

**OPŠTI USLOVI  
POSLOVANJA API BANK  
A.D. BEOGRAD  
SA KLIJENTIMA  
FIZIČKIM LICIMA,  
PREDUZETNICIMA I  
POLJOPRIVREDNICIMA**

**GENERAL TERMS AND  
CONDITIONS OF  
OPERATION OF API  
BANK A.D. BEOGRAD  
WITH CLIENTS NATURAL  
PERSONS,  
ENTREPRENEURS AND  
AGRICULTURAL  
PRODUCERS**

**OPŠTI USLOVI POSLOVANJA API BANK  
A.D. BEOGRAD SA FIZIČKIM LICIMA,  
PREDUZETNICIMA I POLJOPRIVREDNICIMA**

**1. UVOD**

**1.1.** Ovim Opštim uslovima poslovanja API Bank a.d. Beograd sa fizičkim licima, preduzetnicima i poljoprivrednicima (u daljem tekstu: Opšti uslovi) utvrđuju se standardni uslovi poslovanja Banke koji se primenjuju na fizička lica koja koriste ili su koristila finansijske usluge ili su se Banci obratila radi korišćenja finansijskih usluga i to: 1) na fizičko lice koje ove usluge koristi, koristilo je ili namerava da koristi u svrhe koje nisu namenjene njegovoj poslovnoj ili drugoj komercijalnoj delatnosti 2) na preduzetnika u smislu zakona kojim se uređuju privredna društva i 3) na poljoprivrednika, kao nosioca ili člana porodičnog poljoprivrednog gazdinstva u smislu zakona kojim se uređuju poljoprivreda i ruralni razvoj (u daljem tekstu: Klijenti ili fizička lica) u skladu sa Zakonom o zaštiti korisnika finansijskih usluga (u daljem tekstu: Zakon ).

**1.2.** Pod finansijskim uslugama Banke u smislu ovih Opšтиh uslova podrazumevaju se usluge davanja kredita, odobravanje dozvoljenog prekoračenja po računu, izdavanje kreditne kartice, izdavanje akreditiva i garancija, primanje depozita kao i druge usluge u skladu sa Zakonom o bankama i drugim propisima, izuzev platnih usluga i otvaranja platnih računa.

**2. OBAVEŠTAVANJE KLIJENTA U  
PREDUGOVORNOJ FAZI**

**2.1.** Banka Klijentu pruža informacije i odgovarajuća objašnjenja o uslovima koji se odnose na ugovor o depozitu, kreditu, dozvoljenom prekoračenju, kao i na ugovor o izdavanju i korišćenju kreditne kartice (u daljem tekstu: ponuda), na način koji će Klijentu omogućiti da uporedi ponude različitih davalaca istih usluga i proceni da li ponuđeni uslovi odgovaraju njegovim potrebama i finansijskoj situaciji, ali koji Klijenta nijednog trenutka neće dovesti u zabludu.

**2.2.** Banka je dužna da u predugovornoj fazi informiše Klijente u pismenoj formi o dokumentaciji koju su dužni da podnesu uz pismeni zahtev za korišćenje konkretnog kreditnog proizvoda.

**2.3.** Banka je dužna da bez odlaganja obavesti klijenta o tome da li je dokumentacija koju je dostavio uz zahtev za korišćenje konkretnog kreditnog proizvoda kompletna. Ovo obaveštenje Banka dostavlja Klijentu u pisanoj formi ili elektronskim putem (putem SMS ili mejlom) u zavisnosti od načina komunikacije sa Bankom za koji se Klijent opredelio u svom zahtevu.

**GENERAL TERMS AND CONDITIONS  
OF OPERATION OF API BANK A.D.  
BEOGRAD WITH NATURAL PERSONS,  
ENTREPRENEURS AND AGRICULTURAL  
PRODUCERS**

**1. INTRODUCTION**

**1.1.** The present General Terms and Conditions of Operation of API Bank a.d. Beograd with Natural Persons, Entrepreneurs and Agricultural Producers (hereinafter referred to as the General Terms and Conditions) define standard terms of operation of the Bank applied to natural persons who use, have used or intend to use financial services of the Bank, as follows: 1) natural persons who use, have used or intend to use such services for the purposes not related to their business or other commercial activities, 2) entrepreneurs, in line with the law regulating companies, and 3) agricultural producers as holders or members of family agricultural households, in line with the law regulating agriculture and rural development (hereinafter referred to as the Clients or natural persons), in line with the Law on the Protection of Financial Service Consumers (hereinafter referred to as the Law).

**1.2.** Financial services of the Bank in terms of the present General Terms and Conditions shall imply the services of granting loans and authorised account overdrafts, issuing letters of credit and guarantees, taking deposits and other services in line with the Law on Banks and other regulations, except payment services and opening of payment accounts.

**2. INFORMING OF CLIENTS AT THE PRE-  
CONTRACTUAL STAGE**

**2.1.** The Bank shall provide to the Client information and adequate explanations on terms of deposit agreements, loan agreements, authorised account overdraft agreements and credit card issuing and using agreements (hereinafter referred to as the offer) in the manner that enables the Client to compare offers of different providers of the same services and assess whether offered conditions suit the Client's needs and financial situation, without misleading the Client at any moment.

**2.2.** At the pre-contractual stage, the Bank shall inform the Client in writing on documents to be submitted along with a written application for using the actual loan product.

**2.3.** The Bank shall inform the Client without delay on the completeness of documents submitted along with the application for using the actual loan product. Such information shall be presented to the Client in written or electronic form (by a text message or an e-mail), depending on the manner of communication with the Bank chosen by the Client in the application.

**2.4.** Banka je dužna da Klijentu uslugu ponudi u dinarima, osim ako Klijent ne zahteva da mu se usluga ponudi u dinarskoj protivvrednosti strane valute, odnosno u stranoj valuti, u skladu sa propisima kojima se uređuje devizno poslovanje. Banka će klijentu u pismenoj formi ukazati na rizike koje preuzima kada se usluga pruža u dinarskoj protivvrednosti strane valute, odnosno u stranoj valuti.

**2.5.** Ponuda Banke se ispisuje na propisanom obrascu, na papiru ili drugom trajnom nosaču podataka i sadrži elemente predviđene Zakonom.

**2.6.** Banka je dužna da Klijenta koji namerava da zaključi ugovor sa Bankom, obavesti da, na svoj zahtev, može dobiti bez naknade tekst nacrtu ugovora.

**2.7.** Pre zaključenja ugovora o kreditu ili ugovora o izdavanju i korišćenju kreditne kartice, Banka je dužna da ponudu, odnosno informacije i nacrt ugovora dostavi i licu koje namerava da pruži sredstvo obezbeđenja, osim kod kredita kod kojih je korisnik tog kredita istovremeno i vlasnik stvari koja je predmet založnog prava, odnosno hipoteke ili će postati vlasnik te stvari na osnovu kupoprodajnog posla za čiju realizaciju bi se odobrila sredstva.

**2.8.** Banka je u obavezi da u dosijeu Klijenta čuva ugovor i ugovornu dokumentaciju (ugovor, nacrt ugovora, pregled obaveznih elemenata, plan otplate/isplate, aneks ugovora sa novim planom otplate, obaveštenja, opomene i dr.).

### 3. IZMENA ELEMENATA UGOVORA

U slučaju da Banka namerava da izmeni neki od:

- obaveznih elemenata ugovora**, dužna je da pribavi pismenu saglasnost Klijenta pre primene te izmene. U slučaju da Klijent nije saglasan sa izmenom, Banka ne može jednostrano izmeniti uslove iz ugovora, niti ugovor jednostrano raskinuti, odnosno otkazati.

U slučaju da se visina fiksne kamatne stope ili fiksnog elementa promenljive kamatne stope menjaju u korist klijenta, te izmene se mogu primenjivati odmah i bez prethodne Klijentove saglasnosti. U tom slučaju, Banka bez odlaganja obaveštava Klijenta u pismenoj formi ili na drugom trajnom nosaču podataka navodeći datum od kada se primenjuju ove izmene, i dostavlja mu izmenjeni plan otplate kredita, odnosno plan isplate depozita.

- elemenata koji nisu obavezni**, dužna je da Klijenta, bez naknade, obavesti najkasnije 15 dana pre početka primene tih izmena.

**2.4.** The Bank shall offer services to the Client in Dinars, unless the Client requests offering of a service in Dinar equivalent amount of a foreign currency amount or in a foreign currency, in line with regulations governing foreign exchange operations. The Bank shall inform the Client in writing about risks taken when a service is rendered in Dinar equivalent amount of a foreign currency amount or in a foreign currency.

**2.5.** The offer of the Bank shall be provided on a prescribed form in hard copy or on other durable medium and it shall contain elements envisaged by the Law.

**2.6.** The Bank shall inform the Client intending to conclude an agreement with the Bank that a draft agreement may be presented to the Client free of charge and at the Client's request.

**2.7.** Prior to concluding a loan agreement or a credit card issuing and using agreements, the Bank shall also present the offer, implying the information and agreement draft, to the person intending to provide collaterals, except in case of loans where the loan user is at the same time the owner of the objects to be pledged or mortgaged or will become the owner of such objects based on a sale and purchase transaction for which funds would be granted.

**2.8.** The Bank shall keep the agreement and contractual documents in the Client file (agreement, agreement draft, overview of mandatory elements, repayment/withdrawal schedule, agreement annex with a new repayment schedule, notifications, reminders, etc.).

### 3. AMENDMENTS TO CONTRACTUAL ELEMENTS

Should the Bank intend to amend the following:

- mandatory elements of an agreement**, the Bank shall obtain a written consent of the Client prior to implementing such amendment. In case the Client disagrees to an amendment, the Bank may not unilaterally amend contractual terms or unilaterally terminate/cancel the agreement.

In case the level of the fixed interest rate or a fixed element of a variable interest rate is changed in favour of the Client, such change may be applied immediately without the prior consent of the Client. In such case, the Bank shall inform the Client accordingly, without delay and in writing or on other durable medium, with stating the date of the implementation of such change and present to the Client amended loan repayment schedule/deposit withdrawal schedule.

- non-mandatory elements**, the Bank shall inform the Client accordingly, free of charge and within 15 days from the implementation of such amendment.

**USLOVI POD KOJIMA BANKA PRUŽA USLUGE  
KLIJENTIMA FIZIČKIM LICIMA****4. Primanje depozita**

**4.1.** Banka prima neoročene i oročene dinarske i devizne depozite Klijenata i prilikom zaključenja ugovora o depozitu izdaje im evidenciju karticu.

**4.2.** Pod depozitima klijenata u smislu odredbi ovih Opštih uslova podrazumevaju se novčana sredstva koja Klijent deponuje kod Banke na osnovu ugovora o depozitu kojim se utvrđuju uslovi prijema depozita (iznos, kamatna stopa, period oročenja, isplata kamata i drugi elementi depozita).

**4.3.** Ugovor o depozitu zaključuje se u pisanoj formi a smatra se zaključenim kada i Banka i Klijent potpišu ugovor i Klijent dostavi svu potrebnu dokumentaciju i uplati depozit.

**4.4.** Po zaključenju ugovora o depozitu Banka je u obavezi da Klijentu dostavi primerak potpisanih ugovora, Obaveznih elemenata ugovora, Plan isplate depozita (osim kod depozita po vidjenju), Brošuru o osiguranju depozita i evidenciju karticu.

**4.5.** Banka ima obavezu da pre zaključenja ugovora o depozitu predla Klijentu Ponudu na propisanom obrascu a, na njegov zahtev, i nacrt ugovora o depozitu.

**4.6.** Banka otvara Klijentu depozitni račun na osnovu njegovog Zahteva za otvaranje računa i dokumentacije kojom se utvrđuje identitet Klijenta.

**4.7.** Na depozite Klijenata Banka primenjuje:

- a) Nominalnu kamatnu stopu koja se iskazuje kao određeni procenat ili
- b) Nominalnu kamatnu stopu koja se iskazuje kao referentna kamatna stopa koja se javno objavljuje i koja predstavlja promenljivi elemenat nominalne kamatne stope, uvećanu za procenat marže koja je nepromenljivi elemenat ove nominalne kamatne stope. Korekcija promenljivih nominalnih stopa, usled promene referentne kamatne stope, utvrđivanje nove vrednosti referentne stope i njena primena se vrši u skladu sa odredbama ugovora zaključenim između Klijenta i Banke.

**4.8.** Banka ne vrši indeksaciju depozita niti revalorizaciju deponovanih iznosa.

**4.9.** Banka na primljene depozite primenjuje konformni metod obračuna kamate, osim u slučaju namenskih garantnih depozita kod kojih je metod obračuna isti kao kod njima obezbeđenih kredita.

**4.10.** Banka prima depozite bez zaračunavanja troškova i naknada koji padaju na teret Klijenta izuzev ako je drugačije propisano zakonom.

**CONDITIONS OF PROVIDING SERVICES TO CLIENTS –  
NATURAL PERSONS BY THE BANK****4. Deposit taking**

**4.1.** The Bank shall take demand and term Dinar and foreign currency deposits of the Clients and issue deposit cards within the deposit agreement conclusion.

**4.2.** In terms of the present General Terms and Conditions, the Client deposits shall imply funds placed at the Bank by the Clients based on deposit agreements defining terms and conditions of deposit taking (amount, interest rate, term, interest payment and other deposit elements).

**4.3.** The deposit agreement shall be concluded in written form and it shall be deemed concluded when both the Bank and the Client sign such agreement and the Client delivers all required documents and places the deposit.

**4.4.** After concluding a deposit agreement, the Bank shall present to the Client a copy of the signed agreement, Mandatory Agreement Elements, Deposit Withdrawal Schedule (except in case of demand deposits), Deposit Insurance Leaflet and a deposit card.

**4.5.** Prior to concluding the deposit agreement, the Bank shall deliver to the Client an offer on the prescribed form and, at the Client's request, a draft deposit agreement.

**4.6.** The Bank shall open a deposit account to the Client based on the Client's Application for Account Opening and documents proving identity of the Client.

**4.7.** The Bank shall apply the following to Client deposits:

- a) Nominal interest rate expressed as a percent, or
- b) Nominal interest rate expressed as a reference interest rate which is public and represents the variable element of the nominal interest rate increased by a margin percent which is the invariable element of such nominal interest rate. Adjustment of variable nominal interest rates due to a change of the reference interest rate, establishment of a new level of the reference interest rate and its application shall be done in line with the provisions of an agreement concluded between the Client and the Bank.

**4.8.** The Bank shall not perform indexation of deposits or revaluation of placed deposits.

**4.9.** The Bank shall apply the conform method of interest calculation to placed deposits, except in case of special-purpose guarantee deposits where the calculation method is the same as in the case of loans secured by such deposits.

**4.10.** The Bank shall take deposits without charging costs and fees to the Client, except as otherwise prescribed by the law.

**4.11.** Prihod Klijenta ostvaren po osnovu kamate na devizne depozite je oporeziv, shodno odredbama Zakona o porezu na dohodak građana Republike Srbije, i obaveza izmirenja poreskih obaveza pada na teret Klijenta. Banka, kao isplatilac prihoda od kamata, u obavezi je, u skladu sa relevantnim propisima Republike Srbije, da iznos poreske obaveze Klijenta po ovom osnovu obračuna, obustavi i u njegovo ime i za njegov račun uplati na račun nadležnog poreskog organa na koji način se iznos obračunate kamate umanjuje za ovako plaćen porez.

**4.12.** Banka osigurava depozite kod Agencije za osiguranje depozita u visini propisanoj Zakonom o osiguranju depozita Republike Srbije, koja u momentu donošenja ovih Opštih uslova iznosi 50.000 EUR, po klijentu.

## 5. Odobravanje kreditnih proizvoda

**5.1.** Pre zaključenja ugovora o kreditu, ugovora o dozvoljenom prekoračenju računa i ugovora o izdavanju i korišćenju kreditne kartice (zajedno: kreditni proizvodi), Banka je dužna da proceni kreditnu sposobnost Klijenta na osnovu podataka i dokumentacije koje joj je dostavio i uvida u bazu podataka o zaduženosti Klijenta na osnovu njegove potpisane saglasnosti.

**5.2.** Banka će po zahtevima Klijenata - fizičkih lica za korišćenje nekog od kreditnih proizvoda doneti odluku u roku do 3 (tri) radna dana, a o zahtevima preduzetnika i poljoprivrednika u roku do 30 (trideset) radnih dana računajući od dana kada je Klijent uz zahtev dostavio urednu i potpunu dokumentaciju.

**5.3.** Banka u svom poslovanju odobrava Klijentima kreditne proizvode, sa minimumom uslova datim u nastavku:

**5.4.** Kreditni proizvodi se odobravaju u RSD, i to:

- a) **bez valutne klauzule** – kreditni proizvodi bez valutne klauzule ne predviđaju indeksaciju/revalorizaciju ili
- b) **sa valutnom klauzulom** – kreditni proizvodi su indeksirani u EUR i odobravaju se u dinarskoj protivvrednosti odgovarajućeg iznosa EUR prema srednjem kurs NBS za EUR na dan puštanja sredstava u tečaj. Pri obračunu visine obaveza Klijenta Banka primenjuje srednji kurs NBS za EUR na dan dospeća obaveze, odnosno plaćanja u slučaju da Klijent obavezu izmiri nakon dana dospeća, kao i u slučaju prevremene otplate kredita.

Banka može odobravati i kredite u stranoj valuti.

**5.5.** Kreditni proizvodi se odobravaju uz primenu:  
a) Nominalne kamatne stope koja se iskazuje kao

**4.11.** Income of the Client from interest on foreign currency deposits is taxable, in line with the provisions of the Law on Individual Income Tax of the Republic of Serbia, and the obligation of settling tax liabilities is borne by the Client. The Bank, as the interest income payer, is obliged, in line with relevant regulations of the Republic of Serbia, to calculate, debit and pay the Client's tax liability amount in the Client's name and for the Client's account to the account of the tax authority in charge, lowering the amount of calculated interest by the tax paid in the said manner.

**4.12.** The Bank insures deposits at the Deposit Insurance Agency at the amount prescribed by the Law on Deposit Insurance of the Republic of Serbia which, at the moment of adopting the present General Terms and Conditions, stands at EUR 50.000 per client.

## 5. Approval of loan products

**5.1.** Prior to concluding a loan agreement, an authorised account overdraft agreement or a credit card issuing and using agreements (hereinafter jointly referred to as the: loan products), the Bank shall assess the creditworthiness of the Client based on data and documents the Client has presented and information from the database on the indebtedness of the Client based on the Client's signed consent.

**5.2.** The Bank shall decide on the application of the Client – natural person for using a loan product within 3 (three) business days and on the application of an entrepreneur or an agricultural producer within 30 (thirty) business days from the day on which the Client presented adequate complete documentation along with the application.

**5.3.** Within its operations, the Bank shall approve loan products to the Clients with the following minimum conditions:

**5.4.** Loan products are approved in RSD, as follows:

- a) **without an fx clause** – loan products without an fx clause do not imply indexation/revaluation, or
- b) **with an fx clause** – loan products are indexed in EUR and approved in RSD equivalent value of the related amount in EUR at the median exchange rate of the NBS for EUR on the date of funds disbursement.

For the calculation of the Client liabilities, the Bank applies the median exchange rate of the NBS for EUR on the due date of the liability or payment in case the Client settles the liability after the due date and in case of early loan repayment.

The Bank may also approve loans in foreign currencies.

**5.5.** Loan products are approved with applying the following:

- a) Nominal interest rate expressed as a percent, or

određeni procenat ili

**b)** Nominalne kamatne stope koja se iskazuje kao referentna kamatna stopa koja se javno objavljuje i koja predstavlja promenljivi elemenat nominalne kamatne stope, uvećane za procenat marže koja je nepromenljivi elemenat ove nominalne kamatne stope. Korekcija promenjivih nominalnih stopa, usled promene referentne kamatne stope, utvrđivanje nove vrednosti referentne stope i njena primena se vrši u skladu sa odredbama ugovora zaključenim između Klijenta i Banke.

**5.6.** Banka na odobrene kredite primenjuje proporcionalni metod obračuna kamate.

**5.7.** U slučaju docnje u izmirenju obaveza Klijenta, Banka na dospeli neizmireni iznos primenjuje zakonsku zateznu kamatu. Izuzetno, ukoliko je zakonska zatezna kamata niža od ugovorene nominalne kamatne stope, Banka će i posle padanja Klijenta u docnju na iznos neizmirenih obaveza Klijenta nastaviti da obračunava nominalnu kamatnu stopu.

**5.8.** Pri zaključenju ugovora o kreditu, Banka uručuje Klijentu jedan primerak Plana otplate i Pregled obaveznih elemenata kredita.

**5.9.** Nakon zaključenja ugovora o kreditu, banka je dužna da licu koje je dalo sredstvo obezbeđenja dostavi kopiju tog ugovora s planom otplate i pregledom obaveznih elemenata ugovora o kreditu, osim ako je Klijent istovremeno i davalac obezbeđenja ili će postati vlasnik stvari koja je predmet hipoteke ili drugog založnog prava na osnovu kupoprodajnog posla za čiju realizaciju su odobrena sredstva tog kredita.

**5.10.** Klijent, odnosno davalac sredstava obezbeđenja ima pravo da, nakon potpunog izmirenja obaveza prema Banci po određenom ugovoru, preuzme neiskorišćena sredstva obezbeđenja data po tom ugovoru, uključujući i sredstva obezbeđenja koja su upisana u odgovarajući registar.

## 6. Dozvoljeno prekoračenje po tekućem računu

**6.1.** Prava i obaveze Banke i Klijenta, kao i uslovi odobravanja i korišćenja dozvoljenog prekoračenja po tekućem računu se utvrđuju ugovorom zaključenim između Banke i Klijenta u skladu sa ovim Opštim uslovima, Opštim uslovima poslovanja API Bank a.d Beograd-Opšte odredbe i relevantnim zakonima i drugim propisima.

**6.2.** Banka je dužna da najmanje jedanput mesečno dostavi Klijentu bez naknade, u pismenoj formi ili na drugom trajnom nosaču podataka, obaveštenje - izvod o svim promenama na njegovom računu, a dužna je da to obaveštenje dostavi bez odlaganja na zahtev Klijenta, uz pravo na naknadu u skladu sa Tarifom naknada Banke.

**b)** Nominal interest rate expressed as a reference interest rate which is public and represents the variable element of the nominal interest rate increased by a margin percent which is the invariable element of such nominal interest rate. Adjustment of variable nominal interest rates due to a change of the reference interest rate, establishment of a new level of the reference interest rate and its application shall be done in line with the provisions of an agreement concluded between the Client and the Bank.

**5.6.** The Bank applies the proportional method of interest calculation to approved loans.

**5.7.** In case of default in settling liabilities by the Client, the Bank shall charge the legally prescribed penalty interest rate for due outstanding amount. Exceptionally, in case the legally prescribed penalty interest rate is lower than the contracted nominal interest rate, the Bank shall continue charging the nominal interest rate on the outstanding liabilities amount even after the Client defaults.

**5.8.** At the time of concluding the loan agreement, the Bank shall present a copy of the Repayment Schedule and the Overview of Mandatory Loan Elements to the Client.

**5.9.** After concluding the loan agreement, the Bank shall present a copy of the agreement along with the repayment schedule and overview of mandatory loan agreement elements to the collateral provider, unless the Client is at the same time the collateral provider or will become the owner of objects being mortgaged or pledged based on a sale and purchase transaction for which the loan funds are granted.

**5.10.** The Client, i.e. the collateral provider shall be entitled to take over unused collaterals provided under an agreement after full settlement of liabilities to the Bank under such agreement, including collaterals registered in an adequate registry.

## 6. Current account authorised overdraft

**6.1.** Rights and obligations of the Bank and the Client and conditions for approving and using an authorised overdraft in a current account shall be determined by an agreement concluded between the Bank and the Client in line with the present General Terms and Conditions, General Terms and Conditions of Operation of API Bank a.d Beograd-General provisions and relevant laws and bylaws.

**6.2.** The Bank shall send notifications to the Client minimally on monthly basis and free of charge, in written form or on other durable medium – such notifications implying statements of all changes in the Client's account. The Bank shall also be obliged to send such notifications without delay at a Client's request, with being entitled to a fee in line with the Bank Service Fee Rates.

**6.3.** Posle zaključenja ugovora o dozvoljenom prekoračenju računa, Banka je dužna da i davaocu sredstava obezbeđenja dostavi kopiju ugovora sa pregledom obaveznih elemenata dozvoljenog prekoračenja računa, osim ako je Klijent istovremeno i davalac sredstava obezbeđenja.

## 7. Kreditne kartice

**7.1.** Banka, na osnovu ugovora zaključenog sa Klijentom, izdaje i daje na korišćenje Klijentima VISA i DinaCard **kreditne kartice** koje omogućavaju raspolažanje sredstvima do iznosa odobrenog kreditnog limita a koje mogu biti:

- a) **osnovna kartica**
- b) **dodatna kartica** - na zahtev Klijenta korisnika osnovne kartice Banka može da izda i dodatne kartice. Troškovi nastali korišćenjem dodatnih kartica terete račun Klijenta korisnika osnovne kartice koji je isključivo odgovoran za korišćenje svoje i dodatnih kartica u skladu sa ovim Opštim uslovima.

Kreditne kartice:

- su vlasništvo Banke na čiji zahtev moraju biti vraćene.
- glase na ime Klijenta ili Korisnika dodatne kartice i nisu prenosive na drugo lice.
- Klijent ne sme ostavljati kao zalog ili sredstvo obezbeđenja plaćanja

### 7.2. Izdavanje kreditnih kartica:

- Kreditne kartice Banka izdaje punoletnim licima na osnovu popunjenoj Zahteva izuzev kada se radi o DinaCard za koju Klijent ne podnosi zahtev Banci;
- Odluku o izdavanju kartice donosi Banka.
- Klijent, prilikom izdavanja kreditne kartice i prilikom njenog obnavljanja i reizdavanja, Banci plaća **naknadu na ime izdavanja i korišćenja** kartice u skladu sa Ugovorom zaključenim sa Bankom izuzev za DinaCard za koju se ova naknada ne naplaćuje;.
- Banka je ovlašćena da naplatu predmetne naknade izvrši zaduženjem računa Klijenta kartice.
- Obavezni elementi ugovora o izdavanju i korišćenju kreditne kartice su propisani Zakonom.
- Posle zaključenja ugovora o izdavanju i korišćenju kreditne kartice, Banka je dužna da davaocu sredstava obezbeđenja dostavi kopiju tog ugovora s pregledom obaveznih elemenata, osim ako je korisnik kreditne kartice istovremeno i davalac sredstva obezbeđenja.
- Banka može da odobri i isporuči i druge prateće usluge uz izdavanje i korišćenje kreditne kartice (npr. trajni nalog, osiguranje, elektronsko bankarstvo, sms obaveštenja i slično)

### 7.3. PIN kod (personalni identifikacioni broj)

Banka će klijentu uručiti karticu i PIN kod (personalni identifikacioni broj), koji se smatra elektronskim

**6.3.** After concluding the current account authorised overdraft agreement, the Bank shall present a copy of the agreement along with the overview of mandatory authorised account overdraft elements to the collateral provider, unless the Client is at the same time the collateral provider.

## 7. Credit cards

**7.1.** Based on an agreement concluded with the Client, the Bank issues and enables the use of VISA and DinaCard **credit cards** for disposing of the Client funds up to the amount of an approved credit limit, such cards being:

- a) **main card**,
- b) **additional card** – at a request of the Client – user of the main card, the Bank may issue additional cards. Costs incurred by the use of the additional cards shall be debited to the account of the Client – user of the main card who is solely responsible for the use of the main and additional cards in line with the present General Terms and Conditions.

Credit cards:

- are the property of the Bank and must be returned at a Bank's request,
- are issued at the name of the Client or additional card users and are not transferable to other persons,
- may not be used as pledge or collateral for securing payments by the Client.

### 7.2. Issuance of credit cards:

- The Bank issues credit cards to adult persons based on the Application, except in case of DinaCard for which an application is not required.
- Decision on issuing a card is rendered by the Bank.
- At the time of credit card issuing, renewing and reissuing, the Client shall pay the **fee for issuing and using** the card in line with the related agreement concluded with the Bank, except in case of DinaCard for which no fee is charged.  
The Bank shall be entitled to charge the said fee by debiting the card account of the Client.
- Mandatory elements of a credit card issuing and using agreement are prescribed by the Law.
- After concluding the credit card issuing and using agreement, the Bank shall present a copy of the agreement along with the overview of mandatory elements to the collateral provider, unless the credit card user is at the same time the collateral provider.
- The Bank may approve and provide other accompanying services along with issuing and using a credit card (e.g. direct debit order, insurance, e-banking, SMS notifications, etc.).

### 7.3. PIN (personal identification number)

The Bank shall present the Client with a card and a PIN (personal identification number) which is considered an e-signature of the Client. The Client is obliged to sign

potpisom Klijenta. Obaveza Klijenta je da karticu, odmah po prijemu, potpiše. Nepotpisana kartica je nevažeća, a eventualne finansijske posledice u slučaju zloupotrebe nepotpisane kartice snosi Klijent. Obaveza Klijenta je da dodeljeni PIN drži u tajnosti, kako bi zaštitio karticu od zloupotreba. PIN se ne zapisuje na kartici ili bilo kom drugom dokumentu koji se drži uz karticu. U suprotnom, Klijent snosi eventualne finansijske posledice u slučaju zloupotrebe platne kartice u skladu sa Zakonom.

#### 7.4. Rok važnosti kartice – kreditna kartica ističe poslednjeg dana u mesecu i godini koji su naznačeni na kartici.

Kartica čiji je rok važnosti istekao ne sme biti korišćena.

#### 7.5. Korišćenje kartice

- a) Kreditne kartice se mogu koristiti na svim mestima na kojima je istaknut njihov znak: DinaCard i VISA.
  - b) Kreditna kartica može da se koristi u zemlji i inostranstvu (samo kartice iz VISA programa) za plaćanje roba i usluga na fizičkim prodajnim mestima, kao i na online prodajnim mestima (samo kartice iz VISA programa).
  - c) Klijent je dužan da na zahtev prodavca roba i/ili usluga – „Akceptanta“ predla karticu za koju mu je od strane Banke uskraćeno pravo korišćenja.
  - d) Klijent je dužan da prilikom plaćanja roba i/ili usluga na akceptantskom mestu koje je opremljeno POS terminalom lično unese svoj PIN ako to od njega zatraži Akceptant. Klijent ne sme Akceptantu niti bilo kom drugom licu saopštavati svoj PIN.
  - e) Za izvršeno plaćanje, prodajno mesto izdaje kopiju slipa/računa i Klijent je dužan da primerak slipa/računa koji ostaje Akceptantu, po potrebi potpiše na način kako je potpisao karticu čime garantuje da je iznos tačan i da će ga izmiriti u skladu sa Ugovorom i ovim Opštim uslovima. Kopiju slipa (računa) zadržava Klijent za slučaj reklamacije. Za transakcije na online prodajnim mestima, podaci o izvršenoj transakciji evidentiraju se samo sistemska.
  - f) Klijent može podizati gotovinu na šalterima banaka, pošta i bankomatima (ATM) gde je istaknut znak - nalepnica - sa logotipom DinaCard i VISA platne kartice), uz korišćenje PIN-a.
  - g) Elektronski zapisi sa bankomata i POS terminala predstavljaju dokaz o izvršenoj transakciji.
  - h) Klijent može da proverava stanje na računu na bankomatima (ATM) shodno ugovoru sa bankom.
- Limiti korišćenja** – ugovorom sa Klijentom Banka ograničava broj transakcija koje klijent može obaviti na dnevnom i/ili periodičnom nivou kao i limit do kog Klijent može plaćati ili podizati gotovinu sa korišćenjem kartice.

the card immediately after receiving it. Unsigned cards shall be deemed invalid and potential financial consequences in case of unsigned card misuse shall be borne by the Client. The Client is obliged to keep the assigned PIN secret in order to protect the card from misuse. The PIN is not to be written on the card or any other document kept along with the card. Otherwise, the Client shall bear potential financial consequences in case of the card misuse, in line with the Law.

#### 7.4. Card validity period – the credit card expires on the last day of the month and year stated on the card. The expired card may not be used.

#### 7.5. Card use:

- a) Credit cards may be used at all places where their sign is displayed – DinaCard or VISA.
- b) Credit cards may be used in the country and abroad (applicable only to VISA cards) for paying for goods and services at actual points of sale (POS) and online points of sale (applicable only to VISA cards).
- c) At a request of the seller of goods and/or services – Acceptor, the Client shall deliver a card with the right of its using being withdrawn by the Bank.
- d) When paying for goods and/or services at accepting points equipped with POS systems, the Client shall personally enter the related PIN if required to do so by the Acceptor. The client shall not communicate the PIN to the Acceptor or any other person.
- e) For a payment made, the Client shall be issued a copy of a slip/receipt by the POS and, if needed, sign a copy of a slip/receipt kept by the Acceptor in the same manner as the card, guaranteeing that the amount is accurate and that it will be settled in line with the related agreement and the present General Terms and Conditions. A copy of the slip (receipt) is kept by the Client for potential cases of complaints. In case of transactions made at online points of sale, data on such transactions are recorded only in the system.
- f) The Client may withdraw cash at branches of banks and post offices and ATMs having the sign – label – DinaCard and VISA, with using the PIN.
- g) Electronic records from ATMs and POS's represent proof of transactions made.
- h) The Client may check balance in the account at ATMs in line with the related agreement with the Bank.

**Limits for use** – under the agreement with the Client, the Bank limits the number of transactions which may be performed by the Client at daily and/or periodical level and amounts up to which the Client may pay or withdraw cash by using a card.

**7.6. Izvod –** Banka dostavlja klijentu jednom mesečno izveštaj o stanju i novonastalim troškovima nastalim korišćenjem Kreditne kartice, koji uključuje sve transakcije, uplate, pripadajuće kamate i naknade nastale korišćenjem osnovne i/ili dodatne kartice u zemlji i u inostranstvu za protekli period, kao i iznos i datum dospeća Minimalne mesečne uplate.

Klijent se izjašnjava da li mu se mesečni izvodi dostavljaju poštom na naznačenu adresu ili putem e-maila.

**7.7. Plaćanje obaveza Klijenta po Kreditnoj kartici:**

a) Klijent je dužan da na dan dospeća obaveza po Kreditnoj kartici obezbedi odgovarajuće pokriće na tekućem dinarskom i/ili deviznom računu.

Klijent ovlašćuje Banku da zadužuje njegov dinarski i devizni račun za sva zaduženja po Kreditnoj kartici nastala u zemlji i inostranstvu.

Zaduženja nastala korišćenjem VISA kartice u stranoj valuti (osim EUR), konvertuju se u settlement valutu (EUR) po kursu kartične asocijacije (VISA [www.visasemea.com/rs/exchange\\_rates.jpg](http://www.visasemea.com/rs/exchange_rates.jpg)). Banka za iznos dugovanja Klijenta (nastalog u EUR ili konvertovanog u EUR) zadužuje devizni računa Klijenta u EUR. Ako Klijent na dan dospeća obaveza na deviznom računu nema potreban iznos EUR, zadužuje se njegov dinarski račun a ukoliko nema dovoljno sredstava na dinarskom računu vrši se zaduženje njegovog deviznog računa u drugim valutama primenom važećeg srednjeg kursa Banke na dan konverzije.

b) Klijent je u momentu potpisivanja Zahteva obavešten i upoznat o vrstama i visini naknada, koje se naplaćuju direktnim zaduženjem računa Kreditne kartice.

c) Kamata na sve transakcije zaračunava se od dana knjiženja istih na račun Kreditne kartice, zajedno sa relevantnim naknadama, osim ako ugovorom zaključenim između Banke i Klijenta nije drugacije definisano.

d) Ukoliko Klijent ne izmiri obaveze po osnovu poslovanja sa kreditnim karticama ni na jedan od navedenih načina, Banka će izvršiti zabranu daljeg korišćenja kartice.

**7.8. Reklamacije i oštećena, ukradena ili izgubljena Kreditna kartica**

Klijent je dužan da odmah prijavi gubitak/kradju/zloupotrebu kartice filijali Banke ili na broj telefona 011/3952255 uz navodjenje broja kartice i svog JMBG kako bi Banka onemogućila njeno dalje korišćenje.Najkasnije u roku od 2 radna dana Klijent je u obavezi da, u pisanoj formi, potvrdi prijavu gubitka/kradju kartice. U slučaju da je došlo do neovlašćenog korišćenja kartice, usled čega su izvršene neodobrene platne transakcije Klijent je dužan da odmah po saznanju ali najduže u roku od 13 meseci od datuma zaduženja, prijavi Banci svaku neodobrenu transakciju izvršenu neovlašćenim korišćenjem kartice ili podataka sa kartice.

**7.6. Statements –** The Bank shall send to the Client monthly statements on account balance and costs of using a credit card which include all transactions, payments, accrued interests and fees incurred by using the main and/or additional cards in the country and abroad for the previous period, as well as the amount and due date of the minimum monthly payment.

The Client shall decide whether monthly statements are to be sent by mail at the provided address or by e-mail.

**7.7. Settlement of debts of the Client made by credit cards:**

a) On the due date of debts made by a credit card, the Client shall provide adequate coverage in the current Dinar and/or foreign currency account.

The Client shall authorise the Bank to charge the Client's Dinar and foreign currency account for all debts made by a credit card in the country and abroad.

Debts made by using the VISA card in a foreign currency (except EUR) shall be converted in the settlement currency (EUR) at the card association exchange rate (VISA [www.visasemea.com/rs/exchange\\_rates.jpg](http://www.visasemea.com/rs/exchange_rates.jpg)). The Bank shall charge the Client's foreign currency account in EUR for the amount of the Client's debts (made in EUR or converted to EUR). In case an adequate amount in EUR is not provided by the Client in the foreign currency account on the due date, the Client's Dinar account shall be charged and in case there are no sufficient funds in the Dinar account either, the Client's foreign currency account in other currency shall be charged with applying the effective median exchange rate of the Bank on the conversion date.

b) At the moment of signing the Application, the Client is informed and aware of the types and amounts of fees charged by directly debiting the credit card account.

c) Interest for all transactions shall be calculated from the day of their ascribing to the credit card account together with related fees, unless the agreement concluded between the Bank and the Client prescribes otherwise.

d) Should the Client fail to settle debts made by using a credit card in any of the aforesaid manners, the Bank shall ban further use of the credit card.

**7.8. Complaints & damaged, stolen or lost credit cards**

The Client shall immediately report a lost/stolen/misused card at a Bank's branch or by the telephone number 011/3952255, with stating the card number and the Client's personal ID number in order for the Bank to prevent further use of the card. The Client shall confirm the reporting on a lost/stolen card in written form within 2 business days at the latest. In case of an unauthorised use of a card due to which unauthorised payment transactions have been made, the Client shall report to the Bank any unauthorised transactions made by the unauthorised use of the card or data from the card immediately after learning about the unauthorised use and within 13 months from the debit date at the latest.

**7.9. Otkaz korišćenja Kreditne kartice** – Banka i Klijent mogu jednostrano otkazati korišćenje Kreditne kartice u skladu sa ugovorom koji su zaključili. Sve transakcije zaključene do dana vraćanja kartice, kao i sve eventualne troškove nastale do tog momenta, snosi Klijent.

**7.10. Pored odredbi ove tačke, na prava i obaveze Banke i Klijenata povodom izdavanja i korišćenja kreditnih kartica Banke za izvršavanje platnih transakcija primenjuju se odredbe Opštih uslova poslovanja API Bank a.d. Beograd – Opšte odredbe, Opštih uslova pružanja platnih usluga API Bank a.d. Beograd i relevantnih zakona i drugih propisa.**

## 8. POSEBNA PRAVA

### a. Pravo na obaveštavanje

Klijent ima pravo da od Banke, u pisanoj formi ili na drugom trajnom nosaču podataka, bez naknade dobije informacije, podatke i instrukcije koji su u vezi s njegovim ugovornim odnosom s Bankom, na način i u rokovima utvrđenim ugovorom.

Banka je dužna da Klijentu šestomesečno bez naknade dostavlja obaveštenje o stanju njegovog duga po ugovoru o kreditu koje sadrži zakonom propisane elemente.

Banka je dužna da Klijenta, odnosno davaoca sredstava obezbeđenja, pismeno obavesti o tome da je izmirio sve svoje obaveze po određenom ugovoru – u roku od 30 dana od dana izmirenja obaveza. Obaveštenje sadrži zakonom propisane elemente.

### b. Pravo na odustanak

Klijent ima pravo da odustane od zaključenog ugovora o kreditu, dozvoljenom prekoračenju računa i izdavanju kreditne kartice – u roku od 14 dana od dana zaključenja ugovora, bez navođenja razloga za odustanak.

Kod ugovora o kreditu koji je obezbeđen hipotekom, kao i kod ugovora čiji je predmet finansiranje kupovine nepokretnosti, Klijent može odustati od ugovora pod uslovom da nije počeo da koristi kredit, odnosno finansiranje.

Pri odustanku od ugovora, a pre isteka roka iz stava 1. ove tačke, Klijent je dužan da o svojoj nameri da odustane obavesti Banku, u pisanoj formi ili na drugom trajnom nosaču podataka, na način koji obezbeđuje potvrdu o prijemu ovog obaveštenja u Banci, pri čemu se datum prijema tog obaveštenja u Banci smatra datumom Klijentovog odustanka od ugovora.

Klijent je dužan da odmah, a najkasnije u roku od 30 dana od dana slanja obaveštenja o odustanku, vrati Banci glavnici i kamatu iz osnovnog posla za period korišćenja kredita.

Ako Banka ili treća strana na osnovu ugovora s

**7.9. Cancellation of credit card use** – the Bank and the Client may unilaterally cancel the use of a credit card in line with the agreement concluded. Any transactions executed until the date of the card returning and any potential costs incurred until the said moment shall be borne by the Client.

**7.10.** In addition to the provisions of the present section, the rights and obligations of the Bank and the Client related to the issuance and use of Bank credit cards for executing payment transactions shall be regulated by the provisions of the General Terms and Conditions of Operation of API Bank a.d. Beograd – General Provisions, General Terms and Conditions for the Provision of Payment Services of API Bank a.d. Beograd and applicable laws and bylaws.

## 8. SPECIAL RIGHTS

### a. Right to be informed

The Client shall be entitled to obtain from the Bank information, data and instructions related to the Client's contractual relation with the Bank in the contractually defined manner and deadlines, in written form or on other durable medium and free of charge.

The Bank shall send to the Client notifications on the balance of the Client's debt under a loan agreement containing legally prescribed elements semi-annually and free of charge.

The Bank shall inform the Client/collateral provider on the settlement of all liabilities under an agreement in written form and within 30 days from the date of the liability settlement. Such notification shall contain legally prescribed elements.

### b. Right to withdrawal

The Client shall be entitled to withdraw from a concluded loan agreement, authorised account overdraft agreement and credit card issuing agreement within 14 days from the day of the contract conclusion without stating reasons for the withdrawal.

In case of loan agreements secured by mortgages and agreements on financing real estate purchase, the Client may withdraw from such agreement provided the loan/financing use has not started.

In case of withdrawal from an agreement, the Client shall inform the Bank of the intention to withdraw from the agreement in written form or on other durable medium within the deadline under paragraph 1 of the present section in the manner which would allow for the Bank to confirm the reception of the said information, with the date of receiving such information by the Bank being the date of the withdrawal from the agreement by the Client.

The Client shall repay the principal and interest from the underlying transaction for the period of the loan use immediately and within 30 days from the day of sending the information on the withdrawal at the latest.

In case the Bank or a third party based on an agreement with

Bankom, pruža i sporedne usluge u vezi s finansijskim uslugama iz stava 1. i 2. ove tačke – Klijenta više ne obavezuje ugovor o sporednim uslugama ako koristi svoje pravo na odustanak od osnovnog ugovora u skladu sa ovom tačkom.

#### **8.3. Pravo na prevremenu otplatu**

Korisnik ima pravo da u bilo kom momentu, u potpunosti ili delimično, izvrši svoje obaveze iz ugovora o kreditu, u skladu sa Zakonom.

#### **8.4. Ustupanje potraživanja**

Banka svoje potraživanje prema Klijentu može ustupiti samo drugoj banci. U slučaju ustupanja potraživanja Banke drugoj banci, Klijent zadržava sva prava koja su ugovorena sa Bankom, kao i pravo isticanja prigovora prema drugoj banci koje je imao i prema Banci, a druga banka ne može Klijenta dovesti u nepovoljniji položaj od položaja koji bi imao da to potraživanje nije preneto i Klijent zbog toga ne može biti izložen dodatnim troškovima. Banka je dužna da obavesti Klijenta o ustupanju potraživanja.

the Bank renders additional services related to the financial services under paragraphs 1 and 2 of the present section, the Client shall not be obliged by the agreement on additional services if using the right to withdrawal from the underlying agreement in line with the present section.

#### **8.3. Right to early repayment**

The Client shall be entitled to settle liabilities under a loan agreement at any moment, fully or partially, in line with the Law.

#### **8.4. Assignment of claims**

The Bank may assign its claims from the Client only to another bank. In case of assignment of claims by the Bank to another bank, the Client shall retain all the rights contracted with the Bank and the same right to complaint to another bank as to the Bank and the other bank may not cause the Client to be in a more unfavourable position than the position that the Client would have had if the claims had not been assigned and the Client may not be exposed to additional expenses on the said grounds. The Bank shall inform the Client on any assignment of claims.

### **9. OBJAVLJIVANJE, IZMENA I STUPANJE NA SNAGU OPŠTIH USLOVA POSLOVANJA**

**9.1.** Banka je dužna da Opšte uslove poslovanja API Bank a.d. Beograd sa fizičkim licima, preduzetnicima i poljoprivrednicima objavi na vidnom mestu u svojim poslovnim prostorijama u kojima nudi usluge i na Internet stranici [www.apibank.rs](http://www.apibank.rs) i to najkasnije 15 dana pre početka njihove primene, da obezbedi da se Klijent upozna sa tim Opštim uslovima poslovanja na srpskom jeziku, da mu pruži odgovarajuća objašnjenja i instrukcije koji se odnose na primenu ovih uslova u vezi sa određenom finansijskom uslугом, kao i da mu, na njegov zahtev, u pisanoj formi ili na drugom trajnom nosaču podataka dostavi te uslove bez odlaganja.

**9.2.** Banka je dužna da izmene Opštih uslova poslovanja API Bank a.d. Beograd sa fizičkim licima, preduzetnicima i poljoprivrednicima objavi na vidnom mestu u svojim poslovnim prostorijama u kojima nudi usluge i na Internet stranici [www.apibank.rs](http://www.apibank.rs), i to najkasnije 15 dana pre početka njihove primene, da obezbedi da se Klijent upozna sa ovim izmenama na srpskom jeziku, da mu pruži odgovarajuća objašnjenja i instrukcije koji se odnose na primenu izmena u vezi sa određenom finansijskom uslугom, kao i da mu, na njegov zahtev, u pisanoj formi ili na drugom trajnom nosaču podataka dostavi te izmene bez odlaganja. U slučaju da Klijent blagovremeno ne istakne prigovor na izmene smatraće se da se sa njima saglasio.

### **9. PUBLICATION, AMENDMENTS AND ENTERING INTO FORCE OF THE GENERAL TERMS AND CONDITIONS OF OPERATION**

**9.1.** The Bank shall display the General Terms and Conditions of Operation of API Bank a.d. Beograd with Natural Persons, Entrepreneurs and Agricultural Producers at a visible position in its business premises where its services are offered and on the website [www.apibank.rs](http://www.apibank.rs) within 15 days prior to the start of their implementation, enable the Client to get informed of the General Terms and Conditions in the Serbian language, provide adequate explanations and instructions related to their implementation concerning a financial service and send them to the Client without delay, at a Client's request, in written form or on other durable medium.

**9.2.** The Bank shall display amendments of the General Terms and Conditions of Operation of API Bank a.d. Beograd with Natural Persons, Entrepreneurs and Agricultural Producers at a visible position in its business premises where its services are offered and on the website [www.apibank.rs](http://www.apibank.rs) within 15 days prior to the start of their implementation, enable the Client to get informed of such amendments in the Serbian language, provide adequate explanations and instructions related to their implementation concerning a financial service and send them to the Client without delay, at a Client's request, in written form or on other durable medium. Should the client fail to timely object to such amendments, it shall be deemed that the Client has agreed to the amendments.

**9.3.** Ovi Opšti uslovi kao i njihove izmene stupaju na snagu šesnaestog dana od dana njihovog objavljivanja na način iz 9.1. and 9.2.

**9.4.** Ukoliko bilo koji uslov ili odredba Opštih uslova poslovanja API Bank a.d. Beograd sa fizičkim licima, preduzetnicima i poljoprivrednicima postane nepunovažan ili neprimenljiv, to neće biti od značaja za punovažnost ostalih odredbi ovih Opštih uslova.

**9.3.** These General Terms and Conditions as well as their amendments are entering into the force on the sixteenth day from the day of their displaying in a way determined in 9.1. and 9.2.

**9.4.** Should a term or a provision of the present General Terms and Conditions of Operation of API Bank a.d. Beograd with Natural Persons, Entrepreneurs and Agricultural Producers become invalid or inapplicable, such invalidity or inapplicability shall not be relevant for the validity of other provisions of the present General Terms and Conditions.

## **10. PRIMENA OPŠTIH USLOVA POSLOVANJA**

**10.1.** Opšti uslovi poslovanja API Bank a.d. Beograd sa fizičkim licima, preduzetnicima i poljoprivrednicima predstavljaju sastavni su deo ugovora o korišćenju bankarskih proizvoda i usluga koje Klijenti zaključuju sa Bankom, a svojim potpisom na ugovoru ili na drugi odgovarajući način ako konkretni oblik poslovne saradnje ne predviđa zaključivanje ugovora, Klijenti potvrđuju da su upoznati sa njihovim sadržajem i da prihvataju njihovu primenu na njihov poslovni odnos sa Bankom.

## **10. IMPLEMENTATION OF THE GENERAL TERMS AND CONDITIONS OF OPERATION**

**10.1.** The General Terms and Conditions of Operation of API Bank a.d. Beograd with Natural Persons, Entrepreneurs and Agricultural Producers shall make an integral part of agreements on using banking products and services concluded by the Clients and the Bank. With their signatures affixed to an agreement or in other adequate manner, in case a form of business cooperation does not envisage conclusion of an agreement, the Clients confirm that they are familiar with their contents and that they accept their implementation to their business relation with the Bank.

## **11. REŠAVANJE SPOROVA, MERODAVNO PRAVO, ORGAN NADLEŽAN ZA KONTROLU BANKE I JEZIK**

**11.1.** Sva sporna pitanja koja eventualno nastanu iz poslovnog odnosa Banke i Klijent će rešiti sporazumno a ako to nije moguće, spor će se rešavati pred stvarno nadležnim sudom u Beogradu i uz primenu prava Republike Srbije ukoliko nije drugačije ugovoren ili propisano zakonom.

**11.2.** Kontrolu i nadzor nad poslovanjem Banke vrši Narodna banka Srbije, ul. Kralja Petra 12, 11000 Beograd.

**11.3.** U slučaju neslaganja teksta ovih Opštih uslova na srpskom i engleskom jeziku merodavan je tekst na srpskom jeziku.

## **11. SOLVING OF DISPUTES, GOVERNING LAW, AUTHORITY IN CHARGE OF BANK SUPERVISION AND LANGUAGE**

**11.1.** Any disputed issues that may arise from their business relationship shall be settled amicably between the Bank and the Client, and if this is not possible, the dispute shall be settled before a competent court in Belgrade with subject matter jurisdiction by applying the law of the Republic of Serbia, unless otherwise contracted or stipulated by law.

**11.2.** The control and supervision of the Bank's operations are performed by the National Bank of Serbia, Str. Kralja Petra 12, 11000 Beograd.

**11.3.** In the case of discrepancy between Serbian and English version of these General Terms and Conditions, Serbian version shall prevail.

## 12. ZAVRŠNA ODREDBA

**12.1.** Stupanjem na snagu ovih Opših uslova poslovanja API Bank a.d. Beograd sa fizičkim licima, preduzetnicima i poljoprivrednicima prestaju da važe i da se primenjuju Opšti uslovi i pravila poslovanja (Br. UO-135/2015 od 19.08.2015.godine i Br. UO-227/2016 od 17.11.2016.godine).

## 12. FINAL PROVISION

**12.1.** Upon entry into force of the present General Terms and Conditions of Operation of API Bank a.d. Beograd with Natural Persons, Entrepreneurs and Agricultural Producers, the General Terms and Conditions of Operation shall cease to be valid and applicable (no. UO-135/2015 dated 19<sup>th</sup> August 2015 and no. UO-227/2016 dated 17<sup>th</sup> November 2016).

**UPRAVNI ODBOR**

API Bank a.d. Beograd
Broj: UD-250/2018
Datum: 05.12.2018 god.
Beograd, Balkanska 2

Na osnovu člana 73. stav 1. tačka 5) Zakona o bankama ("Službeni glasnik RS", br. 107/2005, 91/2010 i 14/2015), Upravni odbor API Bank a.d. Beograd, na svojoj sednici održanoj dana 05.12.2018. godine, doneo je sledeću

**ODLUKU  
O UTVRĐIVANJU OPŠTIH USLOVA  
POSLOVANJA API BANK A.D. BEOGRAD SA  
KLIJENTIMA FIZIČKIM LICIMA,  
PREDUZETNICIMA I POLJOPRIVREDNICIMA**

1. Upravni odbor API Bank a.d. Beograd utvrđuje Opšte uslove poslovanja API Bank a.d. Beograd sa klijentima fizičkim licima, preduzetnicima i poljoprivrednicima, u tekstu koji se daje u prilogu ove Odluke i čini njen sastavni deo.
2. Ova Odluka stupa na snagu danom donošenja.

**BOARD OF DIRECTORS**

In compliance with Article 73. Paragraph 1. Item 5) of the Law of Banks ("The Official Gazette RS", no. 107/2005, 91/2010 and 14/2015), the Board of Directors of API Bank a.d. Beograd, at its session held on 05.12.2018. rendered the following

**DECISION  
ON DETERMINATION THE GENERAL TERMS AND  
CONDITIONS OF OPERATIONS OF API BANK A.D.  
BEOGRAD WITH CLIENTS NATURAL PERSONS,  
ENTREPRENEURS AND AGRICULTURAL  
PRODUCERS**

1. The Board of Directors of API Bank a.d. Beograd determines the General terms and conditions of operations of API Bank a.d. Beograd with clients natural persons, entrepreneurs and agricultural producers, in the text which is enclosed to this Decision and represents its integral part.
2. This Decision comes into force on the day of its rendering.

Predsednik Upravnog odbora  
President of the Board of Directors

Andrey Zakharovich Shlyakhovoy

