

GENERAL TERMS AND CONDITIONS OF STOPANSKA BANKA AD SKOPJE FOR THE USE OF DEBIT CARDS FOR INDIVIDUALS

INTRODUCTORY PROVISIONS

The General Terms and Conditions for the Use of Debit Cards for Individuals (hereinafter referred to as the General Terms and Conditions) are an integral part of the Framework Agreement of Payment Services (hereinafter referred to as the Agreement) that regulates the terms and conditions for issue, use and closing of Visa / MasterCard debit payment cards issued by Stopanska Banka AD – Skopje.

1. DEFINITIONS

- **The Bank** shall mean Stopanska Banka AD Skopje with head office in Skopje at 11 Oktomvri Str. No 7;
- **Framework Agreement of Payment Services** shall mean an agreement that regulates the execution of individual and subsequent payment transactions and the right and obligations and the terms and conditions for opening, maintaining and closing a payment account in the Bank;
- **Payment card** shall mean a type of payment instrument that allows the payer to initiate a transaction with a debit or credit card and which may be used by the holder to pay for goods and services and / or to withdraw and / or deposit cash;
- **Debit card** shall mean a card of the Visa or MasterCard brand that the Bank issues to the user of the card and through which the user can make payment transactions (cash and/or non-cash) at the expense of a payment account held at the Bank;
- **Basic card** shall mean a card issued at the request of the holder of the payment account / accounts in order to dispose of the funds from the account / accounts through the card;
- **Additional card** shall mean a card which, at the request and authorization of the User of the basic card, is issued to the additional cardholder, and uses the funds from the payment account / accounts of the basic cardholder;
- **Card user** shall mean a natural person to which the Bank has issued a debit card, and whose name is written on the card;
- **Basic card user** shall mean a natural person holder of the payment account / accounts linked to the card, who dispose of the card funds and charged for the costs incurred for its use;
- **Additional card user** shall mean a natural person who was issued an additional card at the request and authorization of the basic card user, who thus disposes of the funds from the payment account / accounts of the basic card user;
- **Payment account** shall mean an account of the basic card user opened in the Bank, which is debited / credited for the amount of the transactions, costs, fees and commissions and interests incurred for the use of the basic and additional debit card in the Republic of North Macedonia and abroad.
- **Available transaction account balance** shall mean available funds (own funds and funds from the allowed overdraft) reduced by all reserved funds (for authorized and not booked transactions and provisions on various grounds);
- **Monthly transaction limit** shall mean the maximum total amount of transactions that the Card User may use within a month by making transactions in trade and at ATMs;
- **Membership** shall mean a fee for using the card, which the Bank charges from the Card User's account;
- **Fees and commissions** shall mean debits for the amount of transactions, costs, membership fees, commissions and interest incurred for the use of the basic and additional cards;
- **Debit card payment transaction** shall mean a payment transaction based on a card, including a payment transaction with a prepaid payment card, which does not constitute a payment transaction based on a credit card, whereby for the amount of each payment transaction made using the debit card, immediately or at the end of a pre-defined period, the balance of available funds on the payment account of the user of payment services decreases;
- **Suspicious transaction** shall mean a transaction not confirmed by the Card User and is identified as suspicious by the relevant service of the Bank;
- **Card renewal** shall mean a process for issue of a new card immediately before the expiry of the validity period of the current card;
- **ATM** shall mean an electronic device that enables the payment of cash, as well as other services that the Bank has provided for use without the presence of the Bank employees;
- **Point of sale** shall mean a dealer who has concluded an agreement for accepting payment cards from the Visa and Mastercard/Maestro program;
- **POS terminal** shall mean an electronic device installed at points of sale or bank counters serving for the electronic execution of transactions;
- **PIN Code** shall mean a personal identification number of the basic card user or of the additional card user, which serves as identification when using the card at an ATM and POS terminal;

- **Tacit debit balance** shall mean tacitly accepted overdraft on the current balance of the User's payment account, whereby the Bank makes available to the User funds in an amount that exceeds the current balance of own funds on the payment account or the balance of an allowed overdraft agreed.
- **Slip** shall mean a confirmation of a completed card transaction;
- **Authorization** shall mean a process in which a card transaction is approved;
- **Reserved funds** shall mean funds that have already been spent, but have not yet been confirmed by the point of sale;
- **Payment card scheme** shall mean a unique set of rules, practices, standards and / or instructions for performing card-based payment transactions, agreed between payment service providers, which are separate from any infrastructure or payment system that would support its operation and include a specific decision-making body, organization or entity, which bears the responsibility for the functioning of the scheme.
- Internet (web) site of Stopanska Banka AD – Skopje refers to: www.stb.com.mk

2. ISSUE OF A DEBIT CARD

Issuing a debit card is a payment service that Stopanska Banka AD – Skopje provides to the User in accordance with the concluded Framework Agreement of Payment Services and these General Terms and Conditions, and it is activated by the User based on the submission of an Application Form for issue of a debit payment card linked to payment account that the User has in the Bank. The Application Form may be submitted for issue of the following debit cards of Stopanska Banka AD – Skopje:

- Visa Classic, a debit payment card linked to a MKD payment account,
- Visa Gold, a debit payment card linked to 2 payment accounts (one MKD and one EUR),
- Visa Internet, a debit payment card linked to a special purpose MKD payment account. For that purpose, submitting the Application Form for issue of this card also refers to opening a special purpose payment account that is used with this payment card.

2.1. Requirements for issue of a debit card

A Debit Card User may only be a person who has a MKD payment account in Stopanska banka AD – Skopje and has signed a Framework Agreement of Payment Services with the Bank.

The Bank shall issue debit cards to its clients under conditions determined by these General Terms and Conditions for Debit

Cards, which are an integral part of the Framework Agreement of Payment Services.

The card shall be issued based on an Application Form for issuing and using a debit card. The applicant shall undertake to pay interest, fees and commissions incurred for issuing and using the card.

The Bank may issue a debit card in accordance with the current offer of debit cards.

The Bank shall issue a basic debit card for disposal of funds on the payment account, upon request of the User who is the owner of the payment account.

The User may authorize a person to dispose of the funds from the payment account through the use of a debit card, for which the Bank shall issue an additional debit card at the User's request. For that purpose, the Basic Card User shall be fully responsible, undertake and accept all transactions, charges and fees and commissions arising from the use of the additional card.

The Basic Card User shall be obliged to inform the Additional Card User on the method and conditions of use of the debit card defined in these General Terms and Conditions, while the Basic Card User shall bear the responsibility that the debit cards are used in accordance with these General Terms and Conditions.

2.2. Validity period and renewal of the card

The basic card shall be valid for at least two years as of the date of its issue, after which the Bank may automatically renew it for an additional 2 to 5 years, multiple times.

The Card User shall be entitled to cancel the right to use the card even before the expiry and ask the Bank, in his / her presence, to cancel the card and declare it invalid.

The validity of the additional card may not be longer than the validity period of the basic card.

The Basic Card User who authorized the use of the additional card shall have the right to request to cancel the further use of the additional card before the expiration of its validity period.

The validity period of the cards shall be printed on the front of the card.

2.3. Fees and commissions for use of the card

The Card User shall pay to the Bank an annual membership fee and other fees and commissions in accordance with the Bank's acts that are an integral part of the Tariff published on the Bank's website.

The amount of the fees and commissions shall be variable in accordance with the amendments of the Bank's acts and the User agrees to be informed of any further change 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.

The User shall undertake, if he / she does not want to renew the card, at least one month before the expiration of the card's validity period, to notify the Bank in writing that he / she intends to cancel the use of the card.

Otherwise, the User's payment account shall be debited with the annual membership fee for the issued additional and / or basic card.

The Card User authorizes the Bank to debit the User's MKD payment account linked to the debit card for debts on the base of payment transactions with the debit card (basic and / or additional) as well as for all costs, commissions and membership fees related to the card, from the available funds on the payment account, allowed overdraft and / or the tacit debit balance that the Bank makes available to him / her in, case the User does not have sufficient available funds to debit the account on these grounds.

The User shall be obliged to pay the costs of production of the basic and additional cards, as well as other costs for operating with the card in accordance with the Bank's acts.

In addition, the Card User agrees and authorizes the Bank to debit the User's payment account in the following cases:

1. interest on allowed and unauthorized overdrafts (tacit debit balance);
2. membership fees and commissions;
3. conversion fees and commissions; and
4. other costs foreseen in case of improper use or non-compliance with the terms and conditions for using the card or its possible abuse.

The Bank shall make additional internal controls related to the application of the Agreement and the General Terms and Conditions regarding the fees charged due to the use of the products during the validity period of the Framework Agreement. If, during the internal controls, it is determined that a fee has been charged that is not in accordance with the Agreement, conditions favorable to the User shall apply and the difference shall be returned to the User's payment account.

3. USE OF THE CARD

3.1. Requirements for use of a debit card

Debit payment cards issued by the Bank of Visa or MasterCard brand, are globally accepted and may be used for:

- Contactless and/or contact payment transactions at POS terminal or ATM authorized by PIN code,
- Contactless payment transactions that do not require PIN authorization (payment transactions up to a certain amount determined by Visa/MasterCard for each country individually where their cards are accepted),
- Internet payments where, depending on the risk, the Bank may request the authorization of the transaction with an SMS OTP code,
- Authentication of the user for obtaining access and a token for the Bank's digital banking and/or obtaining and resetting a username, password or token through the Bank's website, and

- Other ways to make payment transactions determined by Visa/MasterCard payment schemes.

The only exception is the Visa Internet debit card, which is linked to a purpose payment account and used only for the Internet payments in the country and abroad.

The consent, i.e. the authorization of payment transactions with the Bank's debit cards, may be given by the User in one of the following ways:

- Entering the PIN code on a POS terminal or ATM or on the Bank's online service to obtain and/or reset access to digital banking.
- Signature on a confirmation for the execution of a payment transaction and/or an order with entered card data.
- Approaching the card to a card acceptance device without the use of a PIN code up to a certain amount determined by the Visa/MasterCard schemes.
- Online, by entering the card data (card number, expiration date and/or CVC/CVV code) and, if necessary, entering the OTP code.
- By phone, communicating the payment card data (card number, expiration date and/or CVC/CVV code).

The Debit Card User may not revoke the payment transaction after its execution without the consent of the acceptor of the payment.

The debit card shall be non-transferable and may only be used by the User whose name is printed on the card.

The Card User and the person authorized for the additional card shall use the card within the validity period printed on its front and shall be obliged to keep and handle it in accordance with the rules and acts of the Bank.

The Bank shall be obliged to issue a PIN code to which only the Debit Card User will have access.

The User shall be obliged to keep the debit card, its number, expiry date, CVC/CVV code and the personal identification number (PIN code) of the debit card confidentially and accountably in order to prevent abuse of the debit card. This implies not to write down the PIN code on the card or on other documents, not use the help of another person when entering the PIN code, and to take other responsible measures to prevent abuse of the debit card.

The User shall be fully responsible for unauthorized use of the debit card issued to him / her, including additional debit cards in case of violation of the Framework Agreement and these General Terms and Conditions as an integral part thereof.

The User shall undertake to provide sufficient funds on the payment account to settle all obligations incurred for the use of the debit card and to settle the fees and commissions and other charges within the agreed term.

The basic and additional cards shall be property of the Bank.

The card may only be used by the Card User, the authorized person of the additional card, i.e. the person whose data is embossed (printed) on the card. The right to use the card may not be transferred to another person by the User and the authorized person.

The basic and additional cards shall be only valid if issued in accordance with the applicable acts and rules of the Bank and properly signed by the User of the basic card, or by the authorized person of the additional card.

The card may not be used for any illegal purposes, including the purchase of goods and services prohibited by law.

3.2. Disposal of funds through a debit card

The Card User and authorized person of the additional card shall only use the card within the available funds on the payment account, including the allowed overdraft on the payment account, within the limits for depositing or withdrawal of cash with or without authorization determined by the Bank. The Bank shall pay interest on the funds on the payment account in accordance with the acts of the Bank and the Agreement. The Bank shall charge interest on the allowed overdraft on the payment account in accordance with the Bank's acts and the Agreement of Allowed Overdraft.

In case of an unauthorized (tacit debit balance) overdraft on the payment account due to the use of the card, the Bank shall calculate and charge default interest at the rate provided for in the Agreement on Allowed Overdraft, and if the User has not concluded such Agreement, the Bank shall calculate and charge statutory default interest.

The Card User shall be obliged to immediately pay to the Bank the necessary funds to cover the unauthorized overdraft.

3.3. Making transactions with a debit card

The Card User and the authorized person of the additional card may use the debit card for non-cash and cash transactions at all points included in the system of the payment organization carrying the brand.

In the case of withdrawing cash through ATMs, the Card User, or the authorized person of the additional card, shall use a special, personal, identification code (PIN), which is a unique and secret code, assigned by the Bank when issuing the card, or the additional card.

When using the card in the cashless sale of goods and services and for withdrawing cash, the Basic Card User or the authorized person using the additional card, shall receive a confirmation of the completed transaction in printed or electronic form. One copy of the confirmation shall be kept by the Basic Card User or the authorized person of the additional card, serving as a confirmation of the completed transaction, since the Bank does not additionally issue a confirmation of the transactions.

By receiving the payment confirmation or completing the contactless transaction, the User shall irrevocably undertake to pay the transaction amount.

The personal identification number – PIN code or the signature of the User shall be used for identification of the User, or the authorized person of the additional card, through which a consent is given to make the payment transaction. An exception shall be contactless transactions that are carried out using a PIN code, and if the terminal (POS terminal, ATM or other devices) allows, transactions may be carried out without the use of a PIN code up to a certain amount. An exception shall be also transactions made with the card on the Internet, where consent to the payment transaction is given by entering the confidential data from the card such as the card number and expiration date. When using the card on the Internet, the User, or the authorized person, shall be obliged to act in accordance with the security recommendations, published by the Bank on its website.

All information of each transaction made with a card shall be recorded in the Bank's computer system and therefrom it is displayed on the received confirmations and shall represent a sufficient and reliable proof of the transactions.

The Basic Card User or the authorized person of the additional card shall be obliged to keep the copies of the payment document (in printed or electronic form), or cash withdrawal, as well as the receipts for cash withdrawal from ATMs for at least 13 months from the date of payment, for the purpose of recording and reconstructing the data in case of a complaint.

The Bank shall determine recommended transaction and monthly limits for using the card in trade and for withdrawing cash, for which the Card User shall be informed when taking the card and shall be published on the Bank's website. The Bank shall reserve the right to change monthly transaction limits. The following transaction limits currently apply:

- MKD 60,000 daily transaction limit for cash withdrawals for all debit cards issued by the Bank
- MKD 150,000 limit per individual transaction in the trading network for Visa Classic, Visa Internet and MasterCard debit cards or MKD 250,000

limit per individual transaction in the trading network for Visa Gold debit card.

- MKD 300,000 monthly transaction limit for non-cash payment transactions in the trading network through POS terminals for Visa Classic, Visa Internet and MasterCard debit cards, or 600,000 monthly transaction limit for non-cash payment transactions in the trading network through POS terminals for the Visa Gold debit card.
- MKD 300,000 monthly transaction limit for non-cash payment transactions in the trading network on the Internet for Visa Classic, Visa Internet and MasterCard debit cards, or 600,000 monthly transaction limit for non-cash payment transactions in the trading network on the Internet for the Visa Gold debit card.

At the User's request, different limits may be defined on the basic card than the monthly transaction limits per card defined by the Bank. The monthly transaction limit shall apply to the card and any change to the limits shall apply to the card on which the change is made. When changing the card number, the limits defined by the Bank shall be set.

3.4. Debiting the payment account with card transactions

The Card User agrees and authorizes the Bank, for payment and cash withdrawal in the country, to debit his / her payment account, and if the payment account does not have sufficient funds, the Bank shall have the right to debit another of his / her payment accounts from the current or future inflows. The User shall undertake to have sufficient funds on the payment account to cover all transactions made with the basic or additional debit card. If there are not sufficient funds on the payment account, the Bank shall be entitled to debit the account against the tacit debit balance for the amount of all payment transactions made with the card as well as for all costs, membership fees and commissions made with the card. The Card User agrees and authorizes the Bank, for payment and cash withdrawal abroad, to debit the payment account by applying the FX sales rate indicated in the Bank's exchange rate list, and to debit the payment account with an appropriate commission amount in accordance with the acts and the Tariff of the Bank. If there are not sufficient funds on the payment account, the Bank shall be entitled to debit it from future inflows or another payment account in the Bank from existing or future inflows, and the Card User agrees to this debit method.

3.5. Overseas transactions

For all use of the card abroad, the calculation shall be done in EUR, and the debit shall be made in accordance with the exchange rate list of the Bank for foreign currencies valid on the date of the debit.

If the User has a debit card linked to a MKD and FX (EUR) payment account (Visa Gold Debit), the User agrees and authorizes the Bank, for payment transactions made in EUR, to debit his / her EUR payment account linked to the card, and if there are not sufficient FX funds to debit his / her MKD payment account linked to the card, by applying the FX sales rate indicated in the Bank's exchange rate list, as well as an appropriate commission (if provided) in accordance with the Bank's acts and Tariff. For cards such as Visa Gold Debit, the User agrees and authorizes the Bank, if the MKD payment account does not have sufficient funds during the execution of payment transactions in the country (RNM), to be able to approve the payment transactions on the basis of the available balance of the EUR payment account linked to the card. In that case, the User agrees and authorizes the Bank to make an appropriate purchase of FX funds from his / her EUR account and to transfer them to the client's MKD account to cover the approved payment transactions by debiting the EUR payment account.

The exchange rate differences and fees and commissions during the conversion from other currencies to EUR and from EUR to MKD shall be borne by the User. Conversion charges shall be borne by the User and the User fully accepts the Bank's General Terms and Conditions for the Use of Debit Cards.

When using the card abroad, the User shall be charged in MKD counter value against the amount expressed in EUR, under the Bank's selling exchange rate. All FX transactions other than the EUR shall be initially exchanged into EUR under the official exchange rate in the system of the card payment scheme operator, and then debited in MKD counter value.

3.6. Cancellation and termination of the right to use the card

The User shall have the right to cancel the use of the debit card at any time without any fee by submitting a Request/Statement to cancel the card in any of the Bank's branches. Canceling the use of the debit card shall not purport canceling the use of the payment account, except in case of the purpose payment account linked to the Visa Internet debit card which is opened on purpose with the issue of the card, for which the request for cancellation of the Visa Internet debit card is also a request to cancel the purpose payment account linked to it.

The Bank shall have the right to revoke the right to use the basic and additional cards before the expiry of the validity period of the card if the User and the authorized person of the additional card, do not comply with the General Terms and Conditions and in case of abuse of the rights provided.

The bank may disable the use of the debit card only if there are justified reasons, which are related to the security of the use of the debit card, if there is a suspicion of unauthorized and unapproved use of the debit card or its abuse, or if there is an increased risk that the User is not able to fulfill its payment obligations in the event where the use of the debit card is linked to an approved loan, or an authorized overdraft on the payment account linked to the debit card. In case of revocation of the right to use the basic and additional card, as well as in case of cancellation of the use of the card by its User, the Bank shall proclaim the card invalid, and the Card User shall be obliged to immediately provide coverage for all liabilities incurred by using the card.

The Card User shall be obliged to:

1. return the basic and additional cards after the expiration date, as well as at the request of the Bank;
2. report to the Bank any changes to personal data and employment;
3. report to the Bank any changes to the contact data, otherwise it shall be considered that the delivery of any notification has been duly carried out;
4. in case of a change of residence, to notify the Bank within three days of the change, otherwise it shall be considered that the delivery of any written notification has been duly completed.

4. COMPLAINTS

For any possible complaints regarding the data on the payment account balance when using the card, the Card User shall contact the Bank and submit the documents related to the payments made, cash withdrawals and other available documentation.

The Bank shall have not any obligations regarding complaints about the delivery or quality of goods and services paid with the basic or additional card.

If the User complains to a product / service to the point of sale, the User shall be obliged to settle the obligations towards the Bank, regardless of the dispute with the dealer.

If the User considers that some costs are incorrectly calculated and entered, or that they are not incurred, he / she can contact the Bank by submitting the receipts and all other relevant documents that the Bank may request.

The complaints shall be submitted no later than 40 days as of the date of the disputed payment transaction, or 13 months of the date of the debit if the basis for the dispute is an unauthorized or improperly executed transaction. If the Bank establishes that the complaint is justified, the Bank shall credit the User's account on the basic card, and in case of unjustified complaints, the User shall bear all the costs incurred due to the complaint procedure.

Submission of a complaint by the User shall be a requirement for refunding an amount after a transaction was made with the card. For the purposes of the Complaint, the User shall be obliged to keep and attach a copy of the payment confirmation (slip/e-mail).

The term for resolving the complaint shall be determined by the Bank in accordance with the rules of the payment organizations Visa International and MasterCard Worldwide.

5. REISSUE OF A CARD

The Card User or the authorized person of the additional card shall be obliged to report the loss, theft or suspicion of abuse of the basic, or additional card to the Bank by phone in order to block it, and if necessary to report it to the nearest service of the Ministry of Interior. The User may block the card electronically through Bank's Electronic Banking if he/she makes use of it. If the User finds the card after reporting its loss, theft or abuse, the User may not continue to use it and shall be obliged to cancel it immediately. Otherwise, the User shall bear full responsibility and risk against unauthorized use of the card.

In case of loss, theft or suspicious of abuse of the basic or additional card, at the User's request the Bank shall issue a new card with a new number.

The Bank shall not be held responsible for a damage caused to the User due to possible use of the lost, stolen or abused card. The total material damage, together with possible foreign exchange differences shall be borne by the Card User.

The User shall not be responsible for the transactions made after reporting to the Bank that the card was lost, stolen or abused, except if the User abused the card or participated in the abuse.

The User agrees that the Bank shall block the card if the User suspects abuse of the debit card, and shall notify the User thereof.

The Bank may provide information on the lost card to the network of authorized card acceptors in the country and abroad.

The Bank may also provide information to the network of authorized card acceptors in the country and abroad in case of revocation of the right to use the basic or additional card, as well as in case of cancellation of the use of the basic or additional card by its User.

In case of re-issuance of the basic or additional card before the expiry of the validity period due to loss, theft or suspicion of misuse at the request of the Card User, the Bank shall replace it with a new, and the costs related to the replaced card shall be borne by the Card User.

In case of damaged basic or additional card prior to the expiry of its validity, at the User's request, the Bank shall replace the damaged card.

In case of damaged basic or additional card, the costs for replacement shall be borne by the User.

6. FINAL PROVISIONS

The Bank shall apply to the Card User the international rules of operation of the payment organization whose trademark appears on the card (Visa or MasterCard), as well as these General Terms and Conditions.

Any amendments to the international rules of operation of the payment organization whose trademark appears on the card (Visa or MasterCard) shall be obligatory for the Bank and the User.

The Bank and International Payment Institutions shall reserve the right to introduce additional privileges/services for card users, as well as to temporarily or completely cancel them without prior notice and consent from the User.

The User agrees that the Bank shall transmit the card data to the payment organization whose trademark is on the card in order to ensure the use of the card in the network of the payment organization worldwide.

The Bank shall reserve the right to amend these General Terms and Conditions, the Tariff for compensation for services of Stopanska Banka AD Skopje and the Decision on Interest Rates of Stopanska Banka AD Skopje in accordance with the Bank's business policy, and for those amendments the Bank shall notify the User in one of the following ways: 1) through a written notification, 2) through a notification delivered by electronic mail, or 3) by publishing on its website.

The Bank shall propose to the User any amendments to the General Terms and Conditions no later than two months before the date of their application in one of the following ways: 1) through a written notification, 2) through a notification delivered by electronic mail, or 3) by publishing on its website.

The User shall have the right to accept or reject the proposed amendments before the date of their application and to notify the Bank thereof.

If before the date of application of the proposed amendments, the User fails to notify the Bank that he / she does not accept them, it will be considered that the User accepts the proposed amendments.

In case where the User fails to accept the proposed amendments, the User shall be obliged to return the card to the Bank or cancel it and fill out a Statement/Request to close the card.

The User shall be obliged to compensate all the costs incurred up to the moment of termination / cancellation of the contractual relationship.

Any use of the card that is contrary to the General Terms and Conditions entails the automatic confiscation of the basic and additional cards, taking measures in accordance with the applicable laws and regulations, and the entire material damage is borne by the User of the basic card.

Any matters not covered by these General Terms and Conditions shall be governed by the applicable laws and regulations and the Bank's internal acts. In case of a dispute between the Bank and the Card User, it shall be under jurisdiction of the Basic Civil Court Skopje.

These General Terms and Conditions shall take effect on 01.01.2023.

GENERAL TERMS AND CONDITIONS OF STOPANSKA BANKA AD SKOPJE FOR USE OF CREDIT PAYMENT CARDS FOR INDIVIDUALS

Stopanska Banka AD – Skopje (hereinafter referred to as the Bank) issues credit payment cards of the card payment schemes owners of Visa and MasterCard brands.

To be issued a credit payment card, the interested clients shall be required to submit an Application Form by visiting one of the Bank's branches, via the Bank's online services or by phone through the Contact Center. The Application Form for issuing a credit payment card is also a request for opening a purpose credit payment account intended for the execution of outgoing payment transactions exclusively through the credit card.

To issue credit payment cards, the Bank shall open a special purpose credit payment account for the client, which can be used exclusively for outgoing payment transactions linked to the credit card.

The purpose credit payment card may not be used to execute credit transfers and other outgoing transactions that are not linked to the credit payment card. The users of the credit payment cards may make payments on this account through the Bank's branches, the Bank's ATMs enabled for this function or through other payment accounts (opened by Stopanska Banka AD – Skopje or other banks) in the country through which credit transfers can be made.

The requirements for using the credit payment card, available credit limit, interest rate and all other charges and fees and commissions related to it are regulated by a special agreement signed between the Bank and the users of the credit payment card.

The terms and conditions for renewal, issuance, blocking, etc., related to the execution of card-based payment transactions, which apply to debit payment cards and are contained in the General Terms and Conditions for the Use of Debit Cards for Individuals also apply to credit payment cards issued by the Bank.