

The issuer of the General terms for the use of direct channels applicable to legal entities and entrepreneurs (henceforth: General terms) is OTP Banka Srbija a.d. Novi Sad, Bulevar oslobođenja no.80, 21 000 Novi Sad, reg. no. 08603537, e-mail: office@otpbanka.rs, Internet webpage: www.otpbanka.rs

National bank of Serbia, Nemanjina no.17, 11 000 Beograd supervises the Bank in reference to providing of payment services in the Republic of Serbia.

OTP Banka Srbija, a.d. Novi Sad, Bulevar oslobođenja no.80, reg.no.08603537, as a company acquirer and Vojvodanska banka a.d. Novi Sad, Trg Sobode no.7, 21 000 Novi Sad, reg.no.08074313, as a company transferor, are in the process of implementing a status change of merger, on the basis of which Vojvodanska banka a.d. Novi Sad will be merged to OTP Banka Srbija a.d. Novi Sad.

The foreseen merger date is 26.04.2019.

As of the foreseen day of merger, OTP Banka Srbija a.d. Novi Sad shall continue to operate under the name Vojvodanska banka a.d. Novi Sad, with its headquarters in Novi Sad, Trg slobode no.5, reg.no.08603537, TIN: 100584604, gyro account: 908-32501-57, S.W.I.F.T.: OTPVRS22, e-mail: office@voban.rs, webpage: www.voban.rs (hence forth: the Bank).

The Bank's operating license was issued under the Decision of the National bank of Jugoslavija G.no. 415 dd 05.05.1995.

1. SCOPE OF APPLICATION

Provisions of the General terms hereto are applicable to Clients who are legal persons and entrepreneurs.

The General terms hereto govern the conditions and the manner of using certain Direct channels: electronic banking (i-Banking service), mobile banking (mBanking service) and SMS service, and mutual rights, obligations and responsibilities of the Bank and the User in that respect. These General terms along with the appropriate Admission form make integral part of the Framework contract

2. DEFINITIONS

Certain terms used in these General terms have the following meaning:

- 1) Client – legal person or entrepreneur that uses a certain Direct channel
- 2) User (authorised person) – natural person authorised by the Client to use Electronic banking services in the name of Client
- 3) Direct channels – means of distant internet communication and telecommunication between the bank and the User which enable the User to use certain financial and nonfinancial services of the Bank without physical presence In the Bank (remote) comprise internet banking, mobile banking and SMS service as well as the future similar services
- 4) Current account – RSD or foreign currency payment account which the Client uses based on Contract on account package /account concluded with the Bank
- 5) Electronic banking – group of services that enable the Client to use the services linked to payment account by using appropriate application software on computer
- 6) Hal WEB SME – web service for electronic banking clients
- 7) SMS service – service that enables that through SMS message on the mobile phone the Client receives from the Bank notification about financial transaction of credits and debits to account, notifications about transactions executed with payment cards as well as information about the statement in these accounts;
- 8) User support – Call centre of the companies Halcom Beograd and Asseco Se Novi Beograd who are owners of the electronic banking solutions and which are, in line with the agreement concluded with the Bank liable to provide to the Bank's Clients all necessary technical and user support in relation to electronic banking
- 9) Admission form – Client becomes the User of a certain Direct channel by signing appropriate document: List of persons authorised for performing electronic banking operations and/or Admission form for SMS (henceforth: Admission form);

- 10) Installation CD – medium which stores user application that the Client with the assistance of this CD installs to own computer;
- 11) Installation manual – user manual in which process for installation of electronic banking application is explained
- 12) Digital certificate – electronic document issued by an accredited certification authority which may be understood as a digital ID card because it contains data about issuer of the certificate. It is a certificate which confirms the link between data for verification of electronic signature and identity of signatory;
- 13) Smart card - plastic card of standard format , that is, security device with a built-in microchip which stores digital certificate and cryptographic keys necessary for signing the orders via electronic mail
- 14) Password /Pin – secret identification number of Client known exclusively to Client and is used for accessing and using of electronic banking
- 15) Smart card reader – device that reads data stored on the smart card
- 16) Electronic signature – group of data device electronic form which are linked or logically connected with the electronic document and are used for reliable and secure identification of signatory;
- 17) Electronic payment transaction – designates electronic transfer of funds initiated by the User and executed through transfer of electronic messages between participants in the payment transaction;
- 18) Electronic payment order – electronic message that represents an electronically generated, checked, signed, sent, received, processed instruction saved electronically;
- 19) SMS message - text message delivered via mobile phone;
- 20) Contact person – natural person authorised by the Client to use SMS banking in the name of Client;
- 21) IS –Information system of the Bank

3. GENERAL PROVISIONS

Information about the offer and functionalities of Direct channels of the Bank and the services the User may perform by using Direct channels are available at all branches of the Bank and on its Internet site.

Precondition for enabling the use of Direct channels by the Bank is that the Client should possess RSD or foreign currency current account opened with the Bank, that those accounts are not blocked by competent authorities and/or that he possesses active and functioning mobile phone, as well as to submit complete and accurate required documentation for using of Direct channels. open and active RSD current account with the Bank. The Client information about the necessary documentation for Direct channels is available also at all Bank' s branches or on its webpage.

After fulfilling the requirement from the previous paragraph the Client becomes Direct channels user, by accurately filling in and signing the appropriate Admission form:

- List of persons authorised for performing electronic banking operations or
- Admission form for SMS

By signing the appropriate Admission form the User gets access to Electronic banking /SMS banking services and confirms truthfulness and correctness of the stated data and confirms that the General terms hereto have been delivered to him.

The Bank may, during usage of Direct channels, change the existing and introduce new service, as well as change and improve their functionalities as well as user manuals, provided that the Clients will be informed about these changes by publishing them on the Bank's Internet page. Client may, within 15 days period from the day of publishing the changes, inform the Bank in writing that it does not accept the said changes, which is deemed cancellation of the usage of Direct channels service by Client. If that is not the case, it is deemed that the client accepts the said changes. Client is not eligible to require that the Bank compensates him for damage due to the change in the type of service, their functionality or user manual.

For the usage of Direct channels, the User must provide certain technical equipment.

Information about technical requirements of Direct channels is available at all Bank's branches and on the Bank's webpage.

Depending on technical requirements of a certain Direct channel, the User is obligated to inform the Bank about the technical equipment he uses for the purpose of correct functioning of a Direct channel and is responsible for accuracy of all information he gave to the Bank and which are necessary for the safe and accurate functioning of a Direct channel, and is obligated to notify the Bank on certain changes immediately (for example, change of phone number or the operator and the like).All changes are recorded in the Admission form. In case of failure to observe the obligations from the paragraph hereto, the User shall be responsible for any possible damage.

4. ELECTRONIC BANKING (E-banking)

E-banking is a service through which the Bank provides to Client residents:

- Services of informative service
- Payment services that relate to internal and external non-cash payment in foreign currency and in dinars
- Other services in line with the technological capacities and improvements in communication.

The manner and conditions for using E-banking Client defines in the Admission form in the following way:

- Defines the accounts he wants included into E-banking service;
- Determines the type and degree of authorisation that each User of E-banking will have, for each account separately.

The Bank is obligated to include into E-banking service all accounts stated in the Admission form, as well as to enable the Users disposal of E-banking services in the same way –according to the type and degree of authorisations that the Client defined.

Client is obligated, without delay, to inform the Bank on any change of data on Authorised persons and their authorisations. For each change /revocation in reference to Authorised persons and their authorisations the Client is obligated to submit to the Bank appropriate request. After receiving correctly filled in, verified and signed request the Bank will act accordingly.

User is entitled to use the following E-banking services in line with the type and degree of authorisation the Client defined in the Authorisation.

After receiving correctly filled in and signed Admission form, the Bank assigns to the Client Installation manual for the application and means of authentication that may change in line with the technological development of the services that the Bank provides to users.

Prerequisite for delivery of the above equipment by the Bank is that the Client should first pay the Bank's fee in line with the valid Tariff.

After receiving the equipment form the Bank, the Client is obligated to use it in the way prescribed under user manuals, keep it from damaging and unauthorised use, and not give it to the third unauthorised persons.

In case of failure to abide by the liabilities from the previous paragraph, the Client will be held liable for any possible damage.

4.1 Hal WEB SME

Hal WEB SME is a service with which the Bank provides to its Clients residents:

- Services of informative service
- Payment services that relate to internal and external non-cash payment in dinars
- Other services in line with the technological capacities and improvements in communication.

The manner and conditions for using Hal WEB SME Client defines in the List of persons authorised for performing electronic banking operations, Admission form List of authorised persons in the following way:

- Defines the accounts he wants included into Hal WEB SME service;
- Determines the type and degree of authorisation that each User of Hal WEB SME will have, for each account separately.

The Bank is obligated to include into Hal WEB SME service all accounts stated in the List of persons authorised for performing electronic banking operations, as well as to enable the Users disposal of Hal WEB SME services in the same way –according to the type and degree of authorisations that the Client defined.

Client is obligated, without delay, to inform the Bank on any change of data on Authorised persons and their authorisations. For each change /revocation in reference to Authorised persons and their authorisations the Client is obligated to submit to the Bank appropriate request. After receiving correctly filled in, verified and signed request the Bank will act accordingly.

User is entitled to use the following Hal WEB SME services in line with the type and degree of authorisation the Client defined in the Authorisation.

Prerequisite for delivery of the above equipment by the Bank is that the Client should first pay the Bank's fee in line with the valid Tariff.

After receiving the equipment from the Bank, the Client is obligated to use it in the way prescribed under user manuals, keep it from damaging and unauthorised use, and not give it to the third unauthorised persons.

In case of failure to abide by the liabilities from the previous paragraph, the Client will be held liable for any possible damage.

4.2 Execution of electronic payment transactions

4.2.1 Electronic payment orders

Client may execute electronic payment transactions via E-banking service in dinars and in currencies of other countries to/from its Current account to own or other accounts, inside and outside the Bank. Users of Hal WEB SME service may execute payment transactions in dinars from its Current account to own and other accounts, inside and outside the Bank.

By using E-banking and Hal WEB SME services the Client disposes of the funds in the accounts within the funds available in the form of non-cash transfers, by issuing a payment order for transfer in electronic form.

Electronic payment order is made on a form according to the form from the application, filled in with all required data that are necessary for execution of the transaction. The Client is responsible for controlling the correctness of inputted data.

In case Client does not input all required data into the form in accordance with the form from the application E-banking/Hal WEB SME, the electronic banking application will not allow end of input and execution of order.

The Bank shall bear no responsibility in case when payment order is refused or non-executed in the payment transaction system due to the Client's error nor shall it be responsible for execution of incorrectly filled in orders.

Considering automatic execution of authorised payment orders, the Client is fully responsible for the transactions issued through E-banking/Hal WEB SME

The Bank and Client agree that to orders authorised in this way through E-banking /Hal WEB SME cannot be denied validity and legal strength only because they are issued in this way as well as that Electronic signature which can be verified on the basis of Digital certificate in legal dealings has the same legal consequences as a personal signature.

4.2.2 Consent for execution of Electronic payment transactions (Authorisation)

The Bank executes electronic payment transaction only if prior to execution of the transaction Client gave consent for its execution. Consent for execution of a payment transaction by using E-banking Client gives by signing electronic order and sending that order to the Bank through E-banking service by using a Smart card which contains Digital certificate.

Consent for execution of a payment transaction by using Hal WEB SME service Client gives before its execution by signing the electronic payment order or a group of electronic payment orders by inserting OTP that was sent to his mobile phone.

Users of HAL WEB SME service who have chosen to use Digital certificate give their consent for execution of payment transaction by signing of payment order by usage of Smart card on which Digital certificate is kept.

Payment transaction for whose execution consent was given in the above described way is deemed approved (authorised). By using a Smart card and Digital certificate and/or OTP received on mobile phone for authorisation of electronic payment order is considered to be undeniable confirmation of the User's identity, that is, confirmation of payment transaction by the Client.

4.2.3 Time of receipt of electronic payment order

The time of receiving payment order designates the moment when the Bank receives payment order from the Client. Payment order issued through E-banking/Hal WEB SME is considered received at the moment of its receipt in the IS of the Bank with previously executed application check of authenticity of the applicant as well as the completeness of the data in the order.

Immediately upon receiving the payment order the Bank shall forward to the User through E-banking/Hal WEB SME

service a message about receipt of payment order and its current status, If electronic payment order is not received in the course of the Bank's business day in line with the Term plan, it shall be deemed to have been received the following business day.

4.2.4 Execution and refusal of execution of electronic payment order

The Bank will execute a payment order if:

- Payment order is filled in with all required elements;
- Coverage of execution of order in defined currency is provided;
- Coverage for fee and commission of the Bank is provided;
- Consent for execution of order in the above way is given;
- There are no impediments for the execution in line with law and other regulations

The Bank will refuse to execute a payment order if:

- The order has not been issued and/or consent for execution of payment transaction is not given in line with the General terms hereto;
- The order does not contain correct data about the payer and the payee and other data necessary for correct execution of the order
- Client did not provide for enough funds on his account to cover the payment transaction
- There are legal impediments for the execution of a payment order (account blockade in line with the regulations or other impediment in line with the tax regulations, AML regulations, foreign exchange operations and the like)

The Bank shall notify the Client on the refusal of order, and if possible about the reasons for it and the actions for correction of incorrections that caused the refusal. The Bank will notify the User about the deadline set for execution of order that is stated in the Term plan, informative messages visible through the application E-banking/Hal WEB SME service.

The Bank may charge the User a fee for sending notification about the refusal to execute a payment transaction, if the refusal is based on the reasons stated in this point, in line with the Tariffs.

4.2.5 Revocation of order

Client cannot revoke consent for execution of a payment transaction after he has given consent for execution of payment transaction in the above way stated in point 4.1.2. of this point and after the transaction has been received in the Bank's IS.

4.3 Data storage and data confidentiality

All actions of transfer of order through a service between the User and the Bank as well as data that refer to the executed transactions are recorded in the Bank's IS. The Bank keeps the data in line with valid regulations and may reproduce them on paper, on other durable medium or in electronic form.

The Bank and the Client agree that such data represent evidence on executed payment transactions and their content.

4.4 RIGHTS AND LIABILITIES OF THE BANK

The Bank has the right to unilaterally stop and temporarily block provision of E-banking/ HalWEB SME services:

- if suspecting of any type of misuse,
- if the Client does not adhere to the provisions of the Bank's General terms of operating and/or contractual provisions
- due to legal requirements

Bank shall notify the User on its intention to block the service and the reasons for the blockade. If it is not possible to notify the Client before blocking, or it is so required by the reasons of blocking, the Bank is obligated to do that immediately after blocking. Notification about the intention of blocking, that is about the blockade the Bank shall deliver by forwarding an official note to the e-mail address stated in the Admission form. Exceptionally, the Bank will not notify the Client if providing such notification is permitted by regulation or if there are justifiable security reasons. The Bank will enable using of the service again when the reasons for its blockade stop.

The Bank shall not be liable in case the User cannot use E-banking/Hal WEB SME services due to interruptions or

breakup in telecommunication channels, as well as due to other circumstances that the Bank cannot affect.

The Bank, is not liable for the damage that is incurred:

- Due to non-observance of the provisions of the User manual, Admission form, General terms or contractual provisions by the Client;
- Before the Bank receives notification from the Client about the misuse;
- Due to fraud or other unlawful act by third persons to the detriment of the User;
- Due to misuse of equipment that the Client uses in order to use the services of non-functional or incorrect working of equipment which is not owned by the Bank;
- Due to force majeure

The Bank shall notify the Client about changes in the account and payment transactions executed by using E-banking/ Hal WEB SME in the way the Client has chosen it opened the account.

4.5 Liabilities of Client

Client is liable to:

- In writing, immediately, i.e. within 3 days from the day of occurrence of change at the latest notify the Bank on every change of data in the Admission form;
- Keep its own records on changes in the account;
- Immediately notify the Bank on any unauthorised use of the service and without delay request blockade of the service by calling a branch of the Bank or the Bank's info centre on the numbers 0700 480 048, 021 48 00 048 and 021 520 333;
- Use the service in line with these General terms, terms from the Admission form and user manual;
- Ensure secrecy of all Passwords he uses and disables that the Password be accessible to unauthorised persons;
- Check data and notifications received from the Bank on regular basis;
- Timely notify the Bank on all observed irregularities or atypical running of the service;
- By examination of the account changes regularly monitors outcomes of financial transactions carried out through E-banking/Hal WEB SEM;
- update E-banking program versions on a regular basis

Client shall bear all losses incurred by misuse of personalised security elements for E-banking/HasWEB SME service (user, activation code, password/pin, and the like)

Exceptionally from the previous paragraph Client Entrepreneur bears the losses stemming from execution of unauthorised payment transactions up to the amount or 3,000.00 dinars if those transactions have been executed while using E-banking/Hal WEB SME services which were misused because Client could not protect personalised security elements. Client Entrepreneur bears all losses, including costs and damage, which stem from execution of unauthorised payment transactions, if those transactions were executed due to fraudulent actions of Client or if Client intentionally or due to utmost negligence:

- Immediately upon finding out about misuse fails to notify the Bank
- Does not use E-banking/ Hal WEB SME service in line with the user manual and terms form the contract
- Immediately after receiving personalised security elements does not undertake all reasonable and appropriate measures in order to secure those elements.

Client Entrepreneur shall not bear any losses if the Bank did not provide to the Client appropriate way of notifying about misused E-banking/Hal WEB SME service nor losses incurred due to unauthorised payment transactions which have been executed after the Client notified the it opened the account.about the misuse of E-banking/Hal WEB SME service Unless these losses resulted from the fraudulent actions of the Client.

4.6 FEES AND COMMISSIONS

Type and level of all fees and commissions, including the type and level of each individual fee and commission that the Bank charges is set under the Tariff.

For the costs arising from including the Client to the E-banking/Hal WEB SME service , and which relate to the work and installation at the Client's address, making of Smart cards, acquisition of the card reader, card de-blocking, the Bank issues an invoice to the Client. The Bank collects the fees from the issued invoice by automatic debit of current account of Client, provided that if in the current accounts of the Client there are not enough funds to cover the fees, the Client will not be able to se the E-banking/Hal WEB SME service until the amount of funds on his account is sufficient to cover the fees.

Fee for the executed payment transactions and monthly fee for maintenance of E-banking/Hal WEB SME services are variable, and the Bank calculates them on the last day of the month and automatically collects by debiting current account of Client if not agreed otherwise.

To the changes and application of amended fees are accordingly applied the provisions of the General terms for payment accounts applicable to entrepreneurs, i.e. General terms for payment accounts applicable to legal entities.

4.7. Cancellation

The User and the Bank may cancel the usage of E-banking/Hal WEB SME service by mutual consent at any time.

The Client and the Bank are entitled to cancel the usage of E-banking service unilaterally, by sending notification to other party to the contract, with period of notice for the cancellation of Framework contract defined under these General terms for payment accounts applicable to clients entrepreneurs, i.e. General terms for payment accounts applicable to legal entities.

The Bank is entitled to cancel E-banking/Hal WEB SME service without period of notice in the following cases:

- Accounts stated in the Admission form have been closed;
- If Client during the consecutive 6 months did not carry out even one transaction by using E-banking/Hal WEB SME service;
- If the Client does not settle his liabilities for calculated commissions and fees in due time;
- If Client fails to submit the documentation required by the Bank;
- In case of suspecting of breaching of security conditions and other fraudulent actions;
- In case of operational and technical reasons that could not be overcome.

The user is obligated to, on the day of expiry of the notice period, i.e. day of cancellation, pay to the Bank all fees for the usage of E-banking/Hal WEB SME service until the day of cancellation, as well as all other fees and costs in line with the Tariff.

5. SMS SERVICE

SMS service is a service through which the Bank enables the Clients residents to get over mobile phone information by SMS messages about statement and changes in accounts and payment cards.

Information by SMS service may be obtained in two ways:

- By automatic sending of informative SMS messages by the Bank;
- By Client sending inquiry to the Bank on the basis of precisely defined SMS message (Inquiry into the statement)

Automatic sending of SMS messages by the Bank to the Clients provides for:

- Submission of information on debits and credits on accounts of Client with option to choose top and bottom transaction limit;
- Submission of information about transactions with payment cards with option to choose top and bottom transaction limit;
- Submission of information on statement in the account with the option to choose time intervals in which the Client would like to get the information

Client inquiry into the account statement enables the Clients to:

- Get the information on statement in accounts/payment cards at the moment when the Client sends message about Account statement inquiry

In the Admission form for SMS service Client states the accounts and payment cards he wants to be informed about by SMS messages, that is, for which he wishes the option to execute Statement inquiry

Client is liable to notify the Bank in writing on every change of mobile phone number, and on cancellation of this service for an individual mobile phone number, as well as about change of Contact person. After receiving Request for cancellation, the Bank will immediately block the usage of this service for a particular mobile phone number of Client.

The Bank may use number of mobile phones of Contact persons the Client stated in the Admission form in relation to sending informative SMS messages and notification about the Bank's products and regulatory changes.

5.1 Liability of the Bank and disclaimer

The Bank undertakes to:

- Act upon the requested change of mobile phone number or any other data from the Admission form the same day the Client submitted the request to a Bank branch
- Disable use of SMS service in case the mobile phone is stolen or lost the same day it received such notification from the Client.

The Bank:

- Is not responsible for secrecy of information after they are received at the user's mobile phone number, therefore it shall not be deemed liable for misuses incurred in that way;
- Is not obligated to check the ownership of the mobile phone stated in the Admission form for the SMS service;
- Is not liable for lateness or failure to execute SMS service, directly or indirectly, if either is a result of force majeure - (force majeure means all cases that may occur after SMS service has been established, but are not under control of either of the parties nor can be objectively foreseen, and yet prevent provision of SMS services)

5.2. Liability of Client

Client bears all losses that may be incurred due to loss, unauthorised use or change the number of mobile phone to which the Client receives informative SMS messages and due to failure to abide by the provisions under the Contract.

Client undertakes to:

- In case of change of mobile phone number or any other data from the Admission form immediately report to the nearest branch of the Bank and submit the signed Admission form with option Change service
- In case of loss or theft of a mobile phone, immediately report it to the nearest branch of the Bank in order to immediately discontinue sending of SMS messages;
- Ensure sufficient funds in the account for paying of fees for SMS service.

5.3 Fees and costs

The Bank calculates and charges sending SMS messages in line with the valid Tariffs for all sent SMS messages that the Bank sent to the Client to all mobile phone numbers which have been registered in the Admission form.

The costs of sending SMS message are variable and are calculated and collected automatically from current accounts of the client that are maintained with the Bank, once a month, on the last day of month, unless agreed otherwise.

Costs for sending SMS messages by the Client for Inquiry into the statement and changes in the account are charged and collected by the mobile provider.

To the changes and application of amended fees are accordingly applied the provisions of the General terms for payment accounts applicable to entrepreneurs, i.e. General terms for payment accounts applicable to legal entities.

5.4 Cancellation

The Client and the Bank may cancel the usage of SMS service by mutual consent at any time.

The Client is entitled to cancel the usage of SMS service without period of notice

The Bank is entitled to cancel the usage of SMS service unilaterally, by sending notification to the Client with period of notice for cancellation of Framework contract defined under General terms for payment accounts applicable to clients entrepreneurs, i.e. General terms for payment accounts applicable to legal entities.

The Bank is entitled to cancel SMS service without period of notice in the following cases:

- Accounts/cards stated in the Admission form are closed;
- If the Client does not settle his liabilities for calculated commissions and fees in due time;
- If Client fails to submit the documentation required by the Bank;
- In case of suspecting of breaching of security conditions and other fraudulent actions;
- In case of operational and technical reasons that could not be overcome.

The Client is obligated to pay to the Bank all fees for the SMS service provided until the day of cancellation, as well as all other fees and costs in line with the Tariff.

6. FINAL PROVISIONS

For everything that has not been regulated under these General terms the provisions from the General terms of operation for payment accounts applicable to entrepreneurs, and the provisions from the General terms of operation for payment accounts applicable to legal persons are applicable.

If contractual provisions that refer to Electronic banking/SMS banking were concluded before effectuation of the Law on payment services (Law) contrary to the provisions under the General terms hereto ,i.e. provisions under the Law, starting from the day of commencement of application of the Law, these provisions are not applied, and the rights and responsibilities governed by these provisions under the terms hereto, i.e. provisions under the Law are applied.

These General terms shall come into force on the day of their adoption by the Board of Directors of OTP Banka Srbija a.d. Novi Sad and shall apply as of 26.04.2019.

As of the day of becoming effective, these General terms shall supersede General terms of operating – part IV – appendix 5 – General terms for the use of direct channels applicable to legal entities and entrepreneurs adopted at the session of the Board of Directors no. 7/19 dd 25.01.2019, and which are in effect as of 17.03.2019.

OTP BANKA SRBIJA A.D. NOVI SAD



President of the Board of Directors

The circular stamp is green and contains the text 'OTKUPNARSKO DRUŠTVO' at the top, 'OTP BANKA SRBIJA A.D.' on the left, and 'NOVI SAD' at the bottom. In the center of the stamp is a stylized logo consisting of three blue circles of varying sizes arranged in a triangular pattern.

Date of publishing on the Bank's bulletin board, Internet page and in its business premises: 21.02.2019