

TERMS AND CONDITIONS FOR USING THE INFO PORTAL PLATFORM

I. GENERAL PROVISIONS

These Terms and Conditions for Using the Info Portal Platform (hereinafter: Terms), which are an integral part of the Request for Registration on the Info portal platform (hereinafter: Info portal), regulate the rights and obligations between the user of the Info portal and Raiffeisen banka a.d. Beograd (hereinafter: the Bank) based on Info portal usage. The Info portal is a digital communication channel with registered users authorized by the Client, enabling them the online overview of contract elements and data regarding products used by the Client, downloading, submitting and exchange of documents, overview od documents submitted to the Bank, uploading documents, sending documents electronically, submitting requests to the Bank electronically, downloading confirmations, forms and instructions of the Bank, as well as other services and information regarding products in usage, as described on the Info portal.

Wording used in these Terms:

Client – legal entity that concluded a contract with the Bank (contract on account opening and maintenance, frame facility agreement, credit contract, etc.)

Administrator – person authorized by the Client of the Bank who has the right of access and usage of the Info portal platform, the right to create new users independently, to manage, change and administer the access rights of new users, as well as to undertake other actions necessary for working on the Info portal

User – person to whom the Administrator gave the right of access and usage by activating a user account on the Info portal

The communication between the Administrator/User and the Bank runs both ways, with mandatory two-factor authentication by authorized users, which, apart from the user account and the password, also includes an additional authorization code that the Administrator/User receives to his/her e-mail address or on his/her mobile phone.

These Terms and Conditions of usage relate to all products in usage based on contracts which the Client concluded with the Bank, as well as based on contracts the Client concluded with the Bank after having activated a user account, i.e. at the time of using services on the Info portal.

Accessing the Info portal

The Client's legal representative submits to the Bank a filled in Request for Registration, stating the e-mail address of the person who is then registered in the Bank's system as the Administrator of the Info portal. The Bank sends an e-mail informing the Administrator that access has been enabled to the Info portal, to the e-mail address provided in the Request for Registration. The Administrator registers using two-factor authentication. The Administrator is enabled to perform independent administration of user accounts: adding and canceling accounts, assigning, changing and canceling privileges for new users, etc. Each page of the portal has independent usage privileges on product level, i.e. based on the particular contract concluded between the Client and the Bank, where the Administrator has the right of access and usage without limit for all contracts concluded between the Client and the Bank, as well as the right to independently define and assign to other users authorization categories according to the description, the choice of options offered on the Info portal on individual product level, product group level or for all of the Client's products.

The Client is under the obligation to inform the Bank in writing as regards any change of data stated in the Request for Registration to the Info portal, as well as to submit the appropriate documents to the Bank. The Bank administers changes in the Client's data registered with the Business Registers Agency in its records, based on information received

from the Agency. If the Client does not timely deliver the documents necessary to accompany these changes, the Bank will cancel or limit access to the Info portal until the moment the required documents are delivered. The Bank will perform data changes made upon the Client's request on the day of receiving such a request or on the following work day at the latest.

It is the Client's legal representative who exclusively gives, changes or cancels access authorizations for the Administrator in writing, by submitting an appropriate written request for access to the Info portal. In case the request for changes or alterations was submitted as a scanned document via e-mail, the risk of possible abuse due to the changes made, as well as any material consequences, are borne by the Client.

The Client defines the person, i.e. the Administrator, authorized for accessing and using the Info portal and timely informs the Bank as regards any changes related to that person. After the Client's legal representative has submitted the duly signed documents, the Administrator registers his/her account on the Info portal and continues to manage new users' accounts on the Info portal independently and without restrictions.

The Bank is not responsible in case of damages arising due to negligence of the Client to timely inform the Bank as regards canceling, changes and limitations concerning Administrator authorization on the Info portal.

II. TERMS OF SERVICE

1. The Client, legal entity or entrepreneur who has an established business cooperation with the Bank, may use the Info portal based on a submitted Request for Registration on the Info portal platform, enclosed with these Terms as an appendix;
2. Based on the Request for Registration, the Bank creates a user account for the Administrator. The Administrator administers independently the access rights of other users, creates new ones and cancels existing user accounts;
3. The Administrator/User is responsible in case of account misuse/abuse;
4. The Administrator/User accepts the user account as the exclusive confirmation of his/her identity when using the Info portal, without the right of subsequent denial. Reliable authentication of users is ensured by using an electronic account;
5. The Administrator is under the obligation to take note of the activities of account users that were assigned privileges for accessing the Info portal;
6. The Client is under the obligation to submit to the Bank all the necessary data and information as regards changes that affect or may affect the accuracy of user identity validation, as well as to report any change of the authorized person, i.e. the Administrator;
7. The Bank has the right to inspect the submitted data and to collect additional information on the registered users;
8. The Bank maintains the right of canceling the Info portal service and the right of blocking user accounts in cases when the Client's accounts are inactive, have been blocked, in case of unsettled debts towards the Bank by the Client or in case the business cooperation has ended;
9. After a terminated session, the Administrator/User is under the obligation to log out of the Info portal;
10. The Administrator/User is responsible for the accuracy and completeness of all data entered into the Info portal, and bears the risk of entering incorrect data, in which case the User is under the obligation to refund to the Bank any loss or cost resulting from incorrect or incomplete data submitted to the Bank by the Administrator/User. The Client and the Administrator/User are responsible for the accuracy of all data given to the Bank and are under the obligation to report any change in the aforesaid data. If it is brought to the knowledge of the Bank that the data is incorrect or has been altered, the Bank may prohibit further usage of the Info portal.

The Bank maintains the right to:

- a) Decide as regards a possible termination of access and usage of the Info portal by the Administrator/User if the individual does not comply to the Terms and Conditions of Usage, the safety recommendations or

- instructions published on the Info portal, or if the Administrator/User allows unauthorized usage of the Info portal to any third party;
- b) To cancel immediately the right of access and usage to the Administrator/User of the Info portal if this is necessary in order to prevent and protect against fraud, hacking or other illegal actions or for some other protection of the Info portal;
 - c) To make changes to the Info portal from time to time.

III. OBLIGATIONS AND RESPONSIBILITIES OF THE CLIENT AND INFO PORTAL USER

1. The Client/Administrator/User of the Info portal undertakes the obligation to comply to the legal regulations in force;
2. The Client shall bear all damages that may arise due to unauthorized or inappropriate usage of the Info portal;
3. When using the Info portal, the Administrator/User is required to comply with the Terms, as well as to conform to the written instructions for users and the instructions which are the integral part of the Info portal;
4. The Client is under the obligation to provide funds on the dinar account for collection of the fee for issuing an online confirmation and using other services of the Bank on the Info portal and authorizes the Bank to directly debit the Client's account with the Bank for expenses relating to the usage of services on the Info portal, all in accordance with the current tariff of the Bank;
5. The Client/Administrator/User is responsible in case of account misuse/abuse;
6. The Administrator/User needs to provide the recommended browser version.

IV. OBLIGATIONS AND RESPONSIBILITIES OF THE BANK

1. The Bank will execute requests submitted through the Info portal that are in accordance with the legal regulations in force;
2. The Bank will process documents related to status documents submitted through the Info portal in accordance with the legal regulations in force;
3. The Bank is under the obligation to register/log all the actions of the user. The Bank keeps the electronic registry/log in accordance with the legal regulations in force;
4. By accepting these Terms, the Client agrees that the Bank maintains the right of changing the content or part of the content of the Info portal. The Bank will inform the users timely as regards changes of content or part of the content of the Info portal and shall send them the instructions accordingly. The Client is not entitled to refund of damages in case of changes in the Info portal content;
5. The Bank is not responsible for disruptions and disconnections in telecommunication networks, nor for the Info portal being unavailable due to such interruptions. The Bank maintains the right to perform regular maintenance of the Info portal out of working hours. The Info portal will not be available to users at the time of regular maintenance.

V. CLOSING PROVISIONS

1. The Client approves that the Bank shall maintain the right of changing the Terms relating to the usage of Info portal services and that it will inform the Client accordingly and timely via the e-mail address of the person registered in the Bank's system as the Administrator of the Info portal within 8 (eight) days.
2. The Bank and the Client both agree that they will settle all possible disputes regarding the usage of Info portal services in an amicable manner. In case this is not possible, they will address the court in charge.
3. These Terms shall come into effect starting from _____ (starting date of Terms' implementation)