



**Raiffeisen  
BANK**

## RBBHnet Registration Form

Registration

Deregistration

### Data on the legal entity

Name and seat of the legal entity

Tax number

Address

City, postal code and country

Phone number

e-mail address

Accounts to be registered in the  
electronic banking system

No. of required  
signatories

Reader  pcs.

To be completed by the Bank	Loss
Serial no. of reader <input type="text"/>	<input type="text"/>
Serial no. of reader <input type="text"/>	<input type="text"/>

### Personal data of the legal entity's representative

First and last name of the legal entity's authorised person

Personal identification number

Permanent residence address

Postal code

City

e-mail address

Mobile phone number

### Contact person authorised to take over the ID means if such person is not an authorised company representative

First and last name

Personal identification number

Address for notifications (street and number)

City, postal code, country

Phone number

Fax number

e-mail address

availability (from/to)

### Data on the authorised person User 1

First and last name\*

Personal ID number\*

Permanent residence address\*

Postal code\*

City\*

Phone number

Mobile phone number

e-mail address

\*Mandatory fields

The user possesses an ID mean\*

\*serial number of the ID mean if the user is registered for  
the service

Account authorisations:	View	Enter	Signa- ture	Limit amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

To be completed by the Bank	Loss
Serial no. of ID mean <input type="text"/>	<input type="text"/>
Type of ID mean <input type="text"/>	

Data on the authorised person User 2

First and last name\*

Personal ID number\*

Permanent residence address\*

Postal code\* City\*

Phone number Mobile phone number

e-mail address

\*Mandatory fields

The user possesses an ID mean\*

\*serial number of the ID mean if the user is registered for the service

Account authorisations:	View	Enter	Signa- ture	Limit amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

To be completed by the Bank	Loss
Serial no. of ID mean	<input type="text"/>
Type of ID mean	<input type="text"/>

Data on the authorised person User 3

First and last name\*

Personal ID number\*

Permanent residence address\*

Postal code\* City\*

Phone number Mobile phone number

e-mail address

\*Mandatory fields

The user possesses an ID mean\*

\*serial number of the ID mean if the user is registered for the service

Account authorisations:	View	Enter	Signa- ture	Limit amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

To be completed by the Bank	Loss
Serial no. of ID mean	<input type="text"/>
Type of ID mean	<input type="text"/>

Data on the authorised person User 4

First and last name\*

Personal ID number\*

Permanent residence address\*

Postal code\* City\*

Phone number Mobile phone number

e-mail address

\*Mandatory fields

The user possesses an ID mean\*

\*serial number of the ID mean if the user is registered for the service

Account authorisations:	View	Enter	Signa- ture	Limit amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

To be completed by the Bank	Loss
Serial no. of ID mean	<input type="text"/>
Type of ID mean	<input type="text"/>

## Data on the service use

Training

Equipment installation

Address for equipment installation or training  
if different from the legal entity's address

Contact person and phone for Online Banking

**Number of account to be debited for the service  
registration fee<sup>1</sup>**

**THE GENERAL TERMS OF SERVICE FORM AN  
INTEGRAL PART OF THIS REGISTRATION FORM AND  
HAVE THE FORCE OF AN AGREEMENT  
BY MY SIGNATURE ON THIS REGISTRATION FORM  
I CONFIRM THAT THE DATA PROVIDED HEREIN ARE  
CORRECT AND TRUE AND ACCEPT TO BE BOUND BY  
ALL PROVISIONS OF THE GENERAL TERMS OF  
SERVICE WHICH FORM AN INTERGRAL PART OF  
THIS REGISTRATION FORM AND HAVE BEEN GIVEN  
TO ME IN A COPY.**

**FIRST AND LAST NAME OF THE LEGAL ENTITY'S  
AUTHORISED REPRESENTATIVE**

**SIGNATURE OF THE LEGAL REPRESENTATIVE  
AND COMPANY STAMP**

<sup>1</sup> Mandatory entry of account

**PLACE AND DATE**

**BY MY SIGNATURE ON THIS REGISTRATION  
FORM I CONFIRM TO HAVE RECEIVED  
THE IDENTIFICATION MEANS IN PROPER  
CONDITION FOR ALL USERS INDICATED ABOVE**

**SIGNATURE OF THE REPRESENTATIVE/CONTACT  
PERSON FOR TAKE-OVER OF THE ID MEANS**

<b>To be completed by the Bank</b>	
Customer's ID	<input type="text"/>
Agreement no.	<input type="text"/>
Agreement date	<input type="text"/>
Fee for the ID devices handed out	<input type="text"/>
<input type="text"/>	
<b>Registration Form received by</b>	
<input type="text"/>	
<b>Registration Form receipt date</b>	
<input type="text"/>	
<b>Code of the organisational unit receiving the Registration Form</b>	
<input type="text"/>	
<b>Place and date of taking over the ID mean</b>	
<input type="text"/>	
<b>Signature of the responsible bank officer and seal</b>	

## GENERAL TERMS AND CONDITIONS FOR RBBHNET SERVICE

### v 2.0.

#### 1. INTRODUCTION

These General Terms and Conditions for the RBBHnet Service of Raiffeisen BANK d.d. Bosna i Hercegovina (hereinafter: the Bank) define the rights, duties and terms of use of the corporate online banking service available through the global computer network Internet.

The RBBHnet service is available to both local and foreign legal entities holding transaction and/or foreign currency accounts at the Bank.

#### 2. TERMS

The following terms are used in these GTC:

- **Customer** means a business company, any other local or foreign legal entity or sole trader who files an application for the RBBHnet service.
- **Transaction account** means a customer account from which the Bank makes domestic payments up to the amount of the funds available in the account.
- **Foreign currency account** means a customer account from which the Bank makes international payments up to the amount of funds available in the account, unless agreed differently.
- **Amount of funds available in the account** means the account balance for the preceding banking day, plus any payments into the account recorded on the current day and minus all payments made from the account and the related banking fees prior to determining the account balance.
- **Contact person for take-over of the** identification means the person authorised by the customer's legal representative to take over the identification means for all users.
- **User** means the person authorised by the customer's legal representative to use the RBBHnet service. The User may make Reviews and be a Signatory and/or Enterer.
- **Review** of the corporate online banking application is reserved for a person authorised by a legal representative to make reviews without the possibility to create or sign electronic orders.
- **Signatory** means a person authorised by the customer's legal representative to dispose of the funds in the account and sign payment orders in electronic form.
- **Enterer** means a person authorised by the legal company representative to prepare payment orders in electronic form.
- **Limit** means a restriction on the account signature when creating electronic orders for users authorised by the legal representative to sign payment orders.
- **Company** means a business entity authorised by the Bank to install the program package for the use of the RBBHnet service.
- **Program package** means the software equipment enabling customers to use the RBBHnet service.
- **Identification means** are devices that enable the user to log into the system and authorise payments. The bank issues two types of identification means:
  - o Reader + identification card
  - o Token
- **Identification card** is a security tool that includes a recorded digital certificate for each system user. The card's digital certificate is PIN-protected.
- **Digital certificate** is a set of data for customer identification, which is issued and signed by a Certification Authority.
- **A card reader** is a device that is plugged into the computer, enabling it to communicate with the identification card.
- **Token** is an identification device that generates a variable one-off password for login to the system at each registration. When the token is activated, the user will be asked to enter his PIN.
- **Personal identification number (PIN)** is a combination of characters which protect the access to the digital certificate on the card and the dynamic password on the token.
- **Payment orders** are forms for payment at the Customer's order.

- **Package** is a set of orders treated as a single entity.

#### 3. APPROVAL AND USE OF RBBHNET SERVICE

- To be able to use the RBBHnet service, the Customer has to sign a RBBHnet Registration Form or Account Opening Form and an Account Opening Agreement. The Registration Form or Account Opening Form and Account Opening Agreement must be signed by the customer's authorised representative. If the authorised representative has limited signatory powers according to the competent register, then the Customer has to deliver a letter of approval/decision of the body that set the limitation.
- The Bank shall check the Customer's data and if the criteria are met, approve the use of the RBBHnet service.
- The Bank shall issue each user with an identification mean. If any of the users indicated in the registration form is already authorised by another legal entity to use the RBBHnet service, then such user shall not be issued with a new identification mean, but will only receive new authorisations in accordance with the request.
- The means shall be taken over from the Bank by the contact person authorised to do so and that person shall also be responsible for handing over the identification means to the user(s). The Customer shall make these General Terms available to its contact person and inform him of his duties.
- The Customer may start using the service when the Bank has approved the service, issued the identification mean and activated it.

#### 4. CONDITIONS FOR ORDER EXECUTION

- The Bank will carry out payment orders only if all conditions have been met that are laid down in the legal regulations governing payments.
- Any electronic order that has been properly entered and signed by the customer, and received before the cut-off times defined below shall be processed by the bank with same value date. All orders received after these times will be processed and value-dated on the next business day.

<b>PAYMENT ORDER IN THE COUNTRY</b> COT for reception of payment order (same day execution)	<b>PAPER BASED PAYMENTS</b> (payment order delivery at bank's branch)	<b>ELECTRONIC BANKING PAYMENTS</b> (payment order through electronic banking for LE and via SWIFT MT101)
<b>Internal</b>	do 13:00	do 18:00
<b>Outgoing GC</b>	do 12:00	do 14:00
<b>Outgoing RTGS</b>	do 15:00	do 15:30
<b>International payments</b> COT of time (cot) for reception and execution of foreign exchange payment order	<b>PAPER BASED PAYMENTS</b> (payment order delivery at bank's branch)	<b>ELECTRONIC BANKING PAYMENTS</b> (payment order through electronic banking for LE and via SWIFT MT101)
<b>Priority T+0 (same day execution)</b>	do 12:00	do 14:00
<b>Priority T+1 (execution of payment in 24 hours)</b>	do 13:00	do 15:30
<b>Priority T+2 (execution of payment in 48 hours)</b>	do 14:00	do 16:00
<b>IGP* payments (same day execution)</b>	do 13:00	do 14:30
*IGP - INTRAGROUP (IGP) payments – inside the Raiffeisen Group		

- An order is deemed accepted when assigned the "in processing" status by the Bank. From that moment on, the responsibility for order execution shall rest with the Bank.
- The electronic order shall be deemed executed when given the "successfully processed" status by the Bank. The user undertakes to keep sufficient available funds in the account to debit for the electronic payment amount, which shall be the payment amount indicated in the electronic order increased by the amount of the Bank's fees. In the event that the Bank is unable to execute the order under applicable rules, such order shall be assigned the "rejected/returned" status.
- The user shall be able to see the reason that has led to rejection of his electronic order by looking into the overview of orders in the "rejected/returned" status available in the corporate online banking application.
- A request for withdrawal/reversal of an electronic order cannot be processed for orders that are in the "successfully processed" or „rejected" status. If the withdrawal of an electronic order is requested, the request has to be signed by an authorised representative of the Customer by affixing the same signature as in the signature specimen file.
- The withdrawal/reversal of orders is made in accordance with the defined Procedure of the Bank. For orders created in the International Payment Form, the Customer is legally required to provide the Bank with the supporting documents proving the payment purpose within 24 hours from the time the order is signed.
- The Bank shall not be liable for the work of persons performing tasks on behalf of the Customer or any act performed by those persons in contravention of any internal instructions, rules of explicit prohibitions of the Customer.

## 5. DUTIES OF THE USER

- When using the service, the user shall follow the General Terms of Service, the instructions for use of the service as well as the legal regulations. The user shall have the obligation and the responsibility to provide correct and complete data. The Bank does not accept any responsibility for the execution of electronic orders that have been incorrectly created or placed by the user. The user shall be issued with one identification mean. If the user is authorised by several legal persons, when filing a request for an authorised person, he shall complete the field for the user that already has an identification mean with the serial number of the token and card, respectively.
- The user shall keep the identification means and the PIN carefully (never together!) and must not disclose and make them available to a third party. If the user suspects or finds that a third party has gained possession of his PIN, he has to change the PIN immediately. For instructions on how to change the PIN and for system support please call our Service Desk or visit our homepage <http://www.raiffeisenbank.ba>
- The Customer shall make these general terms available to its user and inform him of his duties.

## 6. DUTIES OF THE CUSTOMER/ACCOUNT HOLDER

- The customer shall transact business up to the amount of funds available in the account and in accordance with his agreements with the bank.
- The customer shall strictly follow all regulations governing domestic payments and international payments, in accordance

with the laws and regulations in the respective jurisdiction of the entities or the Brčko District. By signing the registration form, or account opening form and account opening agreement, the Customer agrees that all users indicated in Registration Form or account opening forms as authorised signatories on electronic orders shall have access to the funds in the account when using the RBBHnet service in the way indicated in the registration form or account opening form. If one or several users mark the field *The user possesses an ID mean* in the Registration Form or account opening form, then the number indicated on the back of the token, or the number of the identification card, as the case may be, must be provided. By its signature, the Customer agrees that new authorisations may be granted to a user previously authorised to work for another legal entity.

- At the Customer's request when applying for the RBBHnet service, the Bank shall install the equipment and software and provide user training. The fees for these services shall be charged in accordance with the applicable Fee Schedule for Domestic Payments and International Payments - Corporate. Any subsequent request shall be treated as a new request and charged in accordance with the applicable Fee Schedule for Domestic Payments and International Payments – Corporate.
- If the Customer does not enable the installation of the program package in the mutually agreed time, he shall refund the Bank for the related costs. The Customer authorises the Bank to collect its fee for the RBBHnet service provided by debiting the Customer's account indicated in the Registration Form or the account opened according to the account opening agreement by which the RBBHnet service is agreed, in accordance with the applicable Fee Schedule for Domestic Payments and International Payments – Corporate for this type of service, without having to obtain the Customer's special consent.
- By signing the Registration Form or Account Opening Agreement the Customer agrees that the Bank may collect the registration fee for the electronic banking system by debiting the Customer's account.
- By signing the Registration Form or account opening agreement, the customer agrees that the Bank may charge a monthly fee for the RBBHNet service, in line with the applicable Fee Schedule for Domestic and International Payments – Corporate by debiting the customer's account without having to obtain the Customer's special consent.

- The Customer shall notify the Bank immediately of any change in the status of its user with view, enter or sign authorisations and of any withdrawal of authorisations given to the user.
- The Bank shall only follow a notice of change or withdrawal of authorisations if it has been provided with the original document by the customer.
- Immediately after receiving the notice or withdrawal, the Bank shall assign a new status to the user or block the use of the RBBHnet service, as appropriate.
- Where an authorisation has been withdrawn, the Customer shall return the identification means to the Bank

#### **Loss or theft of the identification means**

- In case of loss, theft or suspected fraud with the identification means, the user shall immediately notify the Bank by calling Raiffeisen direkt info: 033 75 50 10/033 75 50 45 or the Corporate Service Desk.
- The Bank shall not be liable for any loss that may occur before the moment of notification.
- In case of loss or theft of an ID mean to which authorisations for several customers are related, the Bank shall have the right to charge the Customer as of the date on which the authorisations were registered.
- The Customer shall be responsible for the user's compliance with laws and legal authorisations when using the identification means and the payment orders issued accordingly. The Customer shall be liable to the Bank for any damage caused by irresponsible use of the identification means and the payment orders issued accordingly by the user.
- The Customer shall also be liable to the Bank for any damage caused by the users due to improper use of the RBBHnet service.

#### **7. DUTIES OF THE BANK**

- The Bank shall process the RBBHnet Registration Form or Account Opening Form in accordance with the General Terms and the Registration Form signed by the customer which has the force of a RBBHnet Agreement, as well as in accordance with all active agreements and general terms concluded with the Customer, and pursuant to legal regulations.

- At the Customer's request when applying for the RBBHnet service, the Bank shall install the equipment and software and provide user training in accordance with the applicable Fee Schedule for Domestic and International Payments - Corporate. All actions taken by the User shall be recorded by the Bank's IT-system. The Bank shall retain all IT-records of these actions in accordance with legal regulations. The Bank shall not be liable in the event it is unable to execute an electronic order due to a mistake made by the user.
- The Bank shall not be liable for any malfunctions or interruptions in telecommunication networks, or any mistakes that may occur in data transfer via the telecommunication network, or disabled access to the service (for any reasons), or any damage resulting from the above.
- The Bank retains the right to temporarily block the use of the service when it believes that a misuse has been made or may be made.

#### **8. SERVICE FEES**

- At signing the RBBHnet Registration Form or Account Opening Agreement, the Bank shall charge the Customer the fee for service activation for the authorised users indicated in the RBBHnet Registration Form or Account Opening Agreement, in line with the applicable Fee Schedule for Domestic and International Payments - Corporate.
- The fees for the services provided shall be charged in accordance with the applicable Fee Schedule for Domestic Payments and International Payments - Corporate. The Bank retains the right to change the service fee and shall notify the customer to that effect in a timely manner (by a letter to the customer's address, through the account statement of by email), at least 30 days before the effective date of the new fee schedule. The monthly fee for the month of registration shall be charged if the registration took place up to and including the day in the month
- The monthly fee for the RBBHnet service shall be listed as a separate item on the statement of the account debited.

#### **9. COMPLAINTS**

- The Customer shall be obliged to check the accuracy of orders and the accuracy of statements within 2 (two) banking days and

report any mistakes to the Bank by handing in a written complaint at its nearest Raiffeisen branch.

- The Bank shall collect any complaint of the customer and forward it to the responsible unit for handling. The Bank shall respond to the Customer at its earliest convenience.

#### **10. ACCESS RESTRICTION**

- The Bank shall block the user's access to the RBBHnet service if the Customer withdraws the authorisation given to the user.
- If the identification means are lost, misplaced or stolen, or if an unauthorised person gains possession of the PIN, the user shall have to immediately notify the Bank by calling Raiffeisen direkt info: 033/75 50 10. Any notification made by the Customer by phone has to be confirmed in writing by submitting a letter signed and stamped by the Customer at the nearest Raiffeisen Branch, within 1 (one) working day from the date the phone notice has been made. Otherwise, the notice shall have no effect.
- Immediately after receipt of the written notice the Bank shall block the identification mean in its electronic payments system to prevent any further misuse of the RBBHnet service.
- In the event an identification mean reported as lost, misplaced or stolen is found, the Customer shall contact the Bank and file a written consent for the identification means to be unblocked for further use of the RBBHnet service, at the nearest Raiffeisen branch, unless a new identification mean has been assigned in the system.
- In the event of suspected or potential misuse, the Bank shall block access to the service and notify the Customer accordingly

#### **11. RBBHNET SERVICE TERMINATION**

- The Customer may terminate the RBBHnet service, by filing a written termination request at the branch in which the Registration Form or the agreement was signed. When terminating the service, the Customer shall have settled all obligations, costs and fees so far and return the equipment. The Bank retains the right to temporarily block or unilaterally terminate the service use, in the event the user exceeds his rights, breaches the provisions of these General Terms of Service Use or legal regulations, or in the event of reasonable suspicion of misuse.

- The service termination takes effect on the day on which the Termination Request or Termination Notice is served.
- If the Customer fails to provide funds for settlement of the service fee for three months in a row, the Bank shall terminate the service without any notice to the Customer
- If the Customer does not carry out a single payment transaction using the RBBHnet service with a period of 60 (sixty) days, the Bank may contact the Customer to inquire about the reasons. If it turns out that the Customer does not need the service or does not respond to the inquiry at all, the Bank shall have the right to terminate the service against notification to the Customer and claim back the identification means.
- If the RBBH service has been terminated by the Bank, the Customer shall return all identification means and all other equipment related to the service within 2 (two) banking days after receiving the notice and settle all amounts due until that moment.

## 12. SANCTIONS

- The Bank shall terminate the RBBHnet service if the Customer exceeds its authorisations by violating the provisions of the General Terms of Service or if the Customer fails to meet its payment obligations arising from the use of the RBBHnet service within 60 (sixty) days from the respective date of origination.

## 13. CUSTOMER AND TRANSACTION DATA

- The Bank shall use all the data contained in the Registration Form or Account Opening Form for the sole purpose of delivering the service and communicating with the customer, which includes sending short promotional messages.
- The Customer consents to the use of its data by signing a separate form.
- The Customer authorises the Bank to keep its personal data in its records for as long as required by the law. The Bank shall keep the data solely for the purpose of executing the General Terms and the Registration Form which has the force of an agreement, as well as for sending notifications of its services.
- The data about business transactions via the RBBHnet service constitute a business secret and may be disclosed to third parties

only in the cases required by the law and if there is a request by a competent institution.

- The Bank warrants that it is in full compliance with the legal regulations governing anti-money laundering and counter-terrorism financing and will therefore automatically report any transaction designated as a suspicious transaction to the competent bodies without being obliged to notify the customer thereof (e.g. money transfers to off-shore countries)

## 14. FINAL PROVISIONS

- By its verification in the system, the Registration Form signed by the Bank together with the General Terms of the RBBHnet Service that are an integral part of the Registratio Form shall have the force of an agreement that shall become effective with the activation of the identification means.
- By its signature on the Registration Form or Account Opening Agreement, the Customer confirms to have read and understood the General Terms of Service and to be bound by them, as well as to have received a copy of the applicable Fee Schedule for Domestic and International Payments - Corporate.
- These GTC are available in electronic form at the Bank's website([www.raiffeisenbank.ba](http://www.raiffeisenbank.ba)).
- Any changes in these GTC shall be published by the Bank on its official web site [www.raiffeisenbank.ba](http://www.raiffeisenbank.ba) at least 15 days before the planned effective date.
- In case of changes to the General Terms, the Bank shall notify customers electronically (message in the user application).
- In case the Customer does not agree to any changes in the General Terms, it may cancel the use of the RBBHnet service within the procedure described in Article 10 of these General Terms.
- Any matters not explicitly specified in these General Terms shall be governed by the laws regulating this service. 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.

### Alternatively – for the FBiH and Brčko District:

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: Sarajevo, Zmaja od Bosne bb, 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 advised by the Bank of his right to file a complaint in written or electronic form. The Bank shall respond to the complainant within 30 days from the date of the written or 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

- 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: Sarajevo, Zmaja od Bosne bb, 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 advised by the Bank of his right to file a complaint in written or electronic form. The Bank shall respond to the complainant within 30 days from the date of the written or 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.
- The signatories hereto agree that these General Terms of Service shall be performed and construed in accordance with the laws of BiH, its Entities and Brčko District, depending on the place of agreement conclusion. Any dispute between the parties, which cannot be solved in an amicable manner, shall be referred to the court having local jurisdiction for the organisational unit in which the Registration Form was signed.

**For additional information about Online Banking, please call +387 33 755 045**

**E-mail address: [Support.desk@raiffeisengroup.ba](mailto:Support.desk@raiffeisengroup.ba).**

**These General Terms and Conditions shall apply as of 01.06.2021**