in authorization and posting

The Bank's credit card transaction are linked to the credit account of the User.

Transactions performed using a credit card reduce the available balance of the credit account. For all transactions performed by primary and supplementary cards, the corresponding card usage costs and interest, the credit account of the primary User's card is charged, i.e. the User of primary card is responsible for all transactions and expenses incurred by the primary and supplementary cards.

All authorizations made using credit cards are made in dinars, which means that the amount of the funds reserved for transactions in other currencies, up to the posting of a transaction, may be different from the posted amount of the original transaction due to exchange differences. The Bank's calculated currency for debit / credit transaction made abroad is EUR, ie for debit / credit transactions in the country is RSD

If the transaction is executed abroad, in a currency other than EUR, the conversion is made according to the exchange rate of an international card organization whose brand is a specific card. The amount of the original transaction in the EUR currency is converted according to the stated exchange rate. The reservation of funds in RSD is made by the Bank at the sale exchange rate for FX valid at the moment of performing the transaction. When debiting a credit account, the Bank makes a conversion in RSD at the sale exchange rate of the Bank for FX valid on the processing transaction date. If an authorization transaction or a cancellation transaction is performed, the conversion is made at the sale exchange rate of the Bank for FX valid on the processing transaction date.

Bearing in mind the above, the amount of the reservation of funds per account have not be equal to the amount by which the Bank will debit the account at the stage of transaction posting due to exchange differences.

When paying goods and services on websites and POS terminals, as well as ATMs that allow the User to select the currency of the debit at the time of the transaction (authorization), the debit transaction on the User account will be made in accordance with the information provided to the Bank by the international card organization

The Bank acts conscientiously in the execution of the User's order and takes all necessary measures to protect the interests of the User in each individual case.

4.6 Interest rate, fees and charges

The Bank, upon issued credit cards, contracts, calculates and charges interest in accordance with the Agreement. On the amount of the used credit limit, the Bank calculates and charges interest at the agreed nominal interest rate, which is determined on an annual basis. The fees and expenses that the Bank calculates and charges the User are disclosed in the Agreement through the calculation of the effective interest rate.

On maturity and outstanding obligations, the Bank calculates interest in accordance with the Agreement.

The User has the right on repayment of obligations before set deadlines.

The User, depending on the type of credit card issued to him by the Bank, pays the fees and expenses determined by the Tariff of Fees for Retail Services. The amount of fees and charges is expressed in absolute amount or in percent of the amount of the transaction.

4.7 Repayment models

The Bank determines the repayment models for the use of credit cards, the revolving model and the installment model.

The revolving repayment model implies the obligation of the User to up to the maturity date, as defined in Enclosure No. 1 for the selected product, pay only a part of the funds in use (the minimum payment), while the rest of the funds in use are transferred in the next accounting period and the nominal interest rate is calculated on it.

- The minimum payment is defined in the Agreement and the User is obliged to pay calculated the amount of the payment by the due date. The nominal interest rate is applied to the rest of the funds in use.
- The user has the option of buying with an interest-free period of up to 45 days, depending on the date of the transaction. This option is valid only if the User regularly, every month, at the latest to maturity date, settles the entire debt according to the last statement. This option does not apply to cash withdrawal transactions in which the interest calculation is performed from the date of the transaction regardless the client settles the total debt or not, as well as on the payment transaction registered as withdrawal of cash at the bank counter.
- For transactions executed with a credit card, the Bank calculates interest at the nominal interest rate on an annual basis for purchase transactions and cash withdrawals. Interest calculation is made from the date of the transaction, for cash withdrawal transactions, or the posting date for other types of transactions, until the date of the next data processing, or until the date of repayment of the total amount of these transactions.
- The Bank calculates and charges default interest on the amount of matured and unpaid liabilities in accordance with the legal regulations. In the case when the rate of the contracted interest is higher than the default interest, the contracted interest rate is applied also after the User comes into default.

The installment method implies the obligation of the User to up to the maturity date, as defined in Enclosure no. 1 for the selected product, pay the installment, or all the matured credit installment.

- The minimum matured payment obligation is defined in the Agreement and the User is obliged to pay calculated amount by the due date.
- The Bank calculates and charges default interest on the amount of matured and unpaid liabilities in accordance with the legal regulators. In the case when the rate of the contracted interest is higher than the default

interest, the contracted interest rate is applied also after the User comes into default.

- The Bank does not calculate interest on unmatured installments.

4.8 Complaints

In the event of a disputed transaction, the User has the right to file a complaint no later than 45 days after the debit account date. The right to submit a complaint arising from the transaction realized with the primary card has only the primary card User, while according to the transactions generated by the supplementary card, the right to file a complaint has the User of primary card and also the User of supplementary card on whose behalf the card has been issued. The complaint is submitted to the Bank in writing, by posting, by electronic way and / or by filling out the appropriate form. The initiation of the complaint procedure does not delay the payment of matured liabilities to the Bank. Complaints that are not delivered within the prescribed deadline and form are not accepted by the Bank, and the financial loss is borne by the User of the credit card.

Complaints on cards transactions do not release the User of the obligation to pay the transaction, but in the case of proven and positively resolved complaints, a refund of the reclamation proceeds and any accompanying costs will be approved to the User's account.

Complaints for transactions resulting from the use of a card opposite to the General Terms and Conditions and all accompanying documents shall be considered unfounded. All costs of an ungrounded complaint procedure shall be borne by the User. The Bank shall charge the costs of the ungrounded complaint to the User of payment services in accordance with the valid decision on Tariff of Fees for Retail Services. The Bank is not responsible for the quality, quantity, delivery of goods or services paid by the card, nor for the truthfulness and completeness of the information obtained from the point of sale. If a merchant makes a refund to the User on the basis of the advertised quality of goods or services complaint, or on a different occasion, the Bank does not bear the cost of exchange differences that may arise if the initial transaction is executed in a foreign currency or is credited by debiting the User's account in another currency in relation to the currency of refund.

The Bank does not bear responsibility for damages caused by circumstances that it can not influence (loss of electricity, failure of ATMs, omissions or connection problems of other banks, payment institutions or merchants, etc.).

5. INFORMATION ON PROTECTIVE AND OTHER MEASURES RELATED TO THE EXECUTION OF PAYMENT TRANSACTIONS

5.1 Actions in case of damage, theft or loss of the card and / or card data, device and/or digital card

The User informs the Bank, in written form, about the destruction or damage to the credit card, by completing the appropriate form.

The User is obliged to notify the Bank on the loss or theft of a credit card or card data , or device and/or digital card immediately, or in the shortest possible time, and to request from Bank to block its further use. The Bank enables the Payment Service User to report the case to the Bank or Call Center at the telephone numbers 0800 100 111 and +381 11 2041 900 available in publicly available media (web addresses, social networks, Bank's branches, advertising material, etc.). The Bank is responsible for any transactions that may have arisen after the Card is blocked. The User shall not bear the losses incurred on the basis of transactions made after the loss, theft or unauthorized use of the credit card or credit card information i.e. device and/or digital card report to the Bank, unless he has committed an abuse or participated in fraudulent activities.

In case the User reports to the Bank a transaction performed by unauthorized use of the card or card data and/or digital card, in addition to the application to the Bank in writing, he is obligated to report unauthorized use to the competent police department of the Republic of Serbia. Reporting to the MIA of the Republic of Serbia does not condition the initiation of a complaint procedure.

In case that the Bank suspects that the card is misused, or that the card and / or card information, and/or digital card are subject to possible misuse, the Bank may temporarily block the card and promptly notify the User thereof. Within seven days of the provisional blockade, the Bank may re-activate or permanently block the card, subject to prior agreement with the User. Upon expiration of seven days from the date of the temporary blocking, if the card status remains unchanged, the status of the card is systematically changed from

temporarily blocked to permanently blocked, after which the card unblocking cannot be performed. Permanent blocking after seven days temporary block, does not apply to temporary blocked digital card. In a situation where the payment card data is compromised, the only available preventive measure in order to prevent further abuse is permanent card blocking. Therefore, re-activation, for a specific and limited period of time, can only be performed in exceptional situations when the disputed card is the only source of funds for the User. The Bank shall inform the User via the SMS CARD notification to the mobile phone number that the User reported to the Bank, to send information on the transactions executed. The User is obliged to inform the Bank immediately upon receipt of a consumption message that he does not accept as his own, by calling the Call Center of the Bank at the telephone numbers 0800 100 111 or 011/2041 900 and block his credit card. In case that the User finds a credit card after the disappearance / theft report, he / she should not use it, but must return it to the Bank without delay. Otherwise, it will bear the potential costs and fees arising from the use of a blocked card.

5.2 Replacement of a credit card in case of damage and / or change of the personal data of the User

In case of damage or alteration of personal data, the User has the right to change the credit card. If the User submits a written request by completing the intended form of the Bank for replacing the credit card, as well as by submitting the requested documentation as evidence of changing personal data, the Bank will issue to the User a card with a new number and a new validity period printed on the card and provide the User with a new PIN code .

5.3 Replacing a credit card in the event of loss, theft and misuse

In case of loss, theft or misuse of a credit card or card data, the User is entitled to replace the same. If the User submits a written request by completing the intended form of the Bank for replacing the credit card, the Bank will issue to the User a new card with a new validity period printed on the card, and provide the User with a new PIN code.

5.4 Credit card renewal

The User is obliged to send a written request to the Bank (by completing the envisaged form of the Bank) for reissuing the card no later than 30 days before the expiration of the validity period. The Bank will reassign

the card with a new validity period to the User, who meets the prescribed requirements and provide the User with the PIN code. The User may cancel the use of the card no later than 30 days before expiry of the validity period in writing, by filling out the envisaged form without specifying the reason for the cancellation, but with the obligation to return the card to the Bank. In case the User terminates the Agreement on issuing and using a credit card or denies the use of the card, all issued cards, both primary and supplementary, cease to be valid, irrespective of the validity period on the card, and the User is obliged to immediately settle all obligations arising from the use of the card, that is, liabilities from the Agreement to the day of the closing of the credit account, including supplementary cards.

If the User terminates the Framework Agreement, he is obliged to pay the fee for payment services provided by the day of termination.

If the User fails to comply with the Agreement and accompanying documents, or acts contrary to legal regulations, the Bank has the right to terminate the Framework Agreement. In case of cancellation or prohibition of the use of a credit card by the Bank, the User is obliged to return the credit card including supplementary cards. In the case of termination of Framework Agreement, all issued credit cards will be terminated, irrespective of the validity period printed on the card. The Bank sends the Disclosure Notice to the User in written form by registered mail, to the address that the User reported to the Bank.

All transactions completed until the day of returning all cards and submitting a card request, as well as any eventual costs will be carried out by the User.

The Bank retains the right to execute the created card, which the User does not take within 2 months of its creation, without the special written request of the User or the User's notice.

5.5 Liability of the User for unauthorized payment transactions

The User shall bear all the losses arising from the execution of unauthorized payment transactions, if these transactions were due to his intention or utter negligence, or if they were committed due to fraudulent actions of the payer or failure to fulfill obligations for safe use of the card, when the User did not take all reasonable and appropriate measures in the purpose of protecting personalized security elements (e.g personal

identification number). In order to use the card safely, the User is required to comply with the safety guidelines set out in point. 4.2 and 4.3 of these General Terms and Conditions.

At the request of the User, or on the basis of the User's complaint in written form, the Bank shall perform all necessary checks to determine the liability for the non-executed or incorrectly executed payment transaction.

The user bears losses arising from the execution of unauthorized payment transactions up to the amounts prescribed by the legal framework on the day the transaction was executed, if these transactions were made due to the use of a lost or stolen credit card, or the credit card was misused because the User failed to protect the personalized security elements.

5.6 Liability of the Bank for unauthorized payment transactions

If the law governing payment services is responsible for the unauthorized payment transaction, the Bank shall promptly and without delay make a refund of the amount of the transaction in question to the User, i.e. the credit number, in the state in which the unauthorized payment transaction was not executed. In this case, the Bank will make a refund of the amount of all fees it has charged to the User and pay the amount of all costs and any interest to which the User would have the right if an unauthorized payment transaction was not executed.

The Bank shall not be liable for the damage suffered by the User, occurring due to an unsettled or improperly executed order, if the User is responsible, in accordance with Clause 4.2 of these General Terms and Conditions.

5.7. Return of the amount of the unauthorized transaction and the proper execution of the payment transaction

The Bank is obliged to provide the User of the credit card with a refund on the basis of a non-executed or improperly executed and unauthorized payment transaction, or to ensure the proper execution of the payment transaction, if the User has sent a notification of an unsettled or improperly executed and unauthorized transaction, or if it requires proper execution of the payment transaction, immediately after the knowledge of that payment transaction, provided that such notice or that request was submitted

not later than within 13 months from the date of indebtedness.

If the Bank determines, in the procedure of resolving the complaint, that an unauthorized transaction has been carried out, it is obliged to make the refund of the amount of the payment transaction and the refund of the amount of all the fees it charged to the User, as well to make a refund, or pay the amount of all interest to which the User is entitled in connection with an unfulfilled or improperly executed payment transaction.

5.8 Communication of the Bank with the User and informing the User about the obligations incurred

The language on which the communication between the Bank and the User will be performed during the duration of the contractual relationship, as well as the conclusion of the Agreement, is the Serbian language, unless there is a different agreement between the Bank and the User.

All information regarding the General Terms and Conditions can be obtained by the User in all business premises of the Bank, or all the points of sale of the Bank and on the Bank's website.

The Bank is obliged, at the date of the conclusion of the Agreement, to provide the User with the General Terms and Conditions and the Tariff of Fees for Retail Services as an integral part of the Framework Agreement. The User has the right to submit a copy of the concluded Framework Agreement and the General Terms and Conditions as well as other documents forming part of the General Terms and Conditions in paper form during his contractual relationship.

Any loss, theft or abuse of the card The User is obliged to report to the Bank personally in the nearest business premises of the Bank or through the Call Center of the Bank, which is available 24 hours a day for 7 days a week, to phone numbers 0800 100 111 and +381 11 2041 900 available on publicly available means of communication (web addresses, social networks, branches of the Bank, promotional material, ..).

The executed transactions are recorded to a credit card that is opened in the name of the User. The Bank shall provide the User with a copy informing him of the obligations arising from the use of the card, that is, about all the financial obligations arising from the Agreement, as well as the time limit within which the obligation is to be settled. The copy is delivered to the

User of the card once a month without any fee, preferably on the e-mail address defined in the conclusion of the Contract, which the User has made available to the Bank for this purpose.

All notices of the Bank shall be deemed to have been duly delivered if they have been addressed to the last address of the User known to the Bank, i.e. the e-mail address or telephone number that the User presented to the Bank, and the obligation arising from the notification shall be deemed to have been executed:

- on the day of delivery of written material - shipment of mail for delivery by registered mail;
- on the day of sending the e-mail;
- on the day of delivery otherwise chosen by the Bank, SMS, via mobile applications (Viber, WhatsApp, Messenger, Telegram, etc.) or through another permanent data carrier.

In the case that a notice can not be sent to the User through any of the aforementioned means of communication, the Bank may block the client's account or payment instrument related to the account, as well as the use of certain Bank services, until the correct information of the means of communication is delivered.

The User may notify the Bank in writing, or by calling the Call Center of the Bank on the telephone numbers 0800 100 111 and +381 11 2041 900 about the change of previous e-mail. The card user is obliged to take into account the statements received from the Bank and to inform the Bank about the change of the agreed e-mail address for the delivery of the statement, review them regularly, as well as to file a complaint with the Bank immediately on any disagreement or disputation. The Bank will examine any disagreement on which the User warrants, provide the relevant information and, depending on them, make the necessary adjustments and adjustments for the loan number. The User may refer to the Bank in the manner and under the conditions specified in Article 4.8 and Article 7 of these General Terms and Conditions or notifications or claims related to the delivered statements and unauthorized or unregulated transactions.

The Bank shall have the right to use the information provided by the User to the Bank when concluding an Agreement or signing a request for some of the Bank's services and products (address, telephone number, e-mail address and other contact information with the User) services and other activities of the Bank and its related persons in the form of messages, brochures, presentations and other forms of business communication.

6. TERMS OF DIGITAL WALLET USAGE

6.1 Adding and using the card

Cardholder can add an eligible payment card of the Bank to a Digital wallet by either following Bank's instructions or by following the instructions of the Wallet provider. Payment card can be added to Digital wallet, though Digital wallet application or mobile banking application, if enabled by the Bank. Only cards that the Bank determines are eligible can be added to the Digital wallet. If card or corresponding account are not in good standing, that card will not be eligible to be added in the Digital wallet. The Bank may determine other eligibility criteria in its sole discretion. Wallet providers have not enabled the addition of DinaCard payment cards to the Digital wallet.

When cardholder adds a payment card to the Digital wallet, the Digital wallet may allow cardholder to use the Bank's Card to perform transactions where the Digital wallet is accepted, including the possibility to use the Bank's card to perform transactions at merchants' physical locations, e-commerce locations, and at ATMs and/or enable transfers of money between cardholder and others who are enrolled with the Wallet provider or a partner of Wallet provider. It will also be possible to use other services that are described in the Wallet provider's agreement or that Bank may offer from time to time. The operations are performed in line with the cardholder's device setup and therefore are verified by fingerprint, password (graphic or numeric) and other security means available on the device. Consent for the execution of transactions initiated via the Digital wallet or digital card is given by the cardholder by bringing the Mobile device to a POS terminal or ATM, or by selecting the Digital wallet payment option at the e-commerce merchant and by entering personalized security elements determined or contracted with the Wallet Provider. The Wallet may not be accepted at all places where payment card is accepted, the acceptance depends on the device where transaction is performed and its setup. Bank reserves the right to terminate its participation in a Digital wallet or with a Wallet provider at any time and the right to designate a maximum number of cards that may be added to a Wallet. If the cardholder has more than one registered payment card in the Digital wallet, cardholder independently determines which card will be used to initiate the transaction.

6.2 Safety throughout usage

When cardholder adds card to the Digital wallet on a specific mobile device, cardholder agrees to handle mobile device with due care, as well as to take all reasonable measures to protect and preserve the confidentiality of information stored on the mobile device, agreed with the Wallet Provider, with the aim to give consent for the execution of payment transactions initiated through the Digital wallet, i.e. Bank's card. Cardholder will not use security features that anyone for any reason may guess or associate with the cardholder, nor will allow access to Mobile Device by fingerprinting other people or by recognizing other people's faces, nor any other security feature not related to the cardholder. Before adding card to the Digital wallet, cardholder will reevaluate all security elements that were set on the mobile device and change them if there is a possibility these were set in a way that someone could guess them and/or about which the cardholder has already, directly or indirectly, provided information to other persons. If cardholder suspects that anyone knows or may know the personal security features for the Mobile Device or any security features for accessing the Mobile Device, cardholder must modify those features without delay, and in case of loss or theft of the Mobile Device or suspected misuse of the Mobile Device or personalized security elements, notify the Bank without delay. All payment transactions initiated by the Bank's card will be considered initiated by the cardholder, unless the cardholder has previously reported to the Bank the theft, loss or misuse of the Mobile Device or its personalized security features for the Mobile Device, and/or Bank's card or digital card. The cardholder is obliged to adhere to the safety guidelines listed in point 4.2 and 4.3 of these General Terms and Conditions.

6.3 Existing terms

The existing terms and contracts that stipulate conditions for Bank's card do not change when cardholder adds the card to the Wallet. The applicable Contract and these General Terms and Conditions that govern the card, apply in full to the digital card as well. The Wallet simply provides another way for cardholder to make purchases or other transactions with the Bank's Card.

Any applicable interest, fees, and charges that apply to Bank's card or corresponding account will also apply when cardholder uses a Digital wallet to access Bank's card. Bank does not charge cardholder any additional fees for adding Bank's card to the Digital wallet or for using Bank's card through the Digital wallet. The Wallet provider and other third parties may charge cardholder

fees. Bank is not the Wallet provider, and Bank is not responsible for providing the Wallet service to cardholder. Bank is only responsible for supplying information securely to the Wallet provider to allow usage of the Bank's card in the Digital wallet. Bank is not responsible for any failure of the Digital wallet, for any errors, delays caused by or the inability to use the Digital wallet for any transaction. Bank is not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement cardholder enters into with the Wallet provider or associated third-party relationships that may impact cardholder's use of the Digital wallet.

6.4 Managing digital payment card

Cardholder should contact the Wallet provider on how to remove a Bank's card from the Digital wallet, the instructions are included the Digital wallet itself. Removing a digital card from the Digital wallet does not release the cardholder from the obligation to settle all obligations arising from that card before removal. If, after removing a digital card from the Digital wallet, the cardholder wishes to use its credit card again as a digital card, cardholder can add it to the Digital wallet again. The Bank can also block a Bank's Card in the Digital wallet for certain transactions or purchases at any time, described in detail in item 5.1 of these General Terms and Conditions. Blocking of issued Bank's credit card blocks also digital card added to Digital wallet, while blocking of digital card added to Digital wallet, does not have to be followed by issued Bank's credit card blocking. The Bank will disable the use of the digital card even in the event that the Digital wallet service, in which the digital card was generated, is no longer available for the Bank's credit cards, and will inform the cardholder in a timely manner. The Wallet Provider may disable the use of the digital card for any of the reasons agreed with the cardholder, over which the Bank has no influence. In case of re-issuance of the credit card due to expiration, loss or theft, it is not necessary to re-add the card to the Digital wallet, since the data replacement is automated.

6.5 Privacy

Cardholder's privacy and the security of information are important to the Bank. Cardholder may be provided with the ability to share Bank's card number with Wallet providers or a payment network. The wallet provider does not store the cardholder's data, but only the token, which is further used to perform transactions. These information helps Bank to add card to the Digital wallet and to maintain the Digital wallet. Bank does not control

the privacy and security of information that may be held by the Wallet provider and that is governed by the privacy policy given to cardholder by the Wallet provider. The wallet provider manages the processing of personal data in relation to the personal data of the cardholder with whom the Digital wallet has contracted, and as such is responsible to the cardholder for the legality of processing his personal data necessary for concluding and executing the contract for using the Digital Wallet service contract, and the Bank submits only token data to the Wallet Provider.

7. CONDITIONS FOR CANCELLATION, AMENDMENTS AND SUPPLEMENTS OF THE FRAMEWORK AGREEMENT AND UNILATERAL TERMINATION

7.1 The right of the User to withdraw from the Agreement

The user has the right to withdraw from the Framework Agreement concluded within 14 days of the conclusion of the Framework Agreement, without stating the reason for cancellation.

In the case of withdrawal from the of the Agreement referred to in paragraph 1 of this Article, and before the expiration of the deadline referred to in that paragraph, the User is obliged to notify the Bank about his intention to withdraw in a way that confirms the receipt of this notice, where the date of receipt of that notification is considered as the date withdrawal. This notice shall be submitted in written form, at the address of the Bank's head office or by giving written notice in the business premises of the Bank.

The user who withdraws from the Framework Agreement is obliged to return the principal and interest to the Bank during the use of the loan immediately, and at the latest within 30 days from the date of sending the notification from paragraph 2 of this item. The Bank is not entitled to any other fees.

7.2 Amendments to the Framework Agreement

The Bank and the User of the Card base the contractual relationship by concluding the Framework Agreement in written form. All amendments to the Framework Agreement must be made exclusively in writing and duly signed by both parties, with the exception of those that are for the benefit of the User and which can be changed and applied immediately in accordance with legal regulations.

If the Bank proposes amendments to the Framework Agreement, it is obliged to submit a proposal to the U in writing, at the latest two months before the proposed date of their application. The User may agree that the proposed amendments produce a legal effect even before the proposed date of application thereof. It is considered that the User agrees with the proposal for changes to the Framework Agreement if, prior to the date of application, the Bank did not inform the Bank that it is not in compliance with the proposal. Before the date of application of the proposed amendments, the User may terminate the Framework Agreement without payment of fees and other costs, if he does not accept the proposal for amendments to the Framework Agreement.

7.3 Assignment of receivables

The Bank is entitled to transfer all the claims and rights from the Framework Agreement to another bank in accordance with the applicable regulations.

The Bank is obliged to inform the User about the transferred transfer of claims.

In the event of transferring the Bank's claims from the Agreement to another bank, the User retains all the rights that have been agreed upon, as well as the right to raise an objection to another bank that he had against the Bank, and the other bank can not lead the Customer to a disadvantage from the position that would have it the claim is not transferred and the User can not therefore be exposed to additional costs.

8. OBJECTION

The User has the right to file an objection to the Bank in writing within three years from the date when the violation of the right or legal interest was made, if he considers that the Bank does not abide by the legal and other regulations governing payment services and protection of financial services users, these General Terms and Conditions of Business or Obligations from the concluded Agreement, i.e. the Framework Agreement and good business practice. The Bank has no obligation to consider an oral objection, which does not follow the written statement, nor any objections submitted after the expiration of this deadline.

The User may object in one of the following ways:

- filling in an online form via internet presentation of HALKBANK a.d. Beograd;
- by mail to the address stated in the basic information about the Bank: HALKBANK a.d. Belgrade - Public Relations and Quality Management Department;
- in the Bank's business premises;
- by sending an email to prigovori@halkbank.rs
- by calling the phone number 011 / 2041-926

The complaint must contain the information of the complainant on the basis of which the relationship with the Bank can be undoubtedly determined, the identification of the complainant, as well as the reasons for filing an objection.

In addition to the objection submitted through the authorized person, a special power of attorney shall be submitted by which the user authorizes the authorized person to submit an objection and undertakes actions in the procedure on that objection, to the work of the Bank or a complaint to the National Bank of Serbia on his behalf and for his account, agreeing that to that authorized person information relating to him can be available, information which is a banking secret in terms of the law governing banks, or business secret in terms of the law governing payment services.

For written complaints submitted electronically outside the established working hours of the Bank, they shall be deemed to have been received on the next business day.

In written form, the Bank is obliged to provide a complete, clear and comprehensible reply to the complaint to the complainant (User), with an assessment of groundedness, no later than 15 days from the date of receipt of the complaint.

Notwithstanding the previous paragraph, if the Bank is unable to submit a reply within the period referred to in that paragraph for reasons beyond its control, that period may be extended by a maximum of 15 days, of which it must notify the User in writing within 15 days upon receipt of the complaint, with a clear and comprehensible statement of reasons, due to which it is not possible to submit an answer within the deadline from the previous paragraph, as well as a statement of the deadline by which the reply will be submitted.

The Bank shall not charge the claimant any compensation or any other charges for handling the complaint.

If the User is dissatisfied with the response to the complaint or has not received that reply within the prescribed deadline, the User may file a complaint with the National Bank of Serbia in written form, by mail or through internet presentation of the National Bank of Serbia. The complaint may be filed within six months from the date of Bank's reply receipt i.e. from the expiration of the deadline to submit reply to the objection.

If the User is dissatisfied with the response to the objection or the response is not delivered to him within the prescribed period, the disputed relationship with the Bank may be resolved in out-of-court proceedings - mediation proceedings. After initiating the mediation procedure, the User may not submit an objection to the National Bank of Serbia, unless this procedure is terminated by suspension or withdrawal.

The mediation proposal shall be submitted to the National Bank of Serbia in writing, by mail or via the internet presentation of the National Bank of Serbia.

9. TRANSITIONAL AND FINAL PROVISIONS

By signing the Agreement regulating the issuance of the Card, the User confirms that he is familiar with these General Terms and Conditions, that he had sufficient time to get acquainted with the content and that he fully agrees with them.

The User agrees that the Bank has the right to amend these General Terms and Conditions of Business, the Tariff of Fees for Retail Services and the Terms and Conditions without the explicit consent of the User. The Bank is obliged to submit a proposal in writing to the User in case they relate to the User's contractual relationship with the Bank, at the latest two months before the proposed date of the beginning of the implementation of these changes. The User may agree that the proposed amendments produce a legal effect even before the proposed date of their implementation, whereby such consent shall be deemed to have been given by initiating the first transaction through the Digital Wallet, using the Digital Card and the Mobile Device. It shall be deemed that the User agrees with the

amendment proposal if he did not inform the Bank prior to the date of their application that he disagrees with the proposal. If the User does not agree with the amendment proposal, he / she has the right to terminate the payment card without paying the fee for the given service before the date of the beginning of the application of the proposed changes and amendments.

During the duration of the Framework Agreement, the User has the right to request a copy of his Agreement and General Terms and Conditions relating to the use of the Card, as well as information on the obligatory elements of the Agreement delivered at the pre-contractual stage, in paper form or in another permanent data carrier.

The provisions of these General Terms and Conditions shall enter into force after the expiration of 15 days from the date of expiration in the business premises of the Bank, as well as on the Bank's website: www.halkbank.rs.

For all that is not stipulated by these General Terms and Conditions, ie the Framework Agreement, the provisions of the General Terms and Conditions of HALKBANK a.d. Beograd, which are prominently displayed in all business premises where the Bank offers services to the Users, as well as on the Bank's website: www.halkbank.rs. In the event that a provision of the General Terms and Conditions of the Bank in a different manner regulates the subject matter of these General Terms and Conditions, the provisions of these General Terms and Conditions shall apply. In case of non-compliance with these General Terms and Conditions, the provisions of the Agreement will have priority.

No.: 2782
Date: 29.7.2022

HALKBANK a.d. Beograd
SUPERVISORY BOARD

ENCLOSURE No. 1

Characteristics	VISA Classic	VISA Gold	Mastercard World
Repayment model	Installment	Revolving	Revolving
Currency:	RSD	RSD	RSD
Usage:			
ATM			
Domestic	YES	YES	YES
International	YES	YES	YES
POS			
Domestic	YES	YES	YES
International	YES	YES	YES
E-commerce			
Domestic	YES	YES	YES
International	YES	YES	YES
Technology:			
Magnetic stripe	YES	YES	YES
Chip Contact	YES	YES	YES
Chip Contactless	YES	YES	YES
3DSecure	YES	YES	YES
Benefits:			
Insurance			
Fraud insurance	optional	optional	optional
Medical insurance	optional	optional	optional
Travel insurance	optional	optional	optional
Life insurance	optional	optional	optional
Road assistance	optional	optional	optional
Home assistance	optional	optional	optional
Insurance of the purchased product	optional	optional	optional
Concierge	NO	NO	NO
Lounge key	NO	NO	NO
Daily limits per transaction amount and count:			
Domestic cash withdrawal	50.000 (10)	50.000 (10)	50.000 (10)
International cash withdrawal	500 (10)	500 (10)	500 (10)
Domestic POS purchase	100.000 (50)	100.000 (50)	100.000 (50)
International POS purchase	1.000 (50)	1.000 (50)	1.000 (50)
Domestic e-commerce	100.000 (20)	100.000 (20)	100.000 (20)
International e-commerce	1.000 (20)	1.000 (20)	1.000 (20)
Regular interest	NO	YES	YES
Default interest	YES	YES	YES
Law default interest	YES	YES	YES
Monthly billing date:	Last day in the month	Last day in the month	Last day in the month
Due date for payment:	15 th in the month / if 15 th is non-working day, due date is moved to the first following working date	15 th in the month / if 15 th is non-working day, due date is moved to the first following working date	15 th in the month / if 15 th is non-working day, due date is moved to the first following working date
Collateral:	YES	YES	YES