

**OPŠTA PRAVILA I USLOVI ZA KORIŠĆENJE USLUGE I-BANK  
SERVISA ZA FIZIČKA LICA-GRAĐANE****Pravilo 1.**

Opštim pravilima i uslovima za upotrebu I-Bank servisa Banke za fizička lica–građane (u daljem tekstu Opšta pravila) određuju se prava i obaveze Korisnika s jedne strane i Vojvodanske banke a.d. Novi Sad (u daljem tekstu Banka) s druge po osnovu korišćenja I-Bank servisa (Internet bankarstvo, mobilno bankarstvo,) i definišu pravila i uslovi pod kojima Banka obavlja ove usluge.

Opšta pravila su sa sastavni deo Ugovora o korišćenju usluga I-Bank servisa (u daljem tekstu Ugovor).

**Pravilo 2.**

Korisnik je fizičko lice sa otvorenim dinarskim tekućim računom u Banci.

Parametri pristupa su podaci koje Korisnik upotrebljava za uspostavljanje veze sa I-bank servisom (korisničko ime, lozinka, registracioni ID, aktivacioni kod, m-pin i internet adresa stranice I-Bank servisa).

Korisnik može koristiti uslugu I-Bank servisa nakon što mu Banka odobri i omogući korišćenje istog dodelom potrebnih pristupnih parametara, odnosno neophodnih ovlašćenja za autentifikaciju.

Korisnik može ovlastiti druga lica za rad preko I-Bank servisa. Ovlašćeno lice ne može podneti zahtev za izmenu ili otkaz ove usluge, osim ako nije za to posebno ovlašćeno.

Sve usluge I-Bank servisa realizovane korišćenjem dodeljenih parametara pristupa i definisane autentifikacije izjednačeni su sa svojerucnim potpisom Korisnika

**Pravilo 3.**

Korisnik prihvata opseg i sadržaj pojedinih ponuđenih usluga koje može koristiti preko I-Bank servisa, a koje su navedene u Korisničkom uputstvu I-bank servisa Vojvodjanske banke.

**Pravilo 4.**

Registracija za uslugu, promena opsega i sadržaja usluga, i/ili otkazivanje usluge se vrši obaveštavanjem Banke i podnošenjem Zahteva u filijali Banke ili podnošenjem zahteva kroz I-Bank servis ukoliko postoji takva mogućnost.

Korisnik je u obavezi da pismeno obavesti Banku u slučaju

otkazivanja prethodno datih ovlašćenja. U slučaju da Korisnik ne postupi u skladu sa navedenim u prethodnom stavu snosi svu eventualnu štetu koja nastane u tom slučaju.

**Pravilo 5.**

Banka objavljuje reklamne informacije o aktuelnim ponudama

**GENERAL TERMS AND CONDITIONS FOR USE OF  
I-BANK SERVICE FOR RETAIL CLIENTS – CITIZENS****Term 1**

General terms and conditions for the usage of I-Bank a service for retail clients – citizens (hereinafter General Terms) determine the rights and obligations of the Customer and the Vojvodjanska banka ad Novi Sad (hereinafter referred to as the Bank) on the basis of the usage of I-Bank service (Internet banking, mobile banking) and define the terms and conditions under which the Bank performs these service.

General Terms are part of the I-Bank service Contract (hereinafter the Contract).

**Term 2**

Customer is an individual with a current account in RSD in the Bank.

Access parameters are the data that the customer uses to connect to I-Bank service (username, password, registration ID, activation code , m-pin and the Internet address of the I-Bank service web page).

Customer may use I-Bank service after the bank approves and allows using the service with assigning required access parameters, or the necessary permissions for authentication.

Customer can authorize other persons to operate through I-Bank service. An authorized person cannot apply for a modification or termination of service, unless specially authorized.

All user operations made through I-Bank service using the given access parameters and defined authentication are equal with handwritten signatures of customer.

**Term 3**

Customer accepts the scope and content of the service offered, which can be used through I-Bank service, and they are listed in the User Manual of I-bank service of Vojvodjanska bank.

**Term 4**

Service registration, change of scope and content of services, and/or cancellation of the service is pursued by notifying the bank by Application form in the branch of the Bank or by request through I-bank service if there is possibility. Customer is obliged to inform the Bank in written in case of authorization cancellation.

If the Customer fails to comply with the specified in the paragraph above he or she is responsible for any possible damage caused in this case.

**Term 5**

The Bank publishes advertising information and current offers

putem I-Bank servisa. Korisnik je saglasan da mu Banka, za vreme trajanja ugovora i po prestanku istog može slati ponude, reklamni materijal i informacije o aktuelnim proizvodima i uslugama putem I-Bank servisa i drugim kanalima komunikacije: na adresu, imejl i/ili telefon čiji je broj dostavio Banci ili o broju obavestio Banku.

Korisnik u svakom trenutku ima pravo na povlačenje ovakve saglasnosti, što može učiniti odgovorom na imejl, SMS poruku ili lično u filijali Banke, u kom slučaju će Banka odmah obustaviti slanje obaveštenja u reklamne svrhe.

#### **Pravilo 6.**

Korisniku se za korišćenje I-Bank servisa uručuju korisničko ime i lozinka. Korisničko ime se dobija putem imejla, a lozinka se preuzima u zatvorenoj koverti u filijali Banke. Na zahtev Korisnika Banka može dodeliti korisničko ime i lozinku i ovlašćenom licu.

Za kreiranje m-pina za korišćenje usluge mobilnog bankarstva Korisniku se na navedenu imejl adresu dostavlja registracioni ID, dok se aktivacioni kod kao drugi ključ za aktivaciju usluge dostavlja na traženi broj mobilnog telefona iz Zahteva za korišćenje I-bank servisa.

Korisnik je obavezan da osigura tajnost korisničkog imena, i lozinke, registracionog ID, aktivacionog koda i m-pina kako ne bi došli u posed neovlašćenih lica. Korisnik neće davati korisničko ime, lozinku, registracioni ID, aktivacioni kod i m-pin trećim licima na upotrebu ili uvid i snosi punu odgovornost za svu štetu koja bi u suprotnom nastala. Ako Korisnik posumnja ili ustanovi da je neko saznao njegovo korisničko ime i lozinku, registracioni ID, aktivacioni koda i m-pin može podneti zahtev Banci za izradu novog. Ukoliko ne postupi po navedenom snosi svu eventualnu štetu.

#### **Pravilo 7.**

Korisnik je dužan da se pridržava ovih Opštih pravila, Korisničkog uputstva i uputstava koje su sastavni deo aplikacije I-Bank servisa kao i Opštih uslova poslovanja za obavljanje platnih usluga za fizička lica – građane Vojvođanske banke ad Novi Sad, koja su mu uručena kod otvaranja računa/sa kojima je upoznat nakon otvaranja računa .

Korisnik je odgovoran za tačnost podataka datih Banci i dužan je da u Banci prijavi svaku promenu istih. Korisnik snosi sve troškove koje Banka ima u cilju obezbeđivanja tačnih podataka, kao i svu eventualnu štetu koju prouzrokuje Banci nedostavljanjem ili nepravovremenim dostavljanjem tačnih podataka.

#### **Pravilo 8.**

Potrebno je da Korisnik na računarima sa kojih će koristiti usluge I-Bank servisa obezbedi licenciran pravilno konfigurisan operativni sistem, kao i program za antivirusnu zaštitu sa redovnim ažuriranjem i upotrebu firewall programa.

by I-Bank service. Customer is agreed that during validity of the contract and after his termination Bank may send offers, promotional materials and information on current products and services through I-Bank service and other channels of communication: the address, email address and/or phone number which is provided to the Bank or the number given to the Bank.

Cancellation of subscription is possible at any time by replying to an email, text message or personally at a branch of the Bank, in which case the bank will immediately stop sending commercial information

#### **Term 6**

For use of I-Bank service username and password are delivered to customer. Username is obtained by e-mail, and the password is received in a sealed envelope in a branch of the Bank. At the request of the client bank may assign a username and password to authorized person.

For m-pin provisioning for using mobile banking service client will receive registration ID to specified email address submitted to Bank and activation code as second key to activate the services is delivered to the mobile phone from the Request for using I-bank service.

Customer shall ensure the confidentiality of username and password, registration ID, activation code and m-pin given to unauthorized persons. Customer will not provide a username and password, registration ID, activation code and m-pin to third parties to use or access, and takes full responsibility for all damage that would otherwise be created. If a customer suspects or realizes someone find out his username and password, registration ID, activation code and m-pin he may submit a request to the Bank to create a new one. If client does not comply with the above, he or she is responsible for any possible damage caused in this case.

#### **Term 7**

Customer is obliged to comply with these General Rules and user manuals that are an integral part of the application I-Bank service and in General Terms and Conditions for Provision of Payment Services to Natural Persons – Citizens of Vojvođanska Bank a.d Novi Sad which were given to him / he was familiar with account opening.

Customer is responsible for the accuracy of the information provided to the Bank and shall report to the Bank any change of those Customer shall bear all the costs that the Bank has in order to ensure accurate data, as well as any possible damage caused to the Bank by failure or untimely delivery of accurate data.

#### **Term 8**

It is necessary that the customer's computers used for I-Bank services are provided with licensed and properly configured operating system and software for anti-virus protection with regular updates and use a firewall program.

Za korišćenje usluge mobilnog bankarstva neophodno je posedovanje mobilnog telefona koji ispunjava tehničke preduoslove. Korisnik treba da poseduje dovoljnu količinu slobodne memorije na telefonu, smart mobilni telefon (Android, IOS, ...) kao i omogućen pristup internetu sa mobilnog telefona.

Korisnik je dužan da Banci prijavi svaki gubitak ili krađu mobilnog telefona kao i promenu vlasnika telefonskog broja ukoliko se on koristi za primanje koda za verifikaciju (SMS OTP) kod plaćanja preko I-Bank servisa ili za primanje aktivacionog koda za mobilno bankarstvo. U suprotnom Banka ne snosi nikakvu odgovornost za neizvršenje naloga, druge štetne posledice i/ili zloupotrebe.

#### **Pravilo 9.**

Banka ne snosi odgovornost za štetu nastalu usled:

- Izvršenje naloga koje su posledica zloupotrebe i/ili gubitka korisničkog imena i lozinke, neovlašćenog korišćenja istih, prevare i drugih krivičnih dela;
- Realizacijom naloga u slučaju gubitka, neovlašćenog korišćenja i/ili prestanka upotrebe telefonskog broja i/ili aparata za verifikaciju transakcije, u slučaju prevare i/ili drugih krivičnih dela;
- Izvršenja naloga u slučaju gubitka, neovlašćenog korišćenja mobilnog telefona i drugog uređaja i m-pina za autentifikaciju;
- Neprijavljanja gubitka i/ili zamene mobilnog telefona ili drugog uređa kojima ima pristup servisima;
- Smetnji i/ili prekida u telekomunikacijama, uređajima ili opremi kao i drugim faktorima koji su izvan kontrole Banke
- Zloupotreba nastalih prislusivanjem od strane neovlašćenih lica, kao i u slučaju ako je šteta nastala usled pogrešnih i/ili nepravilnih naloga datih od strane Korisnika ili ovlašćenih lica;
- Bezbednosnih propusta na računaru/ima Korisnika.

kao i u ostalim situacijama kod nepravilno ispostavljenih naloga u skladu sa Opštim pravilima za platne usluge sa fizičkim licima – građanima

#### **Pravilo 10.**

Korisnik je dužan da eventualne reklamacije po transakcijama u sklopu korišćenja I-bank servisa u pisanoj formi dostavi u filijali a na način definisan Opštim pravilima za platne usluge sa fizičkim licima – građanima

#### **Pravilo 11.**

Banka je obavezna da evidentira sve aktivnosti Korisnika, a podatke da čuva u skladu sa zakonskim propisima.

#### **Pravilo 12.**

Banka zadržava pravo izmene Opštih pravila na način definisan Opštim pravilima za platne usluge sa fizičkim licima – građanima

For using mobile banking service it is necessary to own a mobile phone with requested technical requirements. The user needs to have a sufficient amount of free memory on the smart mobile phone (Android, iOS, ...) as well as enabled access to the Internet with a mobile phone.

Customer is obliged to report to the Bank any loss or theft of a mobile phone and change of the phone number owner if it is used for receiving verification codes (SMS OTP) for payments via I-Bank service or for receiving activation code for mobile banking. Otherwise, the Bank bears no responsibility for failure to perform the order, other adverse effects and/or abuse.

#### **Term 9**

The Bank shall not be liable for damages resulting from:

- execution of the orders that are the result of abuse and/or loss of user names and passwords, unauthorized use thereof, fraud and other offenses;
- execution of the orders in the case of loss, unauthorized use and/or termination of use of a telephone number and / or device for verification of transaction, in the event of fraud and / or other criminal acts.
- The execution of orders in case of loss, unauthorized use of mobile phones and other devices and m-pin for authentication;
- Failure to report the loss and / or replacement mobile phone or other device that has access to services;
- disturbances and/or interruptions in telecommunications connections, appliances and equipment as well as other factors beyond the Bank's control,
- abuse resulting interception by unauthorized persons, as in the case if the damage occurred due to incorrect and / or incorrect orders given by the client or authorized person
- security omissions in customer's computer/computers

and in other situations where we had incorrectly delivered orders, in accordance with General Terms and Conditions for Provision of Payment Services to Natural Persons – Citizens

#### **Term 10**

Customer is obliged that complaints regarding transactions are prepared in writing not later than 15 days from the date of the change appearance and submit them in a branch of the Bank in a way defined with General Terms and Conditions for Provision of Payment Services to Natural Persons – Citizens

#### **Term 11**

The Bank is obliged to keep records of all customer activity, and the data that is kept in accordance with the legislation.

#### **Term 12**

The Bank reserves the right to change the General Terms In a way defined with General Terms and Conditions for Provision of Payment Services to Natural Persons – Citizens

Prihvatanjem Opštih pravila Korisnik potvrđuje da se urednim obaveštavanjem o izmenama iz ovog člana smatra i obaveštenje istaknuto na stranici aplikacije I-Bank servisa i/ili putem i mejla.

Ukoliko Korisnik najkasnije do početka primene navedenih izmena obavesti Banku da ne prihvata izmene, njegova će se izjava smatrati kao otkaz usluge I-Bank servisa, u kom slučaju će Banka i Korisnik bez odlaganja izvršiti sve preuzete obaveze po osnovu korišćenja I-Bank servisa. Ukoliko se Korisnik najkasnije do početka primene navedenih izmena ne izjasni o istim, smatraće se da je izmene prihvatio.

#### **Pravilo 13.**

Korisnik je izričito saglasan da Banka njegove lične podatke, koje je od njega prikupila kao od korisnika bankarskih usluga, može upotrebljavati kao rukovalac, korisnik i obrađivač, u smislu Zakona o zaštiti podataka o ličnosti. Korisnik je saglasan i daje svoj pristanak Banci da njegove lične podatke može učiniti dostupnim trećim licima, isključivo ukoliko sa njima ima zaključen Ugovor o saradnji, kojim Banka deo svojih bankarskih poslova (kao što su opomene, obaveštavanja, naplata, ponuda Bankarskih proizvoda, traženja dodatnih informacija i dokumentacije, statističke obrade, telefonsko obaveštavanje klijenata i slično) poverava trećem licu uz obavezu trećeg lica da se prema ovim podacima odnose kao prema bankarskoj tajni.

Korisnik dobrovoljno daje svoje lične podatke Banci i upoznat je sa svrhom njihovog prikupljanja od strane Banke, načinom na koji će Banka koristiti ove podatke, kao i sa mogućnošću da opozove ovu saglasnost u kom slučaju prihvata da snosi sve pravne posledice opoziva.

#### **Pravilo 14.**

Banka zadržava pravo da odbije zahtev za upotrebu I-Bank servisa ili dela servisa bez obaveze da podnosiocu obrazlaže razloge odbijanja.

Banka može da otkáže korišćenje usluge I-Bank servisa u slučaju nepoštovanja Opštih pravila, u slučaju smrti ili saznanja o gubitku poslovne sposobnosti Korisnika, u slučaju nekorektnog poslovanja Korisnika ili po svojoj proceni.

#### **Pravilo 15.**

Na sve što nije predviđeno ovim Opštim pravilima primenjuju se zakonski propisi i akta Banke.

U slučaju neslaganja između srpske i engleske verzije teksta, verzija na srpskom se smatra validnom.

### **ZAVRŠNE ODREDBE:**

Opšta pravilima i uslovi za upotrebu I-Bank servisa Banke za fizička lica—građane stupaju na snagu danom objavljivanja na vidno mesto u poslovnim prostorijama u kojima Banka nudi usluge korisnicima, a primenjuju se od 01.10.2015 godine

By accepting the General Terms Customer acknowledges that neat notification of changes is notice posted on the application page of I- Bank service and / or via e-mail

If the customer no later than the changes introduction above mentioned, notifies the Bank that he does not accept the changes, his statement will be considered as a cancellation of I-Bank service, in which case the Bank and the Customer will without delay execute all obligations resulting by the use of I-Bank service. In case the Customer, no later than changes introduction does not cancel the service in Bank's branch, it shall be deemed that the same was adopted.

#### **Term 13**

The customer particularly acknowledges that the Bank is entitled to his or her personal data, which is collected from him as of a user of banking services, which it can use as a controller, user and processor, in terms of the protection of personal data. The Customer agrees and gives consent to the Bank that his personal data may be available to third parties only if they have a signed agreement on cooperation, with the Bank in a part of banking business (such as a warning, notification, collection, banking products offering, requesting additional information and documentation, statistical processing, telephone informing, etc.) entrusted with the obligation of third party to treat this information as related to bank secrecy.

The customer voluntarily provides their personal information to the Bank and is familiar with the purpose of the collection of the Bank, the manner in which the Bank will use this data, as well as the ability to revoke this consent, in which case he agrees to bear all the legal consequences of the recall.

#### **Term 14**

The Bank reserves the right to reject Application for use of I-Bank service with no obligation to explain the reasons for the refusal.

The Bank may cancel the service I-Bank in the event of non-compliance with the General Terms, in the event of death or loss of business acumen, in the case of incorrect customer's behavior or by discretion.

#### **Term 15**

For everything that is not provided in this general terms legislation and Acts of the Banks are applied.

In case there is a mismatch between texts in Serbian and English, the version in Serbian is the valid one.

### **FINAL PROVISIONS**

General terms and conditions for the usage of I-Bank a service for retail clients – citizens, come into force on the day of publishing on a visible place in the business premises of the Bank where its services are offered to customers, and shall be implemented from 01.10.2015.

