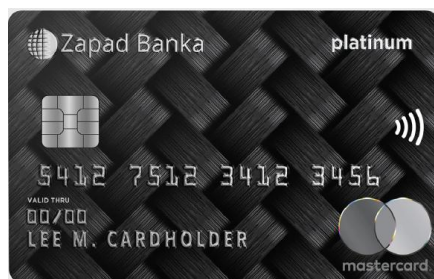


NOTICE TO CLIENTS

Subject: Amendments to the Terms and Conditions Governing the Use of the Mastercard Gold Debit Card – Mastercard Platinum Debit Card



Dear Clients,

We hereby inform you that, with effect from 1 January 2027, Zapad banka AD Podgorica (the "Bank") will upgrade its existing Mastercard Gold Debit card product to the higher-tier premium Mastercard Platinum Debit card product. Accordingly, the terms and conditions applicable to the Mastercard Platinum Debit card product shall apply to existing holders of Mastercard Gold Debit cards, together with enhanced banking services and additional benefits.

This change constitutes an amendment to the existing contractual relationship governing the use of the Mastercard Gold Debit card and includes changes to the type of card product, the associated benefits and the applicable fees.

1. Change of Card Product

With effect from 1 January 2027, the terms and conditions applicable to the Mastercard Platinum Debit card product shall apply to existing holders of Mastercard Gold Debit cards, in accordance with the General Terms and Conditions for the Issuance and Use of Payment Cards as Payment Instruments at Zapad banka and the General Rules for the Issuance and Use of Mastercard Debit Cards.

You may continue to use your existing Mastercard Gold Debit card until its expiry date. Upon expiry of your existing Mastercard Gold Debit card, the Bank shall, in accordance with its procedures for the issuance and replacement of payment cards, issue a Mastercard Platinum Debit card subject to your prior consent.

2. Additional Benefits of the Mastercard Platinum Debit Card

In connection with the Mastercard Platinum Debit card, we hereby inform you that, as of 1 January 2027, the following benefits shall be available to its holders, including existing Mastercard Gold Debit cardholders from 1 January 2027 until the expiry of their existing cards:

1. Existing benefits:

- a) LoungeKey service;
- b) Global Data Roaming service.

2. New benefit:

a) Travel and medical insurance, subject to the terms, limitations and exclusions set out in the relevant insurance policy and applicable insurance terms and conditions.

Under the LoungeKey service, the Bank shall provide the cardholder with a total of four (4) complimentary visits to premium airport lounges worldwide per calendar year, of which two (2) visits may be used by the cardholder and two (2) visits by the cardholder's guests, subject to the terms and conditions governing the use of the service.

Detailed information regarding the scope of insurance coverage, terms of use, duration of coverage, limitations and exclusions shall be available in the relevant insurance terms and conditions.

3. Amendment of Fees

We specifically draw your attention to the fact that this change also entails an amendment to the fee charged for the use of the card product.

The fee currently applicable to the Mastercard Gold Debit card amounts to EUR 6.00 per month for resident natural persons and EUR 8.00 per month for non-resident natural persons and entrepreneurs.

With effect from 1 January 2027, the fee applicable to the Mastercard Gold/Platinum Debit card shall amount to EUR 7.00 per month for resident natural persons and EUR 10.00 per month for non-resident natural persons and entrepreneurs.

4. Documentation

The use of the Mastercard Platinum Debit Card shall be subject to the amended and/or supplemented versions of the following:

a) General Terms and Conditions for the Issuance and Use of Payment Cards as Payment Instruments at Zapad Bank ("General Terms and Conditions"), available at:

https://files.zapadbanka.me/doc/Kartice/Opsti_uslovi_izdavanja_i_koriscenja_platne_kartice_kao_platnog_instrumenta_u_Zapad_banci_01.01.2027_EN.pdf

b) General Rules for the Issuance and Use of Mastercard Debit Cards ("General Rules"), available at:

https://files.zapadbanka.me/doc/Kartice/Opsta_pravila_izdavanja_i_koriscenja_Mastercard_Debit_kartica_01.01.2027_EN.pdf

c) Terms and Conditions for the Use of the Zapad Secure Service ("Zapad Secure"), available at:

https://files.zapadbanka.me/doc/Kartice/Uslovi_koriscenja_Zapad_SECURE_EN.pdf

d) the Bank's applicable Tariffs for:

- Residents: https://files.zapadbanka.me/doc/tarife/Tarife-REZIDENTI_01.01.2027_EN.pdf;
- Non-residents: https://files.zapadbanka.me/doc/tarife/Tarife-NEREZIDENTI_01.01.2027_EN.pdf;

as well as any other documentation which, in accordance with the applicable regulations and the agreement, forms an integral part of the contractual relationship.

The above documentation and Tariffs are also available at all Zapad Bank branches.

5. Acceptance of the Proposed Amendments The proposed amendments include, inter alia, amendments to the existing contractual relationship governing the use of the Mastercard Debit card.

In accordance with the General Rules, the Bank shall notify cardholders of amendments and/or supplements to the General Rules at least two (2) months before the date on which such amendments and/or supplements are to take effect.

If you do not notify the Bank, by the date on which the proposed amendments are due to take effect, that you do not accept them, you shall be deemed to have agreed to and accepted the proposed amendments, in accordance with the contractually agreed procedure for amending the General Rules and the applicable regulations.

We hereby specifically inform you that the proposed amendments also concern the change from the Mastercard Gold Debit card product to the Mastercard Platinum Debit card product, as well as the amendment of the applicable fee, i.e. the tariff, as set out in this Notice.

6. Right to Reject the Amendments

If you do not accept the proposed amendments and/or supplements, you must notify the Bank thereof in writing before 1 January 2027, i.e. within two (2) months of receipt of this Notice or its delivery to you through the contractually agreed channel.

In such case, you shall be entitled, before the amendments and/or supplements enter into force, to cancel the use of your Mastercard Gold Debit card or terminate the relevant contractual relationship, in accordance with the contractual terms and conditions and the applicable regulations, without being charged any termination fee imposed as a result of your rejection of the proposed amendments and/or supplements.

7. Issuance of the Mastercard Platinum Debit Card

Following the commencement of application of the amended terms and conditions, the issuance and/or replacement of the physical card shall be carried out in accordance with the Bank's procedures for the issuance and replacement of payment cards.

Where the issuance of a Mastercard Platinum Debit card requires the completion and signing of an appropriate Application Form or other document, the Bank shall provide the cardholder with the relevant documentation. The Application Form for the Mastercard Platinum Debit card, together with the General Terms and Conditions, the General Rules, the Zapad Secure Terms and Conditions and any other documents forming an integral part of the contractual relationship, shall constitute the contractual documentation governing the Mastercard Platinum Debit card.

8. Additional Information

Should you have any questions regarding the proposed amendments and/or supplements or the Mastercard Platinum Debit card, you may contact the Bank by telephone on +382 (0)20 690 000, by email at info@zapadbanka.me, or by contacting the Bank's employees at any of its Branches.

Yours faithfully,

Zapad banka AD Podgorica