

**THE GENERAL RULES FOR ISSUING AND USING
MASTERCARD DEBIT CARDS**

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1. GENERAL PROVISIONS

The rights and obligations of the natural person, i.e., the Cardholder, are governed by the General Terms and Conditions for the issuance and use of payment cards as a payment instrument at Zapad Bank AD Podgorica, the General Rules for the issuance and use of Mastercard Debit Cards, and the Terms of Use of the Zapad Secure service, which form an integral part of the Agreement on the issuance and use of the Mastercard Debit Card ("Agreement").

The Mastercard Debit Cards are the property of Zapad Bank AD Podgorica ("the Bank").

The Bank issues the following types of Payment Cards:

- Mastercard Standard Debit Card, and
 - Mastercard Gold Debit Card ("Cards").
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- The Card is issued in the name of the Cardholder and is non-transferable.
 - The holder of the Mastercard Standard Debit Card and the Mastercard Gold Debit Card (hereinafter collectively referred to as the "Cardholder") is responsible for the accuracy of all information provided to the Bank and is obliged to report any changes to the information stated in the Application for the issuance of the Mastercard Debit Card ("Application") to the Bank.
 - All costs arising from failure to report changes shall be borne by the Cardholder. The Cardholder agrees that the Bank may verify the information provided in the Application. The Cardholder also agrees that, during the process of opening transaction accounts to which the Card will be linked, as well as during the issuance of the Card, the Bank may request additional information and documentation and verify them.
 - The Bank guarantees the confidentiality of all data about the Cardholder obtained through the issuance and use of the Cards.

2. CARD ISSUANCE

Card Issuance Rules are the following:

1. A basic transaction account and/or a transaction account – payment card of the primary Cardholder must be opened with the Bank.
2. A Card Issuance Application must be submitted, in which the Cardholder specifies the desired card type, the currency to which the card will be linked, the transaction account number to which the card will be linked, any additional cardholders, as well as daily and monthly limits for ATM withdrawals, POS transactions, and money transfers.
3. The Cardholder must deposit funds in the amount of the card issuance and maintenance fees into their account with the Bank, in accordance with the Bank's Card Business Tariffs (for residents and non-residents).

For the purpose of reducing exposure to potential card misuse, the Bank provides the Client, whether a resident or non-resident, with the option to open a transaction account – payment card account, to which a Mastercard payment card will be linked, individually for each user of the primary and additional cards.

The holder of the primary account may have one or more transaction accounts – payment card accounts, and may request the issuance of one or more payment cards for those accounts, including additional cards, even in cases where they do not possess a primary card linked to the transaction account.

Only MC Standard Debit and MC Gold Debit cards in EUR or only MC Standard Debit and MC Gold Debit cards in USD may be linked to transaction accounts and transaction accounts – payment cards. The Bank issues MC Standard Debit and MC Gold Debit cards that debit the client's account in either EUR or USD.

The Bank issues the card(s) within no more than 15 (fifteen) business days from the date the Application is submitted by the Cardholder.

The primary Cardholder may request the issuance of multiple cards for individuals designated in the Application.

The provisions of the General Rules for Mastercard Debit Cards also apply to additional Cardholders. The primary Cardholder may revoke the use of both the primary and any additional cards in writing, by submitting a Card Cancellation Request to the Bank.

The Cardholder receives the Card and a PIN (Personal Identification Number). The Cardholder is required to keep the assigned PIN confidential to protect the Card from misuse. Otherwise, the Cardholder bears any consequences resulting from card misuse.

Upon issuance/reissuance of the Card, the account of the primary Cardholder to which the Card is linked will be debited for the issuance/reissuance fee and monthly for the previous month's card maintenance fee (membership fee), in accordance with the Bank's Tariffs, for each issued card, starting from the month in which the Card was activated.

3. CARD VALIDITY

The validity period of the Card is three (3) years and expires on the last day of the month indicated on the Card.

If the Cardholder does not cancel the use of the Card within thirty (30) days from the expiration date, and continues to use it in accordance with the provisions of the General Terms and Conditions and the General Rules, the Card will be renewed with a new validity period of three (3) years.

4. CARD USAGE

The Card is a debit card and may be used by the Cardholder both domestically and abroad for the payment of goods and services at points of sale displaying the Mastercard logo, as well as for cash withdrawals (at banks and/or ATMs displaying the Mastercard logo, EFTPOS terminals, or other self-service devices), up to the amount of available funds in the account and in accordance with the agreed daily and monthly limits.

The Cardholder is required to use the card in accordance with the available balance in the account in EUR/USD, to which the card is linked. By timely depositing funds into the respective accounts, the Cardholder determines the available amount for card usage. For transactions made abroad using the card, the calculation is performed in EUR/USD according to the Mastercard exchange rate. The available balance for card usage is the total of all currencies in the client's account converted into the selected currency (EUR or USD). When the card is linked to EUR and the transaction amount exceeds the available EUR balance, other currencies are automatically converted into EUR at the Bank's selling exchange rate.

In the event of insufficient available funds in the card currency (EUR or USD) required to execute a transaction, and provided that funds are available in other currencies, the Bank shall convert those funds into the card currency.

The conversion is performed using the Bank's applicable selling exchange rate for the relevant currencies on the date and at the time of transaction processing.

The order of use of funds in other currencies is determined according to the amount of their countervalue expressed in the card currency, calculated using the Bank's applicable selling exchange rate. Funds in currencies with a higher countervalue are used with priority, until the obligation is fully settled or the available funds are exhausted.

The Cardholder is obliged to use the MC Standard or MC Gold card in accordance with the General Rules and General Terms and Conditions.

The Cardholder is responsible for any unauthorized use of the Bank's card(s) in accordance with applicable legal regulations and the Bank's internal policies.

The use of a card manufactured in accordance with standards may be hindered or disabled by electronic readers (ATM, EFTPOS, or others) due to improper storage of the card by the Cardholder, including

physical, thermal, or magnetic damage to the card. In such cases, the Bank bears no responsibility, and the cost of card replacement shall be borne by the Cardholder.

5. CASH WITHDRAWAL

- The amount of cash that can be withdrawn at ATMs or EFTPOS terminals at banks is limited by daily and monthly limits defined by the Bank's Decision at the time of submitting the Card issuance request. The Client may change the daily or monthly limit at the Bank's counter or independently via digital channels (internet banking/mobile banking), up to the maximum daily/monthly limits also defined by the Bank's Decision. Any change of the daily/monthly limit above the maximum defined requires the Bank's approval.
- When completing/submitting the Application for the issuance of an MC Debit Card, the Cardholder is informed about the applicable daily and monthly limits and gives consent by signing the Application.
- Cash withdrawals using the card are made in the national currency of the country where the transaction takes place.
- Cash withdrawals at ATMs of Hipotekarna Bank AD Podgorica using the Card are treated as withdrawals from the Cardholder's account with the Bank and do not incur additional charges.
- Any use of the Card for cash withdrawals at ATMs of other banks within the country incurs additional charges in accordance with the Bank's Tariffs. These charges are added to the transaction amount and are borne by the Cardholder.
- The Bank is not liable if, after a successfully authorized transaction, the Cardholder forgets to retrieve the cash dispensed by the ATM.

6. PAYMENT OF GOODS AND/OR SERVICES (POS/E-COMMERCE) AND MONEY TRANSFER VIA PAYMENT CARD

6.1. Payment of goods and/or services

- Payment for goods and/or services at merchants is limited by daily and monthly limits defined by the Bank's Decision at the time of submitting the Card issuance request. The Client may change the daily or monthly limit at the Bank's counter or independently via digital channels (internet banking/mobile banking), up to the level of available funds in the account. Any change of the daily/monthly limit above the maximum defined requires the Bank's approval.
- At the time of completing a transaction, the Cardholder is required to present an identification document upon the merchant's request.
- After completing a transaction, the Cardholder must retain a copy of the receipt for their own records.
- The Cardholder must not perform cashless transactions with a merchant (acceptor) for the purpose of obtaining cash.

- Exceptionally, if the merchant officially offers a “Cash Back” option, the Cardholder may withdraw cash.

6.2. Money Transfers

- Sending money using a payment card via money transfer platforms is a payment transaction whereby the payment service user, using the payment card as a payment instrument, initiates a payment order to transfer funds from their payment account linked to the card to the recipient's payment account or to another payment card, in accordance with the rules of the card scheme and the Bank's terms and conditions.
- Receiving money via a payment card through money transfer platforms is a payment transaction whereby funds are transferred and made available to the payment service user in the payment account linked to their payment card, based on a payment order initiated by the payer using a payment card or the relevant card infrastructure.
- Money transfers are subject to daily and monthly limits in accordance with the Bank's Decision. Any change to the daily/monthly limit above the maximum defined requires the Bank's approval.

7. ONLINE PAYMENTS – „ZAPAD SECURE“ SERVICE

The Card may be used to pay for goods and/or services through modern communication channels. When initiating Internet transactions, if the online merchant supports the 3D Secure standard and in accordance with applicable legal regulations, the Cardholder is required to perform strong customer authentication.

Strong customer authentication is carried out using the Zapad Secure service, which involves biometric authentication.

Before using the Zapad Secure service, the Cardholder must familiarize themselves with the Terms of Use of the Zapad Secure service, accept them, and regularly follow the notifications made available by the Bank through its distribution channels (such as the Bank's website www.zapadbanka.me, the Zapad Secure application, etc.).

The Bank will not apply strong customer authentication when executing a card payment transaction initiated at an online merchant if:

- The transaction amount is less than EUR 30.00, and
- The total value of previous payment transactions at the online merchant initiated by the Cardholder since the last application of strong customer authentication does not exceed EUR 100.00, or
- The number of previous payment transactions at the online merchant initiated by the Cardholder since the last application of strong customer authentication does not exceed five.
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8. ACCOUNT CHARGING AND TRANSACTION VERIFICATION

The amounts of completed transactions made using the Card(s) by the Cardholder, as well as any related additional charges, are debited in EUR/USD from the Cardholder's account to which the Cards are linked. Account management and transaction monitoring can be performed via E/M-banking or at the Bank's branch counters.

8.1. E/M banking

- Cardholders may transfer funds from their main transaction account to transaction account – payment cards via internal transfer/payment order.
- Primary cardholders may also transfer funds back from the transaction accounts – payment cards to the basic transaction account via internal transfer/payment order.
- Primary cardholders have access to view the balance and transactions of both the basic transaction account and the transaction account – payment card.

8.2. Bank Counter

- Account owners or an authorised persons may make deposits to their own transaction account in EUR or USD, as well as to the transaction accounts of additional cards;
- Additional cardholders may make deposits to their own transaction account – payment card.
- Cash withdrawals from the transaction account – payment card at the Bank's counters are not permitted;
- Primary cardholders may withdraw cash at the Bank's counters from their basic transaction account, as well as transfer funds from the transaction account – payment card back to the basic transaction account;
- Additional cardholders, unless authorized on the primary cardholder's account, may only perform transactions using the payment cards.

All card users are provided with the "notification service" which they receive with each transaction.

9. TEMPORARY BLOCKING AND CARD REVOCATION

The Bank may temporarily or permanently revoke the right to use the Card in accordance with the General Terms and Conditions for managing payment cards as a payment instrument.

Upon the Cardholder's revocation, the right to use the Card(s) ceases. The Cardholder is responsible for all transactions completed up to the moment the Card(s) are returned, as well as any associated

costs. The Bank reserves the right to collect any outstanding obligations from any accounts held by the Cardholder of the primary card with the Bank.

10. COMPLAINTS

The Cardholder is required to keep copies of slips/receipts for the purpose of potential dispute resolution.

The Cardholder must submit a written complaint to the Bank (Dispute Request Form) no later than thirty (30) days from the date of the transaction. The Bank does not accept complaints submitted after the specified deadline, and any resulting financial loss shall be borne by the Cardholder.

In the case of a transaction at a POS terminal or via e-commerce, before submitting a written request to the Bank, the Cardholder is required to first contact the merchant where the disputed transaction occurred and attempt to resolve the issue. If the issue cannot be resolved through initial contact with the merchant, the Cardholder may then submit a written complaint to the Bank (Dispute Request Form). In the case of an ATM transaction, the Cardholder should contact the Bank directly to initiate the dispute process.

Complaints related to the quality of goods and services must be submitted exclusively to the point of sale where the transaction was made.

11. STOLEN/LOST/MISUSED CARD

In accordance with the General Terms and Conditions for the issuance and use of payment cards as a payment instrument at Zpad Bank, the Cardholder is obliged to immediately notify the Bank in the event of loss, theft, misuse, or unauthorized use of the Card through one of the following methods:

- By calling the processing center at (+382 (0)20 690 069), as indicated on the back of the Card and on the Bank's website,
- Via the Mobile Banking application,
- By directly contacting the Bank

Upon receiving the notification of loss, theft, misuse, or unauthorized use, the Bank is obligated to block the Card.

The Cardholder must not use a Card that has been reported as misused to the Bank and is required to return it to the Bank. The same rule applies to a Card that is found after being reported as lost or stolen.

The Cardholder is liable for any damage resulting from the misuse of the Card in accordance with Article 13 of the General Terms and Conditions for the issuance and use of payment cards as a payment instrument.

After reporting the loss/theft/misuse/unauthorized use of the Card, the Bank may issue a new Card to the Cardholder based on a request submitted by the Cardholder.

12. CANCELTION OF CARD USAGE

The Bank reserves the right to deny the Cardholder the right to use the Card and declare it invalid, without explanation, if the Cardholder fails to comply with the General Rules in any way.

The Bank also reserves the right to revoke the right to use and deactivate the Card in cases where the personalized Card and PIN have not been collected by the Cardholder within six (6) months from the date of personalization, despite multiple written notifications that the Card has been issued and is available for collection.

Depending on the agreement with the Cardholder, the Card may remain at the Bank for longer than six (6) months.

The Cardholder may cancel the use of the Card only in writing, and at least thirty (30) days before the Card's expiration date. The Cardholder must complete a Card Cancellation Request, including a reason for the cancellation.

A Card whose use has been cancelled, at the request of the Cardholder, must be either physically destroyed or returned to the Bank.

13. AMENDMENTS TO THE GENERAL RULES

The General Rules may be amended and supplemented in accordance with the procedure of the Bank by which they were originally adopted. The Bank is obliged to inform the Cardholder of any amendments and/or supplements to the General Rules no later than two (2) months prior to their implementation, through one of the following methods:

- 1) In written form at the Bank's premises and/or its organizational units (branches, sub-branches, counters, or foreign representative offices) ("Bank premises"),
- 2) Via electronic mail (email address),
- 3) Through Internet banking,
- 4) By referring to the Bank's website: www.zapadbanka.me ("website").

If the payment service user does not provide a written response to the proposed amendments and/or supplements to the General Rules by the effective date, it shall be deemed that they agree with and fully accept them. In the event that the Cardholder does not accept the proposed amendments and/or supplements, they may cancel the use of the Card before the effective date. If the payment service user decides to cancel the use of the Card in accordance with the above, they must submit a Card Cancellation Request to the Bank no later than one (1) business day before the effective date of the amendments and/or supplements to the General Rules.

14. FINAL PROVISIONS

In relation to the General Terms and Conditions for the issuance and use of payment cards as a payment instrument of the Bank (“General Terms for Cards”), these General Rules are considered specific and govern the mutual rights and obligations of the Bank and the Cardholder regarding the provision of services related to the Cards by the Bank and the use of the Card by the Cardholder.

By signing the Application, the Cardholder declares that they have read the General Terms for the provision of payment transaction services (for consumers/non-consumers) at the Bank, the General Terms for Cards, the Bank’s General Rules, and the Terms of Use of the Zapad Secure service, and that they agree to their application and accept all rights and obligations arising therefrom.

These General Rules, together with the Application, the General Terms, and the Terms of Use of the Zapad Secure service for cards, constitute the Agreement.

In the event of a conflict between the Agreement and other acts of the Bank (i.e., all Bank documents and decisions adopted by the Bank’s authorized bodies and/or authorized persons in accordance with the Bank’s prescribed procedures, and made available to the Cardholder through various distribution channels, which regulate the rights, authorizations, and obligations of the Cardholder and all other persons who have rights and assume obligations toward the Bank – “Bank Acts”), the provisions of the Agreement shall take precedence, followed by the provisions of the Framework Agreement on the provision of payment services (national and international payment transactions), then the General Terms for the provision of payment transaction services (for consumers/non-consumers) at the Bank, and finally other Bank Acts, unless explicitly agreed otherwise.

These General Rules enter into force on the date of adoption and shall apply as of May 25th, 2026. As of the date of application of these General Rules, the General Rules adopted on May 30, 2025, shall cease to be valid.