

## General Terms and Conditions for the Cash In Card

### General provisions

These General Terms and Conditions for the Cash in Card of Raiffeisen BANK d.d. Bosna i Hercegovina are valid for the use of the Cash-In Card for Transaction/Non-Resident Accounts by the cardholder ("General Terms") and constitute a Business Policy of Raiffeisen BANK d.d. Bosna i Hercegovina ("the Bank"). They establish the minimum general terms of use under which the Bank approves the Cash-In Card.

### Definitions

1. "Bank" means Raiffeisen BANK dd Bosna i Hercegovina.
2. „Cash Point ATM" means an ATM at which customers may place their cash.
3. „Cash-In Card" means a card issued at the request of the customer and cardholder and comes with the right by which the Customer authorises the cardholder to place cash to a transaction/non-resident account through the Bank's cash point ATMs. The card remains the property of the Bank.
4. „Customer" means a legal entity holding a domestic payment transactions account or a non-resident account for payments in the KM currency at the Bank.
5. „Account" means a domestic payment transactions account or a non-resident account for payments in the KM currency at the Bank.
6. „Cardholder" means a private individual authorised by the Customer to cash in daily money receipts at Cash Points of the Bank to the Customer accounts.
7. "PIN" – Personal Identification Number means a code that enables the cardholder to use the card. The PIN serves the purpose of establishing the cardholder's identity within the card business system, and is a security device preventing unauthorised card use (e.g. card theft).
8. „Transaction" means depositing cash on the customer's account using the card, in favour of the customer's account. The Bank shall be entitled to refuse suspicious, defective and visibly damaged banknotes/coins during the transaction.
9. "Card validity period" means the period of time indicated on the card, in which the card can be used.
10. "Renewal - reissuing" means issuing a new plastic card after the validity period of the previous plastic card has expired, which is done for reasons of security. "Renewal - reissuing" will be done automatically without a formal application, at the fee specified in the Bank's Fee Schedule valid at the time of fee calculation as defined by these General Terms and Conditions.
11. "Replacement" means issuing a plastic card to replace a lost or stolen card or for other legitimate reasons, at the customer's or cardholder's written request against a fee. The calculation and the collection of the fee are defined by the Bank's currently valid Fee Schedule. The card may also be replaced at the Bank's initiative for security reasons, free of charge. When a replacement card is created, the previous one is permanently blocked and deactivated.
12. "PIN Replacement" means issuing a new PIN in lieu of the existing one, as requested by the customer or cardholder or initiated by the Bank, wherever security reasons so require, at the fee defined by the Bank's Fee Schedule. The new PIN is formed with a new code, while the previous one is deactivated. The new PIN is formed with a new code, while the previous one is deactivated.
13. "Application for authorisation and issue of a cash-in card" means a written application to be completed and filed with the Bank by an authorised representative of the customer and cardholder, which forms an integral part of the Account Opening Agreement.
14. „Cash" means banknotes and coins in the KM currency.

### Card

15. The Banks shall issue a cash-in card to the cardholder at the fee specified for the granting of authorisation to deposit cash to the legal entity's transaction account or non-resident account according to the Bank's currently valid Fee Schedule that the customer has been notified of.

The currently valid Fee Schedule is kept available in the Bank's branches.

16. The card and the PIN may only be used by the cardholder to whose name the card has been issued, according to the application for account opening or application for granting authorisation and issue of the cash-in card.
17. The cardholder shall collect the card within three months from the date on which the complete application for account opening or application for issue of the cash-in card has been filed. Otherwise the cardholder shall be deemed to have withdrawn from the application. The Bank shall be authorised to destroy all cards that remain uncollected in that period. The customer shall compensate all incurred costs to the Bank, including the production costs of the uncollected card.
18. The cardholder may use the card during the validity period embossed on the card. After the expiry date, the card shall be renewed or reissued.
19. The first renewal - reissuance of the card will be after four years. Each subsequent renewal - reissuance will also be made in intervals of four years.
20. The card shall be renewed - reissued automatically without the customer or cardholder being required to file a formal application, and a reissue fee shall be charged in accordance with the Bank's Fee Schedule in force at the time of fee calculation.
21. The Bank may at any time deny reissuing or replacing the card. All liabilities of the customer and cardholder created under the cash-in service before the Bank's refusal to renew-reissue or replace the card remain valid until they are settled.

### **Cardholder**

22. When collecting the card, the cardholder shall create a PIN that will be activated at the POS in the Bank by entering a 4-character code. The cardholder shall keep his PIN secret, not disclose it to any other person and prevent it from becoming available to or coming into the possession of any other person.
23. The cardholder must not keep any written records of the PIN, whether in the written or any other form, especially not on the card plastic itself or any

other item that he carries on himself together with the plastic card.

24. The cardholder must take all reasonable measures to prevent the card from being lost, stolen or becoming available for use to any other person. The card is not usable to pay for goods and services or to obtain cash advances.
25. The cardholder's cash-in authorisation is cancelled at the written request of the customer's authorised representative. If the customer wants to grant the cash-in authorisation to another person, a new request has to be filed.

### **Card account**

26. Cash can be deposited at Cash Point ATMs 24/7 and will be available on the customer's account immediately after the cash-in, if the deposit has been made on a banking day from Monday to Friday from 8 am to 7.30 pm, or on the next banking day, respectively.
27. Money can be cashed-in in the following banknotes in the KM currency: 10 KM, 20 KM, 50 KM, 100 KM and 200 KM in up to 90 banknotes per transaction. If more than 90 banknotes are placed into the slot, the Cash Point will return all banknotes cashed in and ask to reduce the number of banknotes to 90 pieces and start all over. In order for the Cash Point to successfully execute the cash-in transaction, the banknotes have to be neat, straight, edge-free and undamaged.
28. It is not allowed to place any envelopes, clipped money bundles or any other stuff except the mentioned banknotes in the banknotes slot. Any banknotes not recognised by the Cash Point shall be returned with a proper screen notice on the Cash Point ATM and shall be collected by the cardholder from the cash slot.
29. Coins can be cashed-in in the following banknotes in the KM currency: 0.05 KM, 0.10 KM, 0.20 KM, 0.50 KM and 1 KM, 2 KM and 5 KM. There is no cap on the number of counts that can be inserted into the slot of the Cash Point. The coins have to be undamaged in order for the Cash Point to execute the cash in transaction in the full amount.
30. Nothing except coins in the denominations

specified above may be inserted into the slot. Any coins not recognised by the Cash Point device shall be returned with a proper screen notice on the Cash Point ATM and shall be collected by the cardholder from the cash slot.

31. The steps for depositing money at the Cash Point will appear on the ATM screen and the cardholder has to follow the instructions appearing on the screen.
32. Transaction and non-resident accounts are accounts for execution of domestic payments and all payments made through the cash-in card will be shown on the account statement. After the cash is deposited, the customer receives written confirmation with the main payment data.
33. For the cash-in service through Cash Point ATMs, the Bank shall charge a fee according to the currently valid Fee Schedule for Domestic Payments. Fees shall be calculated and charged at the time of transaction booking to the transaction/non-resident account, unless agreed otherwise.
34. The customer has taken note of the currently valid Fee Schedule for payment transactions.
35. Prior to obtaining a cash-in authorisation / card activation, the customer has to pay the cash-in fee according to the currently valid Fee Schedule for payment transactions. By cashing-in money, the customer unconditionally authorises the Bank to collect the service fee from the account to which the money is deposited. The Bank shall be entitled to change the fees against written notice (letter or on account statement or by email), at least 30 days before the planned effective date of the changed fee. By filing an application for a cash-in authorisation and card

#### **Returning the card - termination of validity**

36. The card shall no longer be valid in the following cases:
  - if the customer applies to the Bank to terminate the cardholder's cash-in authorization
  - if the account used for the cash-in service is closed
  - if the authorised person (cardholder) is reported

to have died

If the card has lost its validity, it shall be returned to the Bank by the cardholder. The Bank shall be entitled to unilaterally cancel the service without giving any reason.

#### **Loss of the card**

37. If the card is lost or stolen or an unauthorised person becomes aware of the PIN, the cardholder shall immediately and without delay notify Raiffeisen Direct Info (Call Centre) of Raiffeisen BANK d.d. Bosna i Hercegovina by phone: 387 (0) 33 75 50 10, indicating his name and address, date of birth, mother's maiden name, and address, in order for the card to be temporarily blocked.
38. In the event a card reported by phone as lost or stolen has been found, the Bank may, at the cardholder's request, upon having established his identity, reactivate the card and allow its further use.
39. The cardholder shall provide the Bank's authorised officer with any information required about the circumstances leading to the situation in which the card was lost, misplaced or stolen or any unauthorised person has become aware of the PIN or card number.
40. The cardholder authorise the Bank to inform third parties and legally authorised institutions of this fact and provide all information that may be requested.

#### **Change of conditions**

41. These General Terms and Conditions are available to the customer at the Bank's official web site [www.raiffeisenbank.ba](http://www.raiffeisenbank.ba) and have been made available to the customer before the application for a cash-in authorisation and card or application to open an account has been filed. By their signatures on the application for the cash-in authorisation and card or application to open an account, the customer and the cardholder confirm to have been informed of the terms and conditions for doing business with the Bank, to have read, understood and agree to be bound by these General Terms and Conditions.

The Bank reserves the right to change the terms

and conditions laid down by these GTC. The Bank shall publish all amendments to the GTC through its official web-site [www.raiffeisenbank.ba](http://www.raiffeisenbank.ba), 15 days before their effectiveness, at the latest. The customer and the cardholder shall be deemed to have accepted the changed General Terms and Conditions unless he terminates the Agreement within 15 days from the date the changed General Terms and Conditions were made available. Any matters not explicitly specified in these General Terms and Conditions shall be governed by the laws and regulations for cash payment services. In case the provisions of these General Terms and Conditions have to be amended to reflect new legal regulations, those regulations shall apply until they have been incorporated into these GTC

### Miscellaneous

42. The Bank advises the cardholder to retain all received slips/copies of transactions (bills) in order to be able to compare the amounts with those listed in the account statements. The slip/copy contains the following data: the name of the legal entity, account number, transaction number, the name of the Cash Point ATM, the date of the transaction, the time of the transaction, the amount in banknotes, the total amount of the transaction, the name of the transaction, the card name, the number of the business outlet if entered by the cardholder. Any discrepancy in: the amount, the date of the event, the place of the event, has to be reported to the Bank in writing within 2 (two) banking days from the statement date.  
The Bank shall be obliged to handle the customer's complaint and respond to the customer within 7 (seven) business days from the date of receiving the complaint.
43. If the cardholder breaches any of the provisions under these General Terms and Conditions, the Bank may block the card.
44. Money with the card can only be cashed in at labelled Cash Points. Coins can be cashed in only at those Cash Points that have a devices for insertion of coins. A list of Cash Point ATMs is available at the official web site [www.raiffeisenbank.ba](http://www.raiffeisenbank.ba). The card with the PIN

can only be used at labelled Cash Points.

45. The Bank shall not be liable for any delays in the delivery of the service, if such delay is attributable to force majeure or other events beyond the Bank's responsibility.
46. By their signature on the application for the cash-in authorisation and card, the customer and the cardholder confirm that that have provided a separate written authorisation to the Bank to use their private data.

### ***Alternatively, for the area of the Federation of B&H and Brčko District***

47. If the Customer believes that the Bank does not comply with the legal provisions, regulations, general business terms and conditions, sound business practices and duties arising from these General Terms, the Customer shall have the right to make a verbal or written complaint to the Bank's Complaint Department at: Zmaja od Bosne bb, Sarajevo, or fill in the online form „Complaints, suggestions and commendations“ available at [www.raiffeisenbank.ba](http://www.raiffeisenbank.ba). If the customer complains verbally and is not satisfied with the Bank's response, he shall be asked to file a written complaint. The Bank shall deliver a response to the Customer within 30 days from submitting a written or an electronic complaint.

In case the Customer does not receive a response from the Bank or is not satisfied with the Bank's response, he may send a written notice to the Banking Agency of the Federation of Bosnia and Herzegovina at the address - Zmaja od Bosne 47b, stating that they are not satisfied with the outcome of the complaint procedure, or file a written complaint against the Bank's work to the Banking Agency within 3 (three) months from the date on which the Bank's response was received or should have been received. The Bank shall not charge any fees or any other costs for receiving or handling a customer complaint.

If the dispute remains unsolved, the Customer may take legal action at a court having jurisdiction for the place in which the Agreement was concluded. The Customer has also access to out-of-court complaint and redress mechanisms

***Alternatively for the area of the Republika  
Srpska***

48. If the Customer believes that the Bank does not comply with the legal provisions, regulations, general business terms and conditions, sound business practices and duties arising from these General Terms, the Customer shall have the right to make a verbal or written complaint to the Bank's Complaint Department at: Zmaja od Bosne bb, Sarajevo, or fill in the online form „Complaints, suggestions and commendations“ available at [www.raiffeisenbank.ba](http://www.raiffeisenbank.ba). If the customer complains verbally and is not satisfied with the Bank's response, he shall be asked to file a written complaint. The Bank shall deliver a response to the Customer within 30 days from submitting a written or an electronic complaint.

In case the Customer is not satisfied with the Bank's response or does not receive a response from the Bank, he/she may send a written notice (complaint) to the RS Banking Agency, at the address: Banja Luka, Vase Pelagića br. 11a. The Bank shall not charge any fees or any other costs for receiving or handling a customer complaint.

If the dispute remains unsolved, the Customer may take legal action at a court having jurisdiction for the place in which the Agreement was concluded. The Customer has also access to out-of-court complaint and redress mechanisms.

These General Terms and Conditions shall be effective as of June 1, 2021.