

## TERMS OF USE

### Visa Platinum debit cards

1. Cardholder	
1.1 Clients who can use the product	Individuals with active payment account in dinars in the Bank.
2. Description of the debit card main features	
2.1 Type of debit card	Visa Platinum.
2.2 Expire date of debit card (plastic)	Printed on the debit card.
2.3 Card functionality	<p>With issued debit card a customer may, at the acceptance points marked with the Visa sign:</p> <ul style="list-style-type: none"> <li>○ pay goods and services at points of sale and online outlets in the country and abroad and / or</li> <li>○ withdraw cash at ATMs and counters of payment service providers in the country and abroad and / or</li> <li>○ withdraw cash at POS terminals at the same time with the purchase of goods and services at points of sale (if the merchant offers such a service) in the country, up to 200 USD (in dinars equivalent at the exchange rate determined by the acquirer bank) per transaction, defined by the merchant, all in accordance with Visa rules.</li> </ul> <p>Payment for goods and services may be in full or in installments, if the Bank authorizes the User to use the functionality of payment in installments by debit card, all in accordance with the General Terms and Conditions for debit cards for individuals.</p> <p>The card can be automatically renewed after the expiry date, in case of condition fulfillment for its re-issuing at that moment.</p> <p>Cardholder can apply for supplementary cards, without limiting the number of additional users, with the same benefits on supplementary cards, provided by the Visa Platinum Card.</p>

<p>2.4 Amount of daily and monthly limits per individual debit card *</p> <p>The amount of the daily spending limit (payment for goods and services in full or in installments and cash withdrawals) in the country and abroad, which limits the use of the card on a daily basis.</p> <p>The amount of the monthly spending limit (payment for goods and services in full or in installments and cash withdrawals) in the country and abroad, which limits the use of the card on a monthly basis.</p> <p>*Spending limits which are not caused by the technical capabilities of the devices on which the transaction is performed may be defined and modified by the User through an Application or another durable carrier.</p> <p>In case of payment in installments, the total amount of the transaction reduces the remaining daily / monthly limit in the day or month of payment</p>	<p>A total of 5.000 euros (EUR), or a maximum of the available funds.</p> <p>A total of 20.000 euros (EUR), or a maximum of the available funds.</p>
<p>2.5 Benefits provided by VISA</p>	<p>The benefits offered by the Visa organisation are presented on the Visa official website Visa: <a href="https://rs.visa.com">https://rs.visa.com</a>.</p> <p>Banca Intesa ad Beograd has no influence on the benefits offered by the Visa organization. These services are subject to change, about which the User can be informed by accessing the official website of Visa.</p>
<p>2.6 Benefits provided by Banca Intesa ad Beograd</p>	<p>- International travel insurance for cardholder.</p> <p>Banca Intesa ad Beograd provides this service as benefit and it is subject to changes in which case Cardholder will be informed in a timely manner. Benefit change will not be considered as amendments to the Framework Agreement.</p>
<p><b>3. Fees</b></p>	
<p>3.1 The type and amount of all fees and other charges</p>	<p>In accordance with the Tariff of fees for services of Banca Intesa Beograd for retail.</p>

These terms apply from 21.02.2024.