



komercijalna banka ad skopje

**GENERAL CONDITIONS
of Komercijalna Banka AD Skopje
for use of the e-banking services for legal entities through Internet Bank**

The General Conditions for use of e-banking services for legal entities through Internet Bank shall regulate the basic and common rules according to which the clients – legal entities, having opened accounts with the Bank, can use the e-banking service through the Internet Bank.

The General Conditions are integral part of the Agreement for use of the Internet Bank services.

DEFINITION OF TERMS

The terms used in the General Conditions, the Agreement and other documents that regulate operation through the Internet Bank, shall have the following meaning:

Bank

Komercijalna Banka AD Skopje.

General conditions

General Conditions of Komercijalna Banka AD Skopje for use of the e-banking services for legal entities through Internet Bank.

E-banking services

Access to the services of the Bank out of its premises, using information technology, telecommunication and special safety mechanisms. These services include:

- having insight in the accounts, movement on and statement of the accounts (denar and fx transaction account),
- transfer of funds from denar transaction account of the Account User to other accounts within the domestic payment operations (entering, signing and sending for realization of electronic payment order form),
- entering, signing and sending for realization to the Bank of electronic payment order form from the funds registered on the fx transaction account of the Account User,
- buying foreign exchange currency/ies against Macedonian denars,
- selling foreign exchange currency/ies against Macedonian denars,
- having insight in the balance of the term deposits,
- effecting payments through Ki-Pay service,
- review of payments to legal entities that accept cards under transactions with cards,
- access to information on business cards accounts for legal entities,
- administration of daily and periodical limits on business cards for legal entities.

Internet Bank

Service center of the Bank through which the e-banking services are performed, i.e. electronic delivery of payment instruments / payment orders with electronic signature and other information between the agreement parties using Internet, web and mobile application.

Software solutions for access and use of Internet Bank services

The User may access Internet Bank services by using software solutions given by the Bank to be used under conditions and volume approved by the Agreement for use of Internet Bank services, general Conditions, Decision on Bank's Terms and Conditions Applicable to Customers, user guides, security recommendations and other documents that regulate Internet Bank operations.

The access to Internet Bank may be realized through web based solution and solutions intended for mobile devices (hereinafter: Web Application and Mobile Application), respectively.

Web Application

An application based on multiple Internet technologies and available for use through Internet supported browsers, defined in the User Manual for use of the Web Application and General Conditions. This solution enables fast, secure and simple 24-hours access to electronic banking services defined in the General Conditions, in the part referred to Electronic Banking Services.

Mobile device

According to the General Conditions, it is a smart phone or tablet based on operative systems that at the moment are supported by the Mobile Application and are defined in the technical conditions of the General Conditions and User Manual for use of the Mobile Application.

Android rooting and iOS jailbreaking on mobile device

Android rooting means a process where the default software of the mobile device is replaced by software made by third party in order to enable acquiring a privileged so called root access within the operative system, thus undermining the security mechanisms embedded within the operative system or the security mechanisms enabled by the mobile device manufacturer.

iOS jailbreaking is a process for removing the restrictions of iOS operative system of the mobile device by applying software and/or hardware methods by which, among other things, the user acquires privileged root access which undermine the security mechanisms embedded within the operative system and the mobile device by the manufacturer.

Application stores and List of application stores acceptable for the Bank

It is a platform for digital distribution of software, made as a component embedded in the operative system by the mobile device manufacturer, through which the user may browse, install and uninstall applications from the application store. The forwarding of new application to the application store has to go through a process of checking and approving by the application store holder. The application stores that by these General Conditions are indicated as acceptable for the Bank and where it shall present the new versions of the mobile application are as follows:

- Google play – Google Inc, a platform enabled by Google and intended for mobile

devices based on Android operative system

- App Store – Apple Inc, a platform enabled by Apple and intended for mobile devices based on iOS operative system

Mobile Application

It is an application based on the list of supported mobile operative systems defined in the General Conditions. It may be downloaded on the mobile device from the List of acceptable mobile application stores available on Internet. The Mobile Application enables the User and Authorized Person to have safe, fast and simple 24-hours access through Internet to the most frequently used e-banking services for legal entities defined in the General Conditions:

- having insight in the accounts, changes on and statement of the accounts (denar and fx transaction account),
- transfer of funds from denar transaction account of the Account User to other accounts within the domestic payment operations (entering, signing and sending for realization of electronic payment order form),
- selling foreign exchange currency/ies against Macedonian denars,
- access to information on business cards accounts for legal entities,
- administration of daily and periodical limits on business cards for legal entities,
- settings for receiving notifications for inflows on/outflows from transaction accounts, cards and fx accounts.

Furthermore, the User and Authorized Person may use the services for access to publicly available information referring to the following list of services:

- Geo-location services for finding the nearest business unit or ATM as well as the route thereto,
- List of exchange rates,
- Credit, savings calculator and calculator for sale/purchase of foreign currencies,
- Information and news on the Bank's products and services intended for legal entities.

User

Legal entity or natural person performing a registered activity with which the Bank has concluded an Agreement for opening and running a transaction account for performing domestic payment operations or Agreement for transaction account in foreign currency of a legal entity - resident or Agreement for transaction account in foreign currency of legal entity – non-resident who is provided use of e-banking services.

The User - legal entity is represented by the legal representative (manager) who, on behalf and for the account of the legal entity, presents and represents the legal entity in the legal and payment operations.

Agreement

Agreement for use of the Internet Bank services concluded between the Bank and User, regulating mutual rights, obligations and responsibilities arising from use of the e-banking services.

Accounts

Transaction accounts for denar payment operations (denar account) or transaction account in foreign currency (FX account) opened by the User in the Bank, from which payment shall be executed through the Internet Bank and which is charged for the costs and fees for use of

the e-banking services (unless otherwise regulated by a separate agreement).

Authorized Person for use of the e-banking services (hereinafter: Authorized Person)

An individual authorized by the User to operate with the funds of its account / accounts or to perform other operations related to the use of the e-banking services based upon the request of the User contained in the document "Authorization of Person for Internet Banking, for a domestic and/or international payment operations account". Based on the request of the User, the Authorized Person shall be approved by the Bank the use of e-banking services through the web application or mobile application on Internet Bank.

Payment card

Debit or credit card issued by the Bank to the cardholder on the basis of request submitted by the Applicant – legal entity.

- **Cardholder** – an individual to whom the Bank has issued card that is on the name of the legal entity and contains the name and surname of the cardholder indicated on the card, at request of the legal representative.

Electronic signature

Series of data in electronic form, which comprise or are logically connected with other data in electronic form, used for authentication of data and identity of the signatory,

Signatory of an electronic message

Authorized person, who, on behalf and for the account of the User shall sign the electronic messages, as per authorizations set out by the User.

Single use code

A secret fixed length sequence of numbers that may be used only once when submitting payment orders to Internet Bank intended to verify the connection between the data for checking the electronic signature of certain person, the holder of the list, i.e. codes generator and the person's identity.

Method of generating single use codes

The codes may be generated:

- by means of single use codes generators where the generation of the codes is made by means of the unique randomly generated secret key and time frame where the code is generated. Single use codes generator is constituent part of the Mobile application. It is used on a mobile device which, by the safety mechanisms installed and all other technologies enabled by the Bank, is considered as safe in terms of the risk from unauthorized downloading of the secret key and misuse of the single use codes generator by third parties. The access to the secret key of single use codes generator is made by using PIN (personal Identification Number) selected by and known to the user only; it should neither be kept by the Bank nor in the mobile device. After 5 wrong PINs used in a row, the key of the single use codes generator shall be destroyed as a measure for prevention of any possible misuse.

Digital certificate

Electronic confirmation certifying the relation between the verification data of an electronic

signature and certain person - holder of the certificate and the identity of that person.

Valid digital certificate

Digital certificate issued by the Bank or another issuer of certificates, accepted by the Bank, which is within its validity term and which is not formally revoked in the system of the Bank.

Medium for keeping digital certificates

Safety device keeping the digital certificate by which the identity is authenticated, the data are encrypted and the electronic messages and order forms are digitally signed.

User name

Combination of signs given by the Bank to the User to identify him/her in a unique manner within the e-banking system.

Secret password

Secret combination of signs, initially given by the Bank to the Authorized Person, to be used for verification of the identity. The Authorized Person has to change it at the first logging in the system.

Electronic message

Series of data sent or received electronically, including electronic exchange of data and e-mail.

Electronic payment order

A payment order delivered by the Authorized Person to the Bank in a form of electronic message, which is in accordance with the rules set out by the User, internal acts of the Bank and the applicable law regulations for performance of the domestic and/or international payment operations.

Time schedule of the Bank for the participants in the payment operations

Electronic payment order forms submitted through Internet Bank shall be realized in accordance with the Time Schedule of the Bank for the participants in the domestic payment operations and the Time Schedule for the participants in the international payment operations, applicable at the moment of realization of the transaction.

E-banking services related to the purchase/sale of foreign currencies against denars shall be enabled by the Bank within the official session of the fx internal market (09:00-16:00) for legal entities.

APPLICATION OF THE GENERAL CONDITIONS

The General Conditions are applied to the relations between the Bank, the User and the Authorized Persons, that are established by signing of the Agreement and other documentation.

CONDITIONS FOR USE OF THE SERVICES

In order to use the e-banking services the User should have opened an account with the

Bank.

The Bank shall approve use of the e-banking services against presentation of properly filled out and signed documents:

- Agreement for use of the Internet Bank services,
- Application for registration of an account for domestic and/or international payment operations through the Internet Bank,
- Authorization to a person for operation with the Internet Bank for an account of domestic and/or international payment operations,
- Authorization to a person for commission generation of digital certificate,
- Application form for public key for the person making entry, signatory and sender on Internet Bank

By the above stated documents the User makes choice to use one or several services of the Internet Bank, appoints the Authorized Persons and defines the volume and way they will perform the operations of the Internet Bank in its behalf and for its account.

The Bank shall have the right to refuse the application of the User for use of the Internet Bank services, without stating the reasons therefor.

Upon processing of documents and execution of the Agreement, the Bank shall assign user name and password to the Authorized Persons who are new users for access to the web application on Internet Bank.

The Authorized Persons performing payment transactions domestic and/or international payment operations must have a valid digital certificate.

The User and the Authorized Person may download and install on their mobile devices the mobile application from the List of app stores acceptable for the Bank. If, apart from the access to the publicly available information, the User or the Authorized Person want to use the services of having insight in the statement of and turnover on the accounts of the User, they should have an authorization given by the User for access to these activities through the web application on Internet Bank and should obtain prior consent from the User for use of these activities through the Mobile Application on Internet Bank. Without such authorization obtained from the User, the Authorized Person cannot download the QR code of the mobile application.

Any Authorized Person having access to more than one account through the web application on Internet Bank should obtain authorization from each User for each separate account in order to have appropriate access thereto through the web application on Internet Bank.

Furthermore, the User and the Authorized Person may, through the Internet Bank, transfer funds from the User's account to other accounts within the domestic payment operations, by using the mobile application on previously registered mobile device and activated application and using the generator of single use codes incorporated in the mobile application.

The precondition required for use of these services is as follows:

- The User should previously provide signed form (Authorization for operation with Internet Bank) for the mobile devices of the Authorized Persons, by which it has confirmed/decreased the maximum limit per order form for transfer by PP30 order form defined by the Bank per Authorized Person and per account and has, by its signature and seal, confirmed its consent for certain device to be enabled for making transfers.
- The User has also provided signed form (Application for registration of an account for operation through Internet Bank) by which it has confirmed/decreased the maximum

daily limit defined by the Bank per account per all Authorized Persons, and by its signature and seal confirmed to have been acquainted with the General Conditions for use of e-banking services for legal entities through Internet Bank.

The Bank allows generation of digital certificates to Authorized Persons that do not possess valid digital certificate.

The User, on its own account, must provide the following minimum technical conditions to use the Internet Bank service through the web application:

- PC with Windows Vista, Windows 7;
- 1 GHz or faster, 32 bits (x86) or 64 bits processor (x64);
- 1GB RAM for Windows Vista and Windows 7;
- 200 MB free space on hard disk;
- Internet Explorer 11 and Google Chrome for transactions, and if the Internet Bank is used only for the part with the previews - Internet Explorer 11, Mozilla Firefox, Google Chrome;
- Internet access;
- If the digital signing is made by using digital certificate on USB token, the PC should have USB port;
- Minimum resolution necessary for operation of Internet Bank is 1024 x 768 dpi.

The User shall be obliged, to provide, on its account, the following technical conditions for use of Internet Bank service through the mobile application:

- Minimum Android version for mBankaCo: **api level 14 = Android 4.0 (ICE_CREAM_SANDWICH)**
- Minimum iOS version for mBankaCo: **8**
- Digital camera incorporated in the mobile device
- Installed updated version of Google maps
- Internet access

ISSUANCE AND USE OF DIGITAL CERTIFICATES

Valid digital certificates and encrypted communication shall be used for safe data exchange between the Bank and User.

Digital certificates issued by the Bank

The Bank provides generating of digital certificates in its own Registration Office.

The generating and taking of the digital certificate is made by the Authorized Person in person. The generating of the digital certificate may also be made without personal presence of the Authorized Person and that is on the basis of an notarized authorization.

Digital certificates issued in the Registration Office of the Bank and their storage media may be used only in the Internet Bank of Komercijalna Banka AD Skopje.

The Bank shall determine the generation and storage medium for the digital certificate.

At request of the Bank, the User shall immediately render the storage medium of the digital certificate to the Bank.

Validity term of the digital certificates issued by the Bank is stated in the document confirming the issuance of the digital certificate.

Renewal of the digital certificate, upon expiry of the validity term or at request of the holder of the digital certificate, if possible, shall be made on the same medium.

Digital certificates issued by another issuer

The Bank also may accept certificates issued by other domestic or foreign issuers. The Bank shall at its web site announce a list of issuers whose certificates are acceptable.

The Authorized Persons using certificates of another issuer must report that to the registration Office of the Bank, without the private key.

The Bank strictly recommends that digital certificates issued by other issuers should be stored and used only on a medium from which they cannot be copied without use of destructive methods (USB token, smart card etc.).

The Bank shall not undertake any responsibility in case of problems that may arise from use of less safe media for storage of digital certificates.

Use of digital certificates

The digital certificate is personal ownership of the Authorized person and may be used for all services of the Internet bank.

The restriction or cancelation of the authorization for work of the Authorized Person by the User shall not have impact on the digital certificate ownership.

Each Authorized Person may have only one digital certificate registered for use on the Internet Bank.

The Authorized Person shall be obliged to keep the medium where the digital certificate is kept safe from destruction, damage, against losing it, unauthorized use and to use it in accordance with the security standards, in a manner prescribed by the User Manual for web application use. In case of destroying, damaging or losing the medium, the Bank's charges shall be equal to the charges for new certificate.

The Bank keeps its CRL - Certificate Revocation List and does not have insight in lists of revoked certificates of other issuer.

The Bank shall consider the reported certificate as revoked from the date of its formal revocation in the Bank's system, i.e. from the moment of its registration in the list of revoked certificates in the Bank's system.

The Bank agrees to issue new secret password or new digital certificate to the Authorized Person at his/her written request. Any issuance of new password or generation of certificate, at request of the Authorized Person, shall be charged by the Bank in accordance with the Bank's Decision on Terms and Conditions Applicable to Customers.

The Bank shall have the right, even without consent from the Authorized Person, to revoke the certificate in the Bank's system, if the certificate is on the Certificate Revocation List of its issuer.

If, upon receipt of the user name and password the Authorized Person does not log in the system for the first time within 15 days or in the course of regular use does not log in for a period over 90 days, the Bank may, for safety reasons, temporarily block his user name. The Authorized Person needs to submit a written request for reactivation of the user name.

USE OF SERVICES

The e-banking services for checking the balance of accounts, movements thereon and statement of account, as well as delivery of electronic payment orders through the Internet Bank shall be available for the User 24 hours a day, seven days in the week, except in case of break of the system for the purposes of regular maintenance or upgrade of the system.

Electronic payment orders for transfer of funds from User's denar transaction account to other accounts within domestic payment operations delivered through the web and mobile application at Internet Bank, shall be realized as per the Term Plan for the participants in the domestic payment operations.

The electronic order forms for denar and fx payments to non-residents in the country, or international fx payments to non-residents, when delivered through the Internet Bank, shall not be executed automatically but they shall undergo a detailed control by the competent Bank's unit. The Bank shall accept execution of the order forms delivered only if the required law regulations are fulfilled and required documents submitted. Otherwise, the order form shall be returned and not executed.

These payments shall be realized as per the Term Plan for the participants at the international payment operations and pursuant to the legal and internal acts for execution of the international payment operations in Komercijalna Banka AD Skopje applicable at the moment of transaction realization.

E-banking services for sale/purchase of foreign currencies for denars shall be available within the official session of the internal fx market (08:00 – 16:00) each working day.

When realizing the electronic orders for sale/purchase of foreign currencies, the Bank shall apply its latest List of exchange rates for amounts up to EUR 3,000.00, or, at request of the clients and selection of "request for more favorable exchange rate", Bank's officers shall offer market exchange rate at the moment of concluding the transaction.

The Bank shall keep its discretion right for temporary termination of the service for purchase/sale of foreign currencies through Internet Bank.

When transferring funds by a non-cash payment order PP30 on web application, the limit per order form and the daily limit per account per all Authorized Persons for the respective account as defined by the User shall apply, and they may not be higher than the maximum limit per order form and maximum daily limit per account and per Authorized Persons for the respective account as defined by the Bank:

- maximum limit per order form of MKD 62,000,000.00
- maximum daily limit per account per all Authorized Persons of MKD 350,000,000.00

The change of the maximum limits per order form and daily limits per account per all Authorized Persons for web application at Internet Bank, as defined by the Bank, shall be realized under separate Decision for the respective purpose, made by the Domestic Payment Operations Department and the IT Division.

When transferring funds by a non-cash payment order PP30 on mobile application, the limit per order form and the daily limit per account per all Authorized Persons for the respective account as defined by the User shall apply, and they may not be higher than the maximum limit per order form and maximum daily limit per account and per Authorized Persons for the respective account as defined by the Bank and referring to the registered mobile device:

- maximum limit per order form of MKD 300,000.00

- maximum daily limit per account per all Authorized Persons of MKD 1,000,000.00

The User may, at any time, change the maximum amount per order form and the maximum daily limit per account per all Authorized Persons upon submitting an appropriate documentation at the Bank prescribed for approving the use of e-banking services.

The change of the maximum limits per order form and daily limits per account per all Authorized Persons for mobile application at Internet Bank, as defined by the Bank, shall be realized upon separate Decision for the respective purpose, made by the Domestic Payment Operations Department and the IT Division.

With routed or jailbroken mobile device, the transfer of funds by non-cash payment order form PP30 shall be subject to the rules for maximum amount per order form and maximum daily limit per account per all Authorized Persons defined by the User, where these amounts may not be higher than the maximum amount per order form and maximum daily limit per account per all Authorized Persons defined by the Bank for routed or jailbroken mobile device:

- maximum limit per order form of MKD 150,000.00

The Bank shall keep the right to change the maximum amount per order form and maximum daily limit per account per all Authorized Persons for payments by PP30 order form through the mobile application, as well as on the basis of the assessment of the risks related to the information security by using the mobile application on routed or jailbroken mobile device; this service may additionally be limited or completely cancelled.

The change of the maximum limits per order form and daily limits per account per all Authorized Persons, as defined by the Bank, shall be realized under separate Decision for the respective purpose, made by the Domestic Payment Operations Department and the IT Division.

The Authorized Person (user of Internet Bank and mobile application) may, at any time and according to his wishes and needs (security reasons), change the maximum limit per order form for account by using the web application and to verify the changes of this amount by digital certificate. The limit that the Authorized Person is changing may not be larger than the maximum allowed limit per order form for account defined by the User (Manager).

The Internet Bank services may be used by the User at the very next business day upon completion of all conditions prescribed. The rule mentioned shall also be applied when extending or changing the services.

MALPRACTICE

The User shall be obliged to inform the Authorized Persons on the contents, rights and obligations arising from the General Conditions, the Agreement and all other documents which regulate the operation of the Internet Bank, including the safety recommendations available at web application links.

If the Authorized Person finds out or suspects that an unauthorized person knows his password or that it might be misused in any way, he/she has to change the password immediately, in accordance with the procedure described in the User Guidelines.

In case of loss or theft of the medium the digital certificate is being stored on, the Authorized Person shall be obliged, without delay, as soon as possible, notify the Bank thereof. The Bank shall, as soon as possible, block the respective user name temporary. Upon

submission of written request by the Authorized Person, the Bank shall unblock the respective user name.

If, after reporting the medium for lost or stolen, the Authorized Person finds the medium the digital certificate is being stored on, he/she shall be obliged to bring it to the Bank for inspection. In case of damaged medium, the current certificate shall be revoked and new shall be issued.

The Bank may fully or partly block the use of the service if certain activities of the User cause burdening of the system and disable its smooth functioning.

The Bank shall not undertake any responsibility for any possible damage that may arise as a result of loss or theft of the medium the digital certificate is being stored on.

In case of loss or theft of the mobile device with already installed and activated mobile application, or any suspicion that the mobile device is compromised in terms of its safety, the User or the Authorized Person shall be obliged, as soon as possible, to disable or deactivate it through the web application and in accordance with the User Guidelines for the mobile application. If the User or the Authorized Person are not in a position to make deactivation by means of web application, he/she should advise the Bank thereof immediately. The Bank shall disable the use of the mobile application on the respective mobile device as soon as possible.

The Bank shall not undertake any responsibility for any eventual loss that may arise as a result of:

- lost or stolen mobile device registered for carrying out transactions and its late disabling at any of the above mentioned methods;
- use of the mobile application on rooted or jailbroken mobile device or on mobile device where the content of the default software has in any way been changed by third party software different from the one of the manufacturer of the operative system or the device manufacturer;
- interception of the techniques and applied technologies of the Bank by the User, the Authorized Person or other type of source of interference (malicious software, etc.) for the detection of a rooted or jailbreak-based mobile device. They have been incorporated by the Bank within the Mobile Application in order for the User and the Authorized Person to be informed and protected against the possible risks of possible use of the Mobile Application on such devices. The Bank takes no responsibility if, due to such interference, the mobile device is not detected as a rooted or jailbroke, and it receives far higher daily and monthly limits than those that the Bank has prescribed as maximum amounts for rooted or jailbreak mobile devices.
- use of the mobile application on a device where the security settings are defined in a manner that decreases the total safety of the mobile device, including but not limited to the following examples:
 - o enabled installation of software from other sources that are not included in the list of mobile app stores acceptable for the Bank
 - o enabled developer options, i.e. errors elimination software
- use of the Mobile application or other applications downloaded and installed from third sources that are not on the list of mobile app stores as defined in the General Conditions

- non-adherence to the security recommendations published and available through the links of the web application, and especially of the recommendations referring to:
 - o setting and locking the mobile device display with a scheme, PIN or password
 - o installation of software for antivirus protection

For re-activation of the mobile device, the User or the Authorized Person should appear personally at the Bank's counters, where the previously disabled use of the mobile application of the registered mobile device will be activated. The Authorized Person will have to re-register the mobile device by recording the QR code.

COMPLAINTS

The User shall be obliged to have regular insight in the movements on the account, to monitor and control the transactions immediately after their realization through Internet Bank and report and complaints thereto to the Bank immediately without any delay. The time needed for settlement of the complaints depends on the type and reasons for the respective event.

SERVICE FEES

The Bank shall charge fees for use of the e-banking services through the Internet Bank in accordance with the Terms and Conditions of the Bank applicable on the date of service performed.

AMENDMENTS AND SUPPLEMENTS

The Bank shall keep the right to make amendments to the volume and contents of the services of the Internet Bank, safety mechanisms, General Conditions, Term Plan for participants in the domestic payment operations, internal acts on the performance of the domestic and international payment operations, the Decision on the Bank's Terms and Conditions Applicable to Customers and other acts of the Bank's Business Policy, user guidelines and other documents regulating the operation of the Internet Bank.

The Bank shall notify the User on any of the foregoing amendments by notifying the User on the statement of his/her account or on the web site of the Internet Bank.

Being enabled to have 24 hours access to e-banking services by the Bank, the User shall be considered as properly and timely notified on any changes on the account and on any amendments in the Bank's operation. The dynamics of following the published information, insight in the balance of the account, changes on and statement of the account shall be in full competence of the User.

If the User does not agree with any changes in the Internet Bank, he/she may send a written objection or may submit a request for termination of the Agreement within 15 days from the date of publishing the information, otherwise it shall be considered that the User is agreed with the proposed amendments and accepts them in full.

OTHER PROVISIONS

- The General Conditions are constituent part of the Agreement for use of e-banking

services through the Internet Bank.

- Signing the Application for registration of an account of the domestic or international payment operations for operation through Internet Bank and the Agreement for use of e-banking services through the Internet Bank shall mean that the client has been acquainted with the General Conditions for use of e-banking services.

CREDIT COMMITTEE

President
Ilija Iloski