



AMENDMENTS AND SUPPLEMENTS TO THE GENERAL TERMS AND CONDITIONS FOR THE PROVISION OF PAYMENT SERVICES TO LEGAL ENTITIES

In Section II entitled: “**DEFINITION OF TERMS**”, new terms have been added as follows:

- **Unique Identification Code** shall mean a combination of letters, numbers and/or symbols determined by the Bank for the Client and used in a payment transaction for the unambiguous identification of the Client and/or their payment account (e.g. the Client’s current account number, card number, IBAN used in international and cross-border payment transactions as a mandatory identifier of the payee in SEPA credit transfers, BBAN used in domestic payment transactions, etc.);
- **Single Euro Payments Area - SEPA** shall mean a territorial area comprising the Member States of the European Union and other states or territories that have met the criteria for accession to the SEPA area, as well as the regulations of the European Union, i.e. the rules, practices, standards and guidelines contained in the SEPA Rulebooks for the execution of payment transactions, whereby within this area payment transactions are executed in a harmonized manner, under equal conditions and with equal rights and obligations;
- **SEPA Rules for the Execution of Payment Transactions (SEPA Scheme)** shall mean a unified set of rules, practices, standards and/or operational guidelines for the execution of payment transactions agreed upon by payment service providers for the purpose of processing payment transactions;
- **SEPA Credit Transfer** shall mean a domestic and international payment transaction executed by means of a credit transfer in euros within the SEPA area. A credit transfer shall mean a payment service whereby the payer initiates, through their payment service provider, the execution of one or more payment transactions for debiting their payment account, after which the payee’s payment account is credited with the amount of such transaction(s).

In Section III entitled: “**TYPES OF PAYMENT SERVICES AND CONDITIONS FOR THEIR USE**”, a new service has been added: **SEPA Credit Transfer**.

In Section IX entitled: “**GENERAL CONDITIONS AND METHODS OF EXECUTION OF PAYMENT TRANSACTIONS**” (Provision of payment services related to a payment account), under item 4 titled “**Execution of Payment Transactions**”, the following paragraphs have been added:

- In the case of a SEPA credit transfer, the transaction must contain information that the currency is EUR, that the transaction is subject to shared charges (SHA), that the execution date is in accordance with the Cut-off Time Schedule, as well as information on the payee’s bank within the SEPA area.
- During the course of the business relationship, the Bank shall be authorized, at its sole discretion, to execute the Client’s instructions through its network of correspondent banks, for whose proper execution of the given instructions and/or any potential retention of funds and/or non-execution of the payment transaction, the Bank shall not be liable, except in cases of gross negligence or wilful misconduct.
- The Bank shall execute payment orders within the framework of SEPA Credit Transfers in accordance with regulations governing payment services, foreign exchange operations, and the prevention of money laundering and terrorist financing, provided that the following conditions are met: the payee is from a SEPA country; the payee’s payment service provider is registered as a participant in the SEPA Credit Transfer scheme; the payment is in EUR; and the Client has provided a valid IBAN.

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- In the same section, under item 6 titled: “**Refusal to Execute a Payment Order and Notification to the Client**”, in paragraph 6 prescribing the cases in which the Bank may refuse to execute a payment order, an additional item has been added reading: “if the Client has not provided a valid IBAN in the case of a SEPA credit transfer”.

In Section XII entitled: “**INFORMATION FOR CLIENTS REGARDING INTERNATIONAL PAYMENT TRANSACTIONS AND PAYMENT TRANSACTIONS IN THIRD-COUNTRY CURRENCIES**”, the following paragraph has been added:

The execution of international payment transactions and payment transactions in the currencies of third countries is governed by the provisions of regulations regulating foreign exchange operations. For all matters related to the execution of payment transactions referred to in the preceding paragraph that are not regulated by the regulations governing foreign exchange operations, the provisions of these General Terms and Conditions shall apply. Exceptionally, the National Bank of Serbia prescribes the business, technical, and other requirements applicable to payment transactions executed in euros within the Single Euro Payments Area (SEPA).

The amendments and supplements to the General Terms and Conditions for the Provision of Payment Services to Natural Persons and Entrepreneurs shall enter into force on the date of their adoption by the Bank’s Management Board and shall apply as of 4 May 2026.

Đorđe Lukić,
Chairman of the Executive Board

Marko Ćorić,
Member of the Executive Board

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