

OPŠTA PRAVILA I USLOVI ZA KORIŠĆENJE USLUGE UPITA U STANJE TEKUĆEG RAČUNA U DINARIMA, PUTEM MOBILNOG TELEFONA - VobSMS ZA FIZIČKA LICA**UVODNE ODREDBE**

Opšta pravila i uslovi za korišćenje usluge upita u stanje tekućeg računa u dinarima putem mobilnog telefona (u daljem tekstu Opšta pravila i uslovi) određuju prava i obaveze korisnika servisa (u daljem tekstu Korisnik) sa jedne strane i Vojvodanske banke a.d. Novi Sad (u daljem tekstu Banka) sa druge strane.

USLOVI ZA KORIŠĆENJE USLUGE

Uslovi koje Korisnik mora da zadovolji da bi postao korisnik navedene usluge su:

- otvoren tekući račun u Banci
- korektno poslovanje sa tekućim računom

Banka zadržava pravo da odbije Zahtev Korisnika za korišćenje usluge upita u stanje tekućeg računa uz obaveštenje Korisniku .

UKLJUČIVANJE U SISTEM VobSMS

U slučaju da je Banka odobrila zahtev vrši se registracija Korisnika u sistemu u svemu u skladu sa navodima u Zahtevu i Korisnik postaje korisnik servisa .

Korisnik može registrovati više sopstvenih tekućih računa na koje će vršiti upit u stanje kao i više brojeva mobilnog telefona za uslugu upita u stanje njegovog tekućeg računa, u kom slučaju prihvata odgovornost za izvršene upite sa svih brojeva mobilnih telefona koje je registrovao.

Korisnik se obavezuje da filijalu Banke, u pisanoj formi obavesti o promeni, odnosno, otkazu brojeva mobilnih telefona i računa koji će biti uključeni u VobSMS servis. Nakon prijema, ovakvog zahteva, Banka će odmah izvršiti adekvatne izmene u registraciji VobSMS servisa.

POSTUPAK VRŠENJA UPITA U STANJE TEKUĆEG RAČUNA

Korisnik šalje "SMS" poruku koja sadrži "Ključnu reč" odnosno poruku sa kojom se vrši upit na broj 4400 (STR za prvi registrovani račun, STR2 za drugi, STR3 za treći registrovani račun uz jedan broj mobilnog telefona). Banka, informaciju o stanju računa, prosledjuje putem ovlašćenih serviser, sa kojima ima zaključen ugovor koji reguliše postupanje po poverljivim podacima a Korisnik, u najkraćem roku, dobija informaciju o stanju na računu.

Banka ne snosi nikakvu odgovornost u slučaju prekida funkcionisanja servisa kod ovlašćenog serviser ili Mobilnog operatera.

IZVEŠTAVANJE

Na zahtev Korisnika, Banka štampa Izveštaj o izvršenim upitima na tekući račun za određeni period .

NAKNADE

Naknadu za uključanje u sistem, Banka naplaćuje od Korisnika u momentu uključanja, a naknada za dostavljanje Izveštaja o izvršenim upitima se naplaćuje po predaji odštampanog izveštaja Korisniku i to u visini utvrđenoj Tarifom naknada za usluge fizičkim licima – građanima

Naknadu za SMS upit naplaćuje mobilni operater, zajedno sa cenom poruke mobilnog operatera uvećano za porez.

ZAVRŠNE ODREDBE

O svim promenama ili dopunama Opštih pravila i uslova, Banka će uredno obavestavati Korisnika. U slučaju neslaganja sa novim ili promenjenim Opštim pravilima i uslovima, Korisnik je dužan da najkasnije u roku od 15 dana od dana prijema obaveštenja, otkáže korišćenje usluge upita u stanje tekućeg računa putem "SMS" poruka.

Banka ne snosi nikakvu odgovornost ukoliko treće lice (neovlašćeno) dođe u posed registrovanog broja mobilnog telefona i „Ključne reči“ i na taj način dođe do informacije o stanju na računu Korisnika, osim u slučaju da je Korisnik podneo u filijali Banke obrazac Zahteva za otkaz usluge.

Opšta pravila i uslovi za korišćenje usluge upita u stanje tekućeg računa u dinarima putem mobilnog telefona 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.

GENERAL TERMS AND CONDITIONS FOR USE OF RSD CURRENT ACCOUNT SMS BALANCE ENQUIRY SERVICE - VobSMS FOR RETAIL CLIENTS**INTRODUCTORY DECREES**

General Terms and Conditions for use of RSD current account SMS balance enquiry service (further in the document General Terms and Conditions) determines laws and obligations of service users (further in the document User) on one side and Vojvodjanska bank a.d. Novi Sad (further in the document Bank) with the other side.

CONDITIONS FOR USE OF THE SERVICE

Conditions which the User must accomplish in order to become the user of the referred services are:

- Open current account in the Bank
- Fair business with current account

Bank keeps the right to reject the Client's request for the use of the RSD current account SMS balance enquiry service, and will notify the User.

INCLUSION IN THE VobSMS SYSTEM

In case that the Bank has approved the Client's request, the Bank will register the client in the system according to the Request, and the User becomes a registered user of the service.

The user can register more accounts apart from his/her own current account and more mobile telephone numbers for RSD current account SMS balance enquiry service, in which case the Client takes on the responsibility for performed requests from all mobile telephones numbers registered on his/her behalf.

User is obliged to notify the Branch of the Bank in the written form about the change, i.e., cancellation of the mobile telephone numbers and accounts which will be included in VobSMS service. After the reception of the requests, the Bank will conduct the adequate changes in registration of VobSMS service immediately.

PROCEEDING OF CONDUCTING THE REQUEST IN THE CURRENT ACCOUNT BALANCE

User who sends SMS message, which contains the key word, i.e. the message with which the request is done on number 4400 (STR for the first registered account, STR2 for the other, STR3 for the third registered account along with one number of mobile phone). Bank, information about the current account balance forwards via authorised services, with which has the concluded agreement which regulates confidential data treatment, and User, in the shortest period, obtains the information about the account balance. The Bank does not bear the responsibility in case of service function interruptions at the authorized service provider or Mobile operator.

REPORTING

Upon User's request, the Bank provides and prints the Report on conducted requests for the current account for the certain period.

FEES

Fee for the system inclusion, Bank charges from the User in the moment of inclusion, and the fee for delivering the Report about the conducted requests is charged upon the handover of the printed report to the User to the amount determined by the List of fees and commissions for services applicable to retail clients,

Fee for SMS request will charge mobile operator, together with the price of the message of mobile operator increased for the tax.

FINAL DECREES

Regarding all amendments or addenda General Terms and Conditions, Bank will duly inform the User. In case of disagreement with new or amended General Terms and conditions, User is due to at least 15 days from the day of notification reception, cancels usage of current account balance requests services via „SMS“ messages.

Bank does not take any responsibility if the third party (unauthorized) come into possession of the registered mobile telephone numbers and key words and in that way comes to the information about the User's account, except in case that the User has submitted the form of Requests for the cancellation of the service in the Branch of the Bank.

General Terms and Conditions for use of RSD current account SMS balance enquiry service comes into force from the date they are published in a visible place in the business premises where the Bank provides services to the customers, and shall be effective from 01.10.2015.

