

NOTIFICATION ABOUT THE PROMOTION CAMPAIGN „MONTE RATA“

Prva banka CG AD – osnovana 1901.godine, with its principal place of business at Bulver Svetog Petra Cetinjskog 141, Podgorica, Montenegro, registered under the registration number: 40000732 („**the Bank**“) in cooperation with the company McCANN PREDUZEĆE ZA MARKETING I TRŽIŠNE KOMUNIKACIJE DOO, BEOGRAD (STARI GRAD), with its principle place of business at the address Terazije 7-9, Beograd-Stari Grad, Republic of Serbia, corporate registry number: 07779119 („**McCann**“) and the company Mastercard which operates at the territory of the Republic of Serbia through the representation office of a foreign company being PREDSTAVNIŠTVO MASTERCARD EUROPE SA BEOGRAD, with the registered place of business at the address Milutina Milankovića 1ž, 11000 Beograd – Novi Beograd, corporate registry number 29026866 („**Mastercard**“) organizes the promotion campaign of using Mastercard credit cards MONTE RATA („**Promotion Campaign**“).

Herewith the Bank determines the following rules of the Promotion Campaign for the beneficiaries of MONTE RATA Mastercard credit card („**the Rules**“).

The Promotion Campaign **starts on 18th Dec 2023 at 00:00 and finishes on 31st March 2024 at 23:59** („**Promotion Period**“).

These Rules shall be published on the internet page of the Bank in the form of a written notification during the Promotion Period and at least 15 days after the finalization of the Promotion Period.

The conditions of the Promotion Campaign („Conditions“) - For the participation in the Promotion Campaign it is necessary that the beneficiary of the Mastercard credit card MONTE RATA („**the Card**“) during the Promotion Period performs at most one payment with the Card of the minimum value of 1.200,01 eur for the goods or services with the merchants i.e. service providers with the principal place of business in Montenegro or abroad („**Qualified Transaction**“) by which he/she becomes entitled to cashback which amounts 50,00 eur.

The first 30 beneficiaries of the Card who publish the Qualified Transaction in the course of the Promotion Period shall have the right to cashback.

All the payments performed solely by means of the Card are counted, and those are payments on the sales points, internet purchase, i.e. payments, transactions performed at ATMs and POS terminals in banks (cash withdrawal), except for the transactions which are explicitly excluded in accordance with these Conditions.

Transactions that belong to the one of internationally defined Merchant Category Codes (MCC) determined in the text that follows, do not represent Qualified Transactions and are excluded from the Promotion Campaign:

- 6536 MoneySend Intracountry
- 6537 MoneySend Intercountry
- 6538 MoneySend Funding

- 6010 Manual Cash Disbursements – Customer Financial Institution
- 6011 Automated Cash Disbursements – Customer Financial Institution
- 7995 Gambling Transactions
- 4829 Money Transfer – Merchant
- 6050 Quasi Cash – Customer Financial Institution
- 6051 Quasi Cash – Merchant
- 6012 Merchandise and Services – Customer Financial Institution
- 6534 Payment Transaction
- 6533 Payment Transaction – Merchant
- 6540 POI Funding Transactions (Excluding MoneySend)
- 9754 Gambling – Horse racing, Dog Racing, Non-Sports Internet Gambling
- 6532 PSP – Member Payment Transaction
- 6529 Remote Stored Value Load
- 6530 Remote Stored Value Load
- 6211 Security brokers and dealers

The cashback shall be performed within 15 days from the day when the Qualified Transaction which fulfills all the Conditions has been performed.

The existing beneficiaries of the Card and the beneficiaries to whom the Bank, at their request, issues the Card during the Promotion Period, have the right to participate in the Promotion Campaign.

The right to cashback can be realized by the Card beneficiaries only once based on Qualified Transaction performed during the Promotion Period.

Neither McCann nor Mastercard shall be responsible for any loss or damage occurred as a result of any interaction between the beneficiaries of the Bank Card and the merchant and/or bank concerning the Qualified Transaction.

Participation – For the participation in the Promotion Campaign, the Card beneficiaries should comply with the provisions of the agreement with the Bank regarding Card issuance („Agreement“) and Conditions, and the Card must be active at the moment of performing the cashback. In case the Bank cancels or blocks the Card, the participation of the Card beneficiary in the Promotion Campaign can be suspended by the Bank. The Bank may revoke the participation of the Card beneficiary in the Promotion Campaign and cancel any cashback to which the right had been already gained (except for the cashback that was already paid on the account of Card beneficiary) if the Card beneficiary doesn't comply with any provision of these Conditions.

Information - The Card beneficiary can check the cashback that he/she received in any possible way provided by the Bank (including but not limiting to the mobile banking, internet banking, electronic excerpt).

Suspension of the right to cashback – Under certain circumstances, the Card beneficiary may lose the right to cashback or his/her right to cashback can be cancelled.

The Card beneficiary loses the right to cashback or his/her right to cashback can be immediately cancelled, if some of the following occurs:

- Card beneficiary violates the provisions of the Agreement with the Bank;
- Payment cancellation which fulfilled the condition for cashback;
- Card beneficiary does not fulfill any provision of these Conditions.

In case of the occurrence of any of the above listed circumstances, the Bank shall inform the Card beneficiary about the loss of cashback right or cancellation of cashback.

Termination of participation – Closing the Card account (if it exists) opened on the name of the Card beneficiary or Card cancellation before the Promotion Period expiry, and at the request of the Card beneficiary, shall be considered to be the wish of Card beneficiary to terminate the participation in the Promotion Campaign.

Termination – The bank retains the right to terminate the Promotion Campaign if there are circumstances which the Bank couldn't have known that would occur or the Bank couldn't have predicted, prevented, or removed them, such as, for example, natural disasters, epidemics, civil unrest, war destruction, the acts of the authority bodies that have influence on the obligation performance and similar, and which circumstances directly or indirectly have impact on the financial market and currency stability, i.e. to the position of market rates.