

**ENCLOSURE 4** 

## **TERMS OF USE** Visa Business Debit debit cards

1.	Cardholder	
1.1	Clients who can use the product	Legal entities and entrepreneurs with active RSD payment account.

2.	Description of the debit card main features	
2.1	Type of debit card	Visa Business Debit.
2.2	Expire date of debit card (plastic)	Printed on the debit card.
2.3	Card funcionality	The card can be used for cash ATM withdrawals and payment at points of sale, internet, in country and abroad, marked with VISA sign. By using a card in country and abroad, spending is linked to funds on RSD payment account.
		The card can be automatically renewed after the expiry date, in case of condition fulfillment for its re-issuing at that moment.
		Cardholder is entitled to an unlimited number of cards.
	2.4 Amount of daily and monthly limits per individual debit card *	
	The amount of the daily spending limit (payment for goods and services) in the country and abroad, which limits the use of the card on a daily basis.	A total of 350.000 RSD, or a maximum of the available funds.
	The amount of the monthly spending limit (payment for goods and services) in the country and abroad, which limits the use of the card on a monthly basis.	A total of 1.800.000 RSD, or a maximum of the available funds.
	*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.	



3.	Fees		
3.1	The type and amount of all fees and other charges	In accordance with the Tariff of fees for services of Banca Intesa Beograd for legal entities and entrepreneurs.	

These terms apply from 29.05.2024.