

**GENERAL TERMS AND CONDITIONS FOR THE USE OF I-BANK SERVICE (DIGITAL BANKING) OF
STOPANSKA BANKA AD – SKOPJE FOR INDIVIDUALS**

These General Terms and Conditions for the Use of I-Bank Service of Stopanska Banka AD – Skopje (hereinafter referred to as the General Terms and Conditions) govern the mutual rights, obligations and responsibilities of the User of i-Bank Service (hereinafter referred to as the User) and Stopanska Banka AD – Skopje (hereinafter referred to as the Bank) relating to the use of i-Bank service of the Bank are an integral part of the Framework Agreement of Payment Services concluded between the Bank and the User.

1. DEFINITIONS

1.1 For the purpose of these General Terms and Conditions the below terms shall have the following meaning:

- **i-Bank Service** shall mean a name of the platform for digital banking services of Stopanska Banka AD – Skopje, through which the Bank provides a payment service for online use of services linked to the payment account via the Internet and/or mobile application. It is a system of modern channels through which banking services and products are offered via interactive electronic communication channels.
- **i-Bank Service User** shall mean an individual who is owner or an authorized person of at least one payment account in the Bank, and who has registered to use the i-Bank Service.
- **Username** shall mean a unique name which the Bank assigns to the User allowing him / her access to the i-Bank Service in combination with his / her user password.
- **User password** shall mean a set of alphanumeric characters and special characters that, in combination with the Username, allow the User to uniquely identify their access to the Bank's i-Bank Service.
- **User access** shall mean a personalized means of authenticating the User exclusively for communication in a closed system for using the i-Bank Service.
- **OTP Token** shall mean a personalized device, uniquely connected to the User, on which time-limited passwords are generated for identification of the User and authorization of payments and other services performed through the i-Bank Service. OTP token can be in physical or virtual (software) form.
- **Authorization and authentication** shall mean a process through which the Bank, through the assigned user accesses, unequivocally and digitally confirms the identity and consent of the User of the i-Bank Service for the execution of payment orders enabled through the i-Bank Service or the use of certain services through it. Authentication of the User's identity is performed using a combination of personalized security tools (User Approaches) that include knowledge, possession and / or inherence.
- **Mobile Application** shall mean a software application installed on the user's device (mobile phone, tablet, etc.) through which the User accesses the Bank's mobile banking services.
- **Identification number (ID number)** shall mean a unique identification number of the User in the Bank's systems (generated by the Bank's core system).
- **Digital certificate** shall mean a means by which the electronic identity of the signatory is determined.
- **One-time digital certificate** shall mean a means of electronically signing a document remotely delivered through a secure tool.

2. REGISTRATION AND USE OF I-BANK SERVICE

- 2.1 The user of the i-Bank Service can be a registered client of the Bank, resident and non-resident with prior special approval.
- 2.2 The User shall register to use the i-Bank Service of the Bank in one of the following ways:
- by submitting and signing a Registration Form in the Bank's branches;
 - with a digital request to use the service, whereby the User is authenticated through digital online verification of part of his personal data and the number of the Visa/MasterCard issued by the Bank and the secret PIN code linked with it (the card) (known only to the User). The Bank shall reserve the right to improve and change the online digital verification process.
- 2.3 The User shall choose one of the approaches offered by the bank (hereinafter referred to as the User Access)
- partial view-only access
 - full access with included token for digital authentication of payments
 - Other User-specific type
- 2.4 The Bank, based on the requested access, may assign to the User one or more personalized security means used to confirm payments and other financial services through the i-Bank Service, as follows:
- Username and user password

- OTP Token
 - PIN code
 - Another device for authentication of payments and other services allowed through the i-Bank Service.
- 2.5 The assigned User Access is a personalized means of security for authentication of the User and exclusively for communication in a closed system, i.e. between the User and the Bank, and it is not valid and must not be used for communication in other systems without permission from the Bank.
- 2.6 The Bank as a service provider shall allow the following to the User:
- Access and insight into the balance of accounts and products that the User has in the Bank;
 - Review of bank statements, notifications and information relating to accounts and products that the User has in the Bank;
 - Making payment transactions and payment orders enabled by the Bank;
 - Submitting applications for enabling and using the Bank's products and services;
 - Updating personal and contact data;
 - Other information and services that the Bank shall make available through the i-Bank Service channels.
- 2.7 The User may use the services referred to in point 2.6 through one or more of the following i-Bank Service channels:
- **Electronic Banking (e-banking)**, available through the Bank's website,
 - **Mobile banking (m-banking)**, available through a mobile application,
 - **Telephone banking**, available through the bank's contact center.
- 2.8 The Bank shall reserve the right, following modern technological changes, in the future to introduce new ways (channels) of using the i-Bank Service or to cancel any of the existing, for which the User agrees to be informed through the Bank's website and published change to the General Terms and Conditions.
- 2.9 The i-Bank Service of the BANK is available 24 hours a day and seven days a week, other than in cases provided for in the General Terms and Conditions, as well as in the period when the Bank, depending on the needs, undertakes the following activities: regular maintenance of the service, upgrades, improvements and changes to the systems that enable the i-Bank Service or in case of telecommunication or other interruptions beyond the control of the Bank.
- 2.10 The scope and method of using the i-Bank Service or its individual parts shall be determined by these General Terms and Conditions, the Time Schedule for the operation of the payment system and separate systems of the Bank and the User Guidelines for the i-Bank Service of the Bank.
- 2.11 The User agrees on all notifications, changes and additions relating to the following: the use of the services of the Bank's i-Bank Service, the Time Schedule for the operation of the payment system, charges for using the service and the User Guidelines, to be informed through the Bank's website www.stb.com.mk and / or by accessing the i-Bank Service.

3. THE RIGHTS AND OBLIGATIONS OF THE BANK

- 3.1 The Bank shall ensure reliability of the information system by fulfilling the criteria of confidentiality, integrity and availability, all this within the framework of the actions depending exclusively on the Bank, and shall not undertake the obligation to respect the mentioned criteria in the event that the User contributes to their non-compliance with his / her actions or in case of actions beyond the Bank's control.
- 3.2 The Bank shall undertake to ensure timely execution of all fully completed and submitted payment orders and other digital requests by the User, within the terms (working days and hours for executing payment transactions) specified in the Bank's Time Schedule, published on the Bank's counters and the Bank's website (www.stb.com.mk).
- 3.3 The Bank shall not be held responsible if it is unable to execute or is late in executing certain orders of the User for specific payment transactions executed through the i-Bank Service in the following cases:
- due to any event beyond the control of the Bank, loss of telecommunication connections, force majeure, fire, flood, computer viruses or other, which may prevent or delay or make impossible the execution of orders;
 - the equipment and / or software of the User or the Bank are not in operation;
 - if the party in whose favor the payment is made according to orders given by the User, is unable to accept the payment or otherwise causes a delay in the transfer of funds.
- 3.4 The Bank shall not execute payment orders of the User in the following cases:
- if the User's payment account is frozen for any reason;
 - if there are not sufficient funds on the User's payment account to execute the order or there are not sufficient funds to pay the commission (fee) in favor of the Bank if it is provided for enabling a certain service.

- 3.5 The Bank shall calculate and collect the costs incurred for using the services of the Bank's i-Bank Service charged to the payment account in the name of the User, in accordance with the internal acts and the applicable Tariff of the Bank, published in the Bank's branches and official website: www.stb.com.mk. If there are no funds on the account, the User authorizes the Bank to charge the incurred costs and fees when using the services by seizing funds, i.e. issuing payment instruments charged to any payment account opened in the name of the User at the Bank and transferring funds to the account of the Bank in the amount required for the settlement of the claims in the name of expenses, at the expense of the allowed overdraft and at the expense of the tacit debit balance that the bank makes available to the User's payment account to cover these costs and fees.
- 3.6 The Bank shall reserve the right to make changes to the type and amount of costs for using the i-Bank Service, and the User agrees to be informed of all changes via the Bank's website: www.stb.com.mk.
- 3.7 The Bank does not warrant that some or all of the contents and services of the i-Bank Service shall be operational, i.e. that they can be provided on all computers or other electronic devices (telephones, mobile phones, tablets, etc.), nor warrants that they shall be continuously operational (be enabled).
- 3.8 The Bank shall not assume any responsibility for any problems with the device through which the i-Bank Service is used, and in no way can it be held responsible for the availability and quality of the telecommunication networks through which the services of the i-Bank Service are provided.
- 3.9 The Bank shall reserve the right to temporarily suspend the availability of services through the i-Bank Service for the needs of upgrading, maintaining or repairing the Bank's systems through which the services are made available, for which the Bank shall notify the User accordingly.
- 3.10 The Bank shall reserve the right to change and adjust the services available through the i-Bank Service and /or permanently cancel part or all of the services in accordance with its business policy.
- 3.11 The Bank shall in no way be held responsible for the delivery and / or quality of the products and services paid by the User through the i-Bank Service.

4. THE RIGHTS AND OBLIGATIONS OF THE USER

- 4.1 The User shall undertake to submit the personal data necessary for personalization and generation of the User Access in the i-Bank Service. For that purpose, the data shall be identical to the data that the Bank has in the client's file, otherwise the Bank shall not be able to provide the user with the access requested.
- 4.2 The User authorizes the Bank to realize any order / message signed by the User through the User Access assigned. Any order / message or service request authorized by the User using the User Access assigned by the Bank shall be irrevocable.
- 4.3 The User shall undertake to, after each given order for a payment transaction or service, check whether it has been executed and, if it has not been executed, to check, i.e. to inform the Bank whether there is a reason for the non-execution of the payment.
- 4.4 The User to regularly check all financial changes on his payment account through a bank statement available to him / her electronically through the i-Bank Service and / or in printed form in any of the Bank's branches.
- 4.5 The User agrees that the validity and probative force of electronic documents, data and reports in electronic form and electronic messages cannot be challenged solely because they are in electronic form.
- 4.6 The User agrees to be informed by the Bank on all significant changes in the scope, availability and manner of using the i-Bank Service through the Bank's official website (www.stb.com.mk).
- 4.7 The User shall undertake to keep the User Access properly, safely and carefully, in order to prevent their destruction, theft or unauthorized access.
- 4.8 The User shall undertake to comply with all security recommendations for using the i-Bank Service that the Bank publishes on its website (www.stb.com.mk).
- 4.9 The User shall undertake to treat the User Access as confidential information, not to disclose to third parties and not to allow a third party to find out, possess or use his / her User Access to the Bank's i-Bank Service, not to allow access a third party to the User's accounts and to use the services of the i-Bank Service on behalf of the User, as well as not to allow a third party to make transactions from the User's payment account. The Bank shall not be held responsible for any damage caused by improper storage and / or use of the User's Access to the Bank's i-Bank Service and / or actions by the User contrary to the obligations assumed.
- 4.10 The User of the i-Bank Service shall be obliged to control the access to the means (computer, phone, tablet, internet connection, etc.) through which he / she uses the i-Bank Service and to take care of their integrity and security, observing and applying all security recommendations related to the device and the operating system through which the i-Bank Service is accessed. The Bank shall not be held responsible for any damage caused by an unauthorized access to the means through which the i-Bank Service is used, in case of an unauthorized use of the User Access that the Bank has handed over to the User.
- 4.11 If the User suspects or becomes aware that his / her User Access is known to and / or accessed by another person, he / she shall be obliged to immediately notify the Bank by calling the Bank's Contact Center phone number (02) 3100 109 in order to block the User Access and prevent its possible abuse.

- 4.12 In the event that the User forgets or loses access to the User Access assigned, he / she may request the Bank to issue a new username and / or password. The Bank may charge a fee determined by the Bank's Tariff in case of issuing a new user name and / or password.
- 4.13 The User agrees to be informed on the amount of costs related to the use of the i-Bank Service as well as the costs for issuing, reissuing, replacing or renewing the User Access to the i-Bank Service from the notices at the Bank's counters and / or through the Tariff available on the Bank's website (www.stb.com.mk).
- 4.14 The i-Bank Service may not be used for any illegal purposes, including payments for goods and services prohibited by law, and the User shall assume full responsibility for acting contrary to this obligation.
- 4.15 The User agrees that the Bank may make available for inspection the data that is considered a business secret to a person authorized by the Bank who can be contacted for the purpose of servicing, control and upgrading of the system.
- 4.16 The User agrees to have his / her personal data registered, processed and updated in accordance with laws and regulations, as well as to be used to inform him / her about promotional activities and improvement of the service.
- 4.17 The User is informed and agrees to the requirements of the correct use of the i-Bank Service and to be informed by the Bank on the security recommendations and useful information about the available functionalities and services through the i-Bank Service and the User agrees that these shall not be treated as promotional notifications.
- 4.18 The User shall be obliged to, within 3 (three) working days of the changes in his / her personal contact data, notify the Bank in writing through one of its branches or by directly changing the data through the i-Bank Service, if such functionality is enabled, or otherwise any action taken by the Bank linked with the data in its disposal shall be considered proper.

5 FINAL PROVISIONS

- 5.1 The User shall be responsible for checking the correctness of completed orders and requests for services available through the i-Bank Service. The Bank shall not be held responsible in case where an order or requested service is rejected by the payment operation system or another system due to an error in filling out the order / request by the User, nor shall the Bank be responsible for the execution of incorrectly completed orders / requests via the i-Bank Service. Considering the automatic execution of authorized orders and service requests, the User shall assume all responsibility thereof.
- 5.2 The Bank shall reserve the right to make changes in the offer and contents of some services and functionalities of the i-Bank Service regulated under these General Terms and Conditions.
- 5.3 The Bank shall propose all amendments and supplements to these General Terms and Conditions to the User no later than two months prior to the date of their application in one of the following manners: 1) through a written notification, 2) through a notification delivered by electronic mail, or 3) by publishing on its website.
- 5.4 The User shall have the right to accept or reject the proposed amendments and supplements referred to in point 5.3 before the date of their application and to notify the Bank of the acceptance or rejection.
- 5.5 If, before the date of application of the proposed amendments and supplements, the User fails to notify the Bank that he /she rejects them, it shall be considered that the User accepts the proposed amendments and supplements.
- 5.6 In the event that the User does not accept the proposed amendments and supplements, it shall be considered that he / she submitted a request to cancel the Bank's i-Bank Services, i.e. requests to stop using the online payment service linked to the payment account.
- 5.7 All procedures of transmitted electronic messages from / to the User of the i-Bank Service shall be computer recorded in the Bank's system and the Bank shall keep them in accordance with the applicable laws and regulations.
- 5.8 All data relating to the User and transactions executed shall be memorized in the Bank's database, stored in a secure manner, wherefrom they can be reproduced in an unchanged form on paper or on screens, and they constitute evidence of the performed transactions and other activities through the i-Bank Service.
- 5.9 The User agrees and is informed that the Bank may unilaterally and without prior notice temporarily or permanently limit his / her access to the i-Bank Service at any time, if it is suspected that there is a probability of certain abuse (by the User or by a third party) of his / her User Access, or the possibility of causing improper operation of individual systems in the Bank or the payment system as a whole, intentionally or with gross negligence.
- 5.10 The User agrees and is informed that the Bank may unilaterally and without prior notice temporarily or permanently limit his / her access to the i-Bank Service, if the client has due and outstanding debt related to the use of the i-Bank Service or other banking products and services.
- 5.11 Matters not covered by these General Terms and Conditions shall be regulated by the relevant laws and regulations and internal acts of Stopanska Banka AD – Skopje.
- 5.12 These General Terms and Conditions shall take effect as of 01.01.2023.