

INSTRUCTIONS TO THE LEGAL REPRESENTATIVE OR AUTHORISED PERSON IN THE COMPANY (USER) WITH REGARD TO THE USE OF CORPORATE CARD WITH DEFERRED PAYMENT MASTERCARD WORLD ELITE

CARD USE

1. From UniCredit Banka Slovenija d.d. Ljubljana (hereinafter referred to as: the Bank) you shall receive corporate card with deferred payment Mastercard World Elite (hereinafter referred to as: the Card) sent as a recommended letter. If you have not received the cards, communicate this immediately to the Bank.

2. Issue the cards immediately to card holders. At the same time inform them about the applicable General Terms and Conditions of Operations with Corporate Card with deferred payment (hereinafter referred to as: General Terms and Conditions), issued by the Bank.

Ask the card holders to sign cards on the back side immediately.

If you cannot issue the cards to the cardholders immediately, keep them in a safe place.

3. You shall also receive from the Bank personal passwords (PIN codes) for payment of goods and services (if the sales place is supported with chip technology) and cash withdrawal at ATMs and banks, marked with Mastercard sign, therefore issue the personal passwords to the card holders as well.

4. In case of loss or theft, the card holder has to inform immediately the Bank card centre (24-hour a day, also on Sundays and holidays) on the telephone number +386 (0)1 25 28 444 as well as fill out and send to the Bank a "Request for change or cancellation of corporate card Mastercard World Elite".

5. If after one year you do not want to renew the card/s, you have to notify this to the Bank in writing at least 60 days before the expiration of the card/s.

6. In case of complaints regarding bills/slips, please fill in and send to the Bank immediately but at the latest within 8 days from direct debit of current account, the form "User complaint".

7. Please send information on the wanted cancellation of individual business cards, as well as all other changes of data on the user or holder of the card, to the bank on the form »Request for change or cancellation of corporate card Mastercard World Elite.

8. For all additional information regarding use of corporate card, please refer to UniCredit Banka Slovenija d.d. Ljubljana, from Monday to Friday from 8 a.m. until 3 p.m. to phone number +386 (0)1 25 28 444.

BILL PAYMENTS

1. The Bank settles all liabilities from payment of goods and services at home and abroad, cash withdrawal at home and abroad, payments of annual membership, card blocking and any other costs evident from the statement, debited to the user's current account.

2. Liabilities arising from the use of the card abroad are calculated from the local currency into the USD currency and then Euro currency at the exchange rate of the card scheme under which the corporate card is issued.

3. Monthly statement for operations with corporate card is created on the first business day of the month. Payment is executed on the 8th business day of the month with direct debit to the user's current account.

4. The user has to follow the Agreement on Operations with Corporate Card concerning the agreed provisional monthly limit for operations with cards and must not exceed it.

5. The user authorizes the Bank that in case of matured liabilities which have no cover on the current account it executes payment thereof debited to any holdings the company has in the Bank. We ask you that in the case of

insufficient amount of the provisional monthly limit for operations with cards you make an agreement on changing it on time.

6. For any additional explanations regarding provisional monthly limit for operations with cards, you can refer to your advisor in the Corporate department, Ameriška ulica 2, Ljubljana (n.c. tel. + 386 (0)1 58 76 600).