

User Instruction for foreign currency payments

1. Standard foreign currency payments (in foreign currency/dinars) through bisnis e-bank application

In foreign currency payment Module from the Main menu the following options will be offered to you in the dropdown menu:

1. Order
2. Models
3. Overviews and reports

Order

Select **Order** option to open **Transfer Order** with fields required for entry. Click on the order to automatically display "from foreign currency purchase" tab and view the dinar accounts from which this operation can be executed, and select tab "From foreign currency account" and the desired account (if you have more than one) to access payments through the foreign currency account.

When making a payment from the purchase of foreign currency (if the purchase was contracted through the Treasury service), you need to enter the calculation reference in the **Reference number** field. If you have not received the calculation, i.e. quotation reference - the field remains empty, it should not be filled in.

Foreign currency payment with **combined coverage** (part of funds from the purchase and part from the foreign currency account) requires selecting option "From the purchase of foreign currency" and entering details of amounts from the foreign currency/dinar account that the bank should debit in the field "Details for the recipient".

For a dinar payment in favor of a non-resident account of a natural person/legal entity, you need to select payment option "From the purchase of foreign currency" by selecting the dinar current account from which the payment is made. If you are making a payment based on salary disbursement to a non-resident natural person, you need to indicate the BOP from the tax return in field **Details for the recipient** and the designation of the beneficiary's home country (different from Serbia) in field **country of beneficiary**.

If executing these payments requires enclosing appropriate prescribed documentation, you can find an explanation on how to enclose them in the next item of this Instruction - **Overviews and reports**.

Each order can be stored **in preparation** or **on server** by selecting the required option.

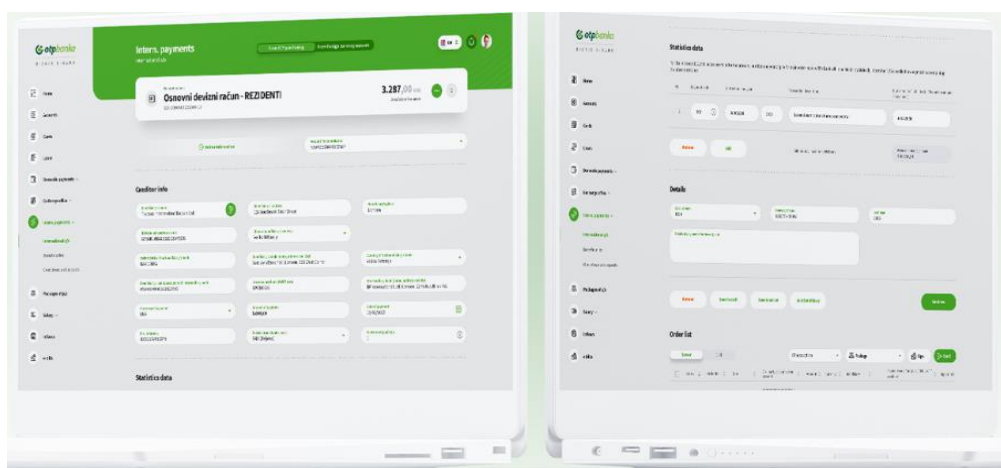


Image 1

After selecting the account, enter all the necessary data related to the User's details, statistical data and details and make the payment in a few simple steps by selecting option *Send order now*, after which Details of entered data for additional check will appear. Select option *Confirm* for further processing after completing additional data checks.

After confirmation, and depending on the order amount, you need to select the **Token** option on the home page of the m-bank application located at the bottom of the screen, then the **Create mToken code** option for amounts below EUR 5,000 and the Scan confirmation option for amounts exceeding 5,000 EUR. Entering the PIN code to log in to the m-bank application for creating mToken code or confirmation by scanning will create a **one-off code**. Enter the one-off code in the window to confirm payment by token and select the **Confirm** option. Your order will be sent for execution.

Note: A payment order in foreign currency may be issued only if it complies with provisions that regulate foreign exchange operations.

Overviews and reports

In the **overview and reports**, you may view the list of all payments, which you made through e/m-bank application, review details and statuses of each transaction, retrieve a SWIFT certificate on the executed transaction, add a document and review the documentation by clicking the **three dots**.

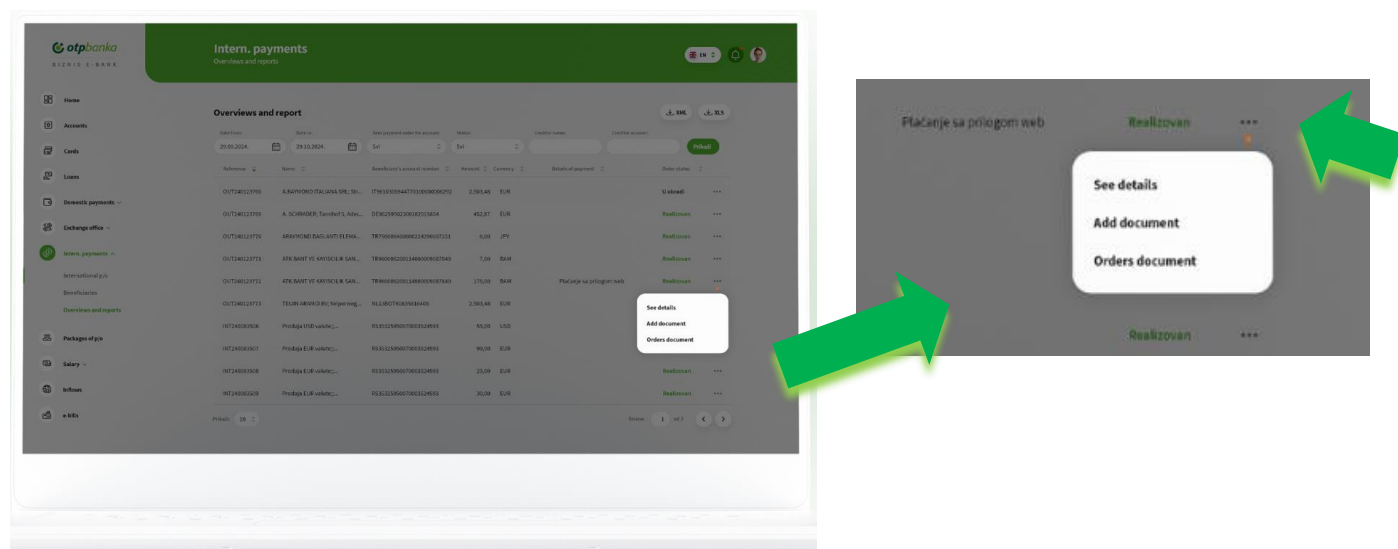


Image 2

Select option "..." followed by "**View order details**" to access a screen containing additional options for repeating payments, printing.

Enclose documents by selecting option "..." and **Add document**. Using this documents' enclosing option is mandatory while delivering an order to the bank. Allowed file formats: JPG, TIFF, PDF, XML, XAML, XLSX, XLS with no special characters in the file name. Maximum size of attached files is 10MB.

A **list of** earlier created **orders** recorded on the server/in preparation is shown below the filling order.

Only you can modify the order recorded in preparation while orders recorded on the server may be accessed by anyone with related rights. You may select an action for each of these orders, namely order import, copy, delete, correct date, list of signatures and record in preparation/on server. In addition to these options, you also have additional options to **create a package**, i.e. to store the orders into a new package on a server, new package in preparation, add a new package on the server, add a new package in preparation. Additional options also include Sign and Send.

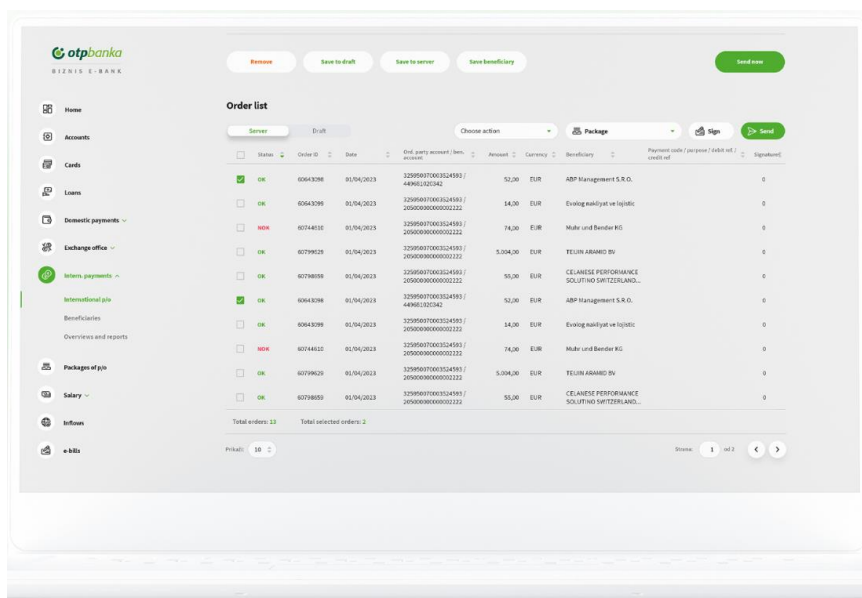


Image 3

Note: A payment order in foreign currency may be issued only if it complies with provisions that regulate foreign exchange operations. The outgoing international payment order will be executed in accordance with the Time Schedule on the condition that the User submits to the Bank appropriate documents proving the obligation and determining the basis of payment in accordance with the regulations governing foreign exchange operations.

Beneficiaries

Select the **Beneficiaries** option to create, modify and delete a model with saved data for foreign currency payments, as well as to make a new payment from the model.

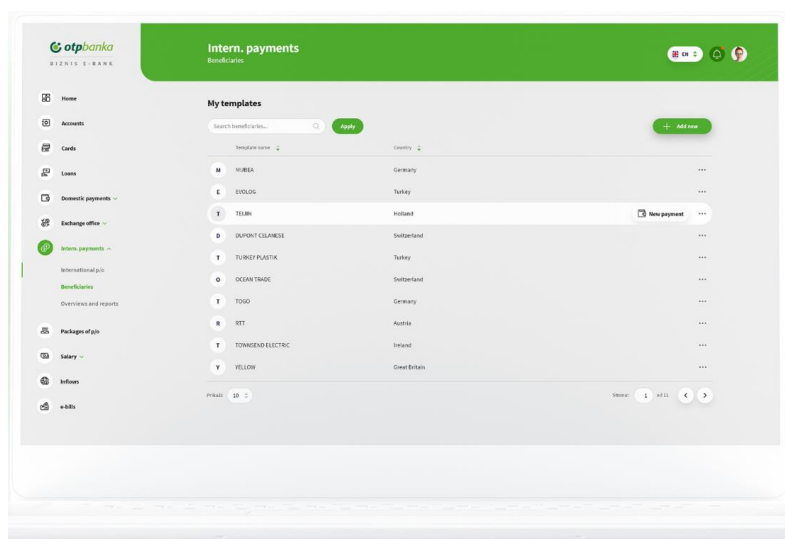


Image 4

2. Currency exchange through the biznis e-bank application

In addition to standard foreign currency payments, you may also sell foreign currencies in the biznis ebank application. In the Currency Exchange, options "**Currency Sale**" and "**Exchange list**" are offered to the user.

To sell currency, select "**Currency Sale**" where the form for filling will display:

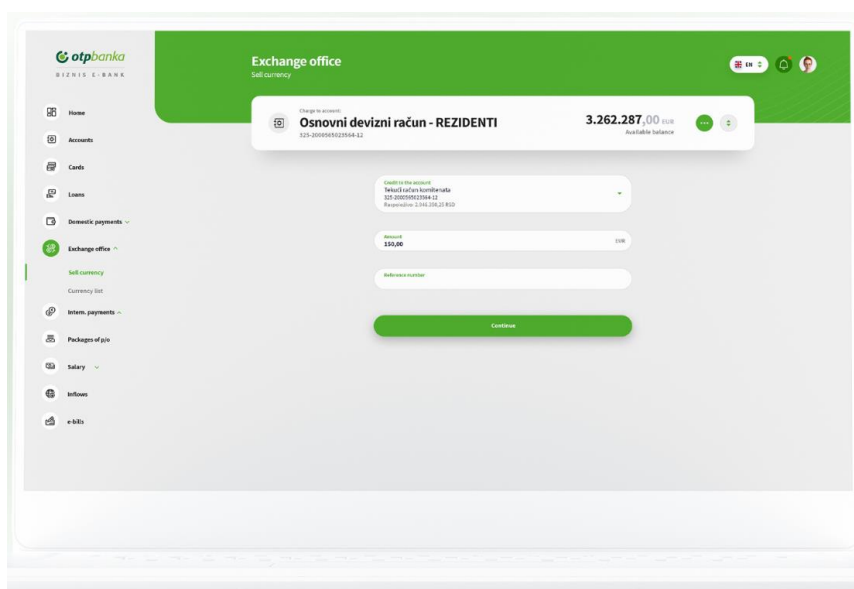


Image 5

1. If you have more than one foreign currency account, in the upper section, select the foreign currency account from which you wish to sell foreign currencies by clicking the drop-down menu. After selecting a specific foreign currency account, you must also select the account on which you want to sell foreign currency. If you have more than one account, click the drop-down menu to display the accounts on which you may sell foreign currencies.

2. When selecting a foreign currency account for the sale of foreign currency through the "Currency Exchange" option, the amount is filled in, and if the sale was contracted through the Treasury service, you need to enter the reference in the **Reference number** field. If you have not received the calculation, i.e. quotation reference - the field remains empty and should not be filled in.

Note: An order for the sale of foreign currency refers to debiting a foreign currency account of the User at the Bank and to crediting a dinar account of the User at the Bank. Foreign currency will be converted to dinars at the official purchase rate of the Bank or under an agreed purchase exchange rate.

3. Standard foreign currency payments (in foreign currency/dinars) through biznis m-bank application

In the bottom section of the m-bank application, selection option **"Payment"**. To make a payment, select the part referring to "Foreign currency payments" which offers you the following options:

1. Foreign currency order
2. Order and packages on server
3. Models
4. List of payments

Foreign currency order

Select **Foreign Currency** option to open **Payment Order** with fields required for entry. Click on the order to automatically display **"from foreign currency purchase"** tab and view the dinar accounts from which this operation can be executed, and select tab **"From foreign currency account"** and the desired account (if you have more than one) to access payments through the foreign currency account.

When making a payment from the purchase of foreign currency (if the purchase was agreed through the Treasury service), you need to enter the calculation reference in the **Reference number** field. If you have not received the calculation, i.e. quotation reference - the field remains empty and should not be filled in.

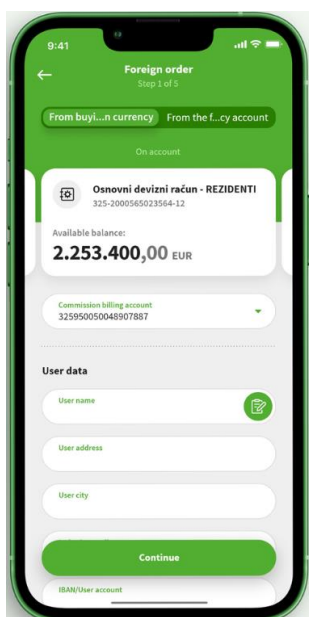


Image 6

Foreign currency payment with **combined coverage** (part of funds from the purchase and part from the foreign currency account) requires selecting option "From the purchase of foreign currency" and entering details of amounts from the foreign currency/dinar account that the bank should debit in the field "Details for the recipient".

When making a payment from the purchase of foreign currency (if the purchase was contracted through the Treasury service), you need to enter the calculation reference in the **Reference number** field.

Foreign currency payment with **combined coverage** (part of funds from the purchase and part from the foreign currency account) requires selecting option "From the purchase of foreign currency" and entering details of amounts from the foreign currency/dinar account that the bank should debit in the field "Details for the recipient".

For a dinar payment in favor of a **non-resident account** of a natural person/legal entity, you need to select payment option "From the purchase of foreign currency" by selecting the dinar current account from which the payment is made. If you are making a payment based on salary disbursement to a non-resident natural person, you need to indicate the BOP from the tax return in field Details for the recipient and the designation of the beneficiary's home country (different from Serbia) in field country of beneficiary.

If executing these payments requires enclosing appropriate prescribed documentation, you can find an explanation on how to enclose them in the next item of this Instruction - **List of payments**.

After selecting the account, enter all the necessary data and make the payment in a few simple steps by selecting the *Continue* option, after which Details of entered data for additional check will appear. Select option *Confirm* for further processing after completing additional data checks. Your order will be sent for execution.

Note: A payment order in foreign currency may be issued only if it complies with provisions that regulate foreign exchange operations.

Orders and packages on server

In this section, all orders and packages stored on the server are displayed to the user.

In these accounts, in addition to viewing the details of the order, such as the amount and currency, the payer's account and the recipient's account, the user has the option of sending the order, signing, changing the order, copying, correcting the date, viewing the list of signatures and deleting the order.

In the order packages, in addition to the package details, the user has additional options such as sign, send, correct the date, list of signatures, delete.

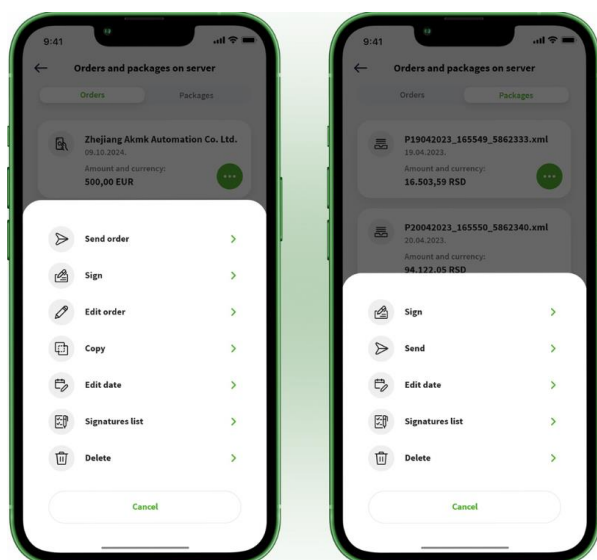


Image 7

Beneficiaries

Select the **Beneficiaries** option to create, modify and delete a model with saved data for foreign currency payments, as well as to make a new payment from the model.

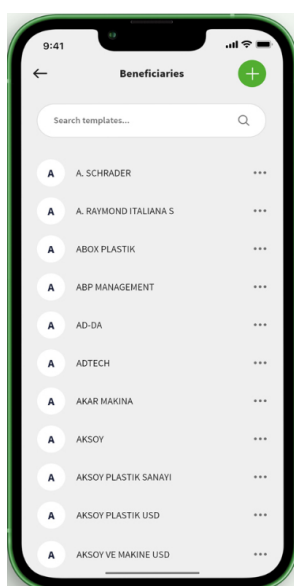


Image 8

List of payments

In the **List of payments**, you may view the list of all payments which you made through e/m-bank application, view The details and status of each transaction, retrieve a SWIFT certificate of executed transaction, add a document or repeat the payment.

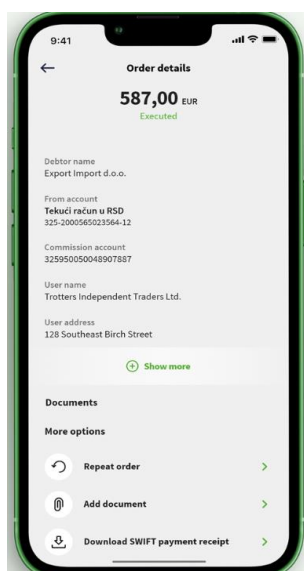


Image 9

Add document - Using this documents' enclosing option is mandatory while delivering an order to the bank. Allowed file formats: JPG, TIFF, PDF, XML, XAML, XLSX, XLS with no special characters in the file name. Maximum size of attached files is 10MB.

Note: A payment order in foreign currency may be issued only if it complies with provisions that regulate foreign exchange operations. The outgoing international payment order will be executed in accordance with the Time Schedule on the condition that the User submits to the Bank appropriate documents proving the obligation and determining the basis of payment in accordance with the regulations governing foreign exchange operations.

4. Currency Exchange through the biznis m-bank application

In addition to standard foreign currency payments, you may also sell foreign currencies in the biznis m-bank application. The Currency Exchange is located on path More /Currency exchange.

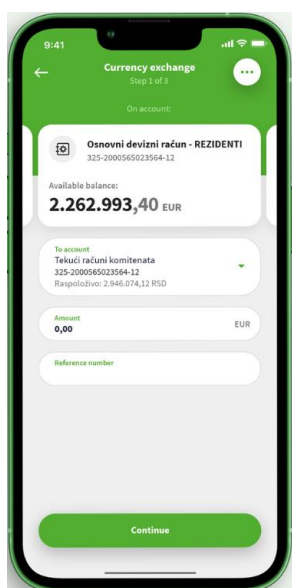


Image 10

1. If you have more than one foreign currency account, in the upper section, select the foreign currency account from which you wish to sell foreign currencies. After selecting a specific foreign currency account, you must also select the account on which you want to sell foreign currency by clicking the drop-down menu if you have more than one account.

2. The order form is filled upon selection of foreign currency account for the sale of foreign currencies. The amount field needs to be filled in, and if the sale was contracted through the Treasury service, you need to enter the reference in the **Reference number** field. If you have not received the calculation, i.e. quotation reference - the field remains empty and should not be filled in.

Note: An order for the sale of foreign currency refers to debiting a foreign currency account of the User at the Bank and to crediting a dinar account of the User at the Bank. Foreign currency will be converted to dinars at the official purchase rate of the Bank or under an agreed purchase exchange rate.