

USER AGREEMENT
on the Use of Mobile Banking Service

Minsk

Joint Stock Company “Belarusian-Swiss Bank “BSB Bank” (hereinafter – the Bank), on the one hand, and **an individual accepting the terms and conditions of this Agreement** (hereinafter – the Client), on the other hand, hereinafter collectively referred to as the “Parties”, and each separately as the “Party”, have concluded this Agreement on the following:

SECTION 1. TERMS AND DEFINITIONS

1. For the purposes of this Agreement, the below terms have the following meanings:

1.1. **Card holder** means an individual carrying out transactions with a card under the agreement concluded with the Bank or a power of attorney issued by the account holder;

1.2. **Card** means a payment instrument providing access to the bank account of an individual or corporate client for receiving cash and making non-cash settlements, as well as providing for the performance of other operations in line with law of the Republic of Belarus;

1.3. **Account** means a current (settlement) account opened by the Bank to reflect transactions made by the card holder, including with the use of the card or its details.

1.4. **Transaction and Service Fees** means fees for transactions and services of JSC “BSB Bank” approved by the Bank and valid as of the transaction or service date;

1.5. **Service** means Mobile Banking Service provided by the Bank via BSB Bank mobile application installed on the devices operated by Android or iOS, which helps the Client open an account or order a card from the Bank, get information about the account state, carry out transactions with the account, as well as use others services provided by the Bank via BSB Bank mobile application, using the card details.

SECTION 2. SUBJECT MATTER OF AGREEMENT. GENERAL PROVISIONS

2. This Agreement fixes the procedure and conditions of the Service provision by the Bank, as well as mutual rights and obligations of the Parties in relation to such Service provision.

3. This Agreement made available by the Bank in the Internet global computer network (hereinafter – the Internet) on the Bank’s website at: www.bsb.by, as well as in BSB Bank mobile application, is a public offer (the Bank’s offer to enter into the Mobile Banking Service Agreement). The Agreement is entered into by full and irrevocable acceptance of its terms and conditions by the Client. This Agreement shall be deemed concluded at the moment of acceptance of the Bank’s offer by the Client.

4. The Bank and the Client hereby acknowledge that the offer acceptance is the first successful entry of the Client after completing all stages of registration in the Mobile Banking menu of BSB Bank mobile application.

5. In the event the Client does not accept the terms and conditions of this Agreement in full, the Service will not be provided to the Client. The use of the Service in violation of or with failure to comply with any term of this Agreement is prohibited.

6. In accordance with this Agreement, the Bank provides the Client with the possibility to open an account and order a card from the Bank, and carry out transactions with the account using the card details in the manner and on the terms determined by the Bank, as well as provides information and other services in the Internet with the use of BSB Bank mobile application, and the Client shall pay a fee to the Bank for the transactions and for the Service pursuant to the terms and in the amount set forth in the Transaction and Service Fees. The Client may use the services, the technical possibility of which is implemented by the Bank at the time of service provision. Provision of “Immediate Payments” service to the Client is subject to the General Terms and Conditions of Instant Payments Service (Appendix 1 hereto).

7. For correct provision of the Service, the Client has to comply with the following requirements:

7.1. read carefully the provisions of this Agreement, the Transaction and Service Fees, as well as the Rules of Safe Use of the Service by the Client (Appendix 2 hereto), and comply with them;

7.2. read the notice of personal data processing and give consent to personal data processing by the Bank before entering into this Agreement;

7.3. install BSB Bank mobile application downloaded from the official sources only, namely:

- App Store application store (for iOS devices);
- Google Play application store, AppGallery application store (for Android devices);

7.4. be in possession of hardware and software required for the use of the Service. The up-to-date information about specifications of hardware and software for correct operation of BSB Bank mobile application is available in the official sources (App Store application store, Google Play application store and AppGallery application store);

7.5. make the first entry to the Mobile Banking menu of BSB Bank mobile application (hereinafter – the Mobile Banking).

8. This Agreement applies to the legal relations of the Parties for all further updates (new versions) of BSB Bank mobile application. By installing an updated (new version) of BSB Bank mobile application the Client accepts the terms and conditions hereof for respective updates (new versions) of BSB Bank mobile application, unless such update (new version) of BSB Bank mobile application is accompanied by another agreement.

9. Processing, including collection, systematization, storage, alteration, use, anonymization, blocking, distribution, provision and removal, of the Client’s personal data when carrying out transactions with BSB Bank mobile application will be performed subject to the Client's consent. Information on the purposes of the Client's personal data processing, composition of personal data to be processed, persons getting access to the Client’s personal data, as well as other terms of the Client’s personal data processing, will be provided to the Client in the notice of personal data processing (hereinafter – the Notice) the Client has read before entering into this Agreement.

When the Client withdraws his or her consent to personal data processing, the Bank will block the Client’s data in BSB Bank mobile application and suspend the Service provision to the Client,

The Client’s withdrawal of consent to his or her personal data processing does not entail termination of the Bank's processing of the Client's personal data for the purposes established by the legislative acts, according to which personal data is processed without the consent of the personal data subject.

SECTION 3. TERMS AND CONDITIONS OF SERVICE PROVISION

10. The procedure and terms of the Service provision are determined by the Single Contract of Cash Management Services of JSC “BSB Bank” for Individuals (hereinafter – the Single Contract), the Transaction and Service Fees, the Contract for Services in Internet-Bank System, and functionality of BSB Bank mobile application.

11. The Bank may change the procedure and terms of the Service provision unilaterally at its sole discretion, unless otherwise provided for by this Agreement. Amendment of this Agreement and the Transaction and Service Fees shall be made by the Bank with respective notice given to the Client not later than 5 (five) calendar days before the amendments enter into force by posting respective information on the Bank’s website www.bsb.by and (or) in other available ways at the Bank’s discretion, including with the use push notifications.

12. The Bank will provide the Service subject to successful identification and authentication of the Client in accordance with the instructions displayed in the Client’s device while using BSB Bank mobile application. No remote identification of clients by the Bank is provided.

13. The Client's identification means for transactions with the use of card details in the Mobile Banking are Login parameters that the Client shall use to enter the Mobile Banking. A password set by the Client, the Client’s biometric data (fingerprint ID, face ID) or other authentication means provided for by law of the Republic of Belarus may be used as the Client authentication means. The requirements to password complexity are set out in the information security rules and regulations TTP IB 8.1–2021 of the National Bank of the Republic of Belarus. The Login parameter is given to the Client at the moment of registration in the Mobile Banking and remains unchanged throughout the entire service period. The Login parameter is unique for each Client and is intended for identification procedure when entering the Mobile Banking.

14. The actions carried out by the Client in the Mobile Banking upon identification and authentication, including via the Interbank Identification System with transfer of personal data to the Bank via secure communication links, shall be deemed valid actions of the Client. The Mobile Banking includes the Client’s data update procedure (Appendix 3 hereto).

15. The Mobile Banking is a set of functions allowing the Client to access various operations and services of the Bank. The list of operations, services and functions available in the Mobile Banking menu depends on the type of the card issued to the Client, type of transaction and other conditions. The Bank may change the list of operations, services and functions available in the Mobile Banking menu, as well as procedure for their execution, at any time at its sole discretion.

16. Transactions in the Mobile Banking will be carried out by the Client with the use of the card details.

17. When carrying out a transaction, the Client shall read carefully the information shown on the display of the device and select actions from the available options according to his or her intention or strictly follow the displayed instructions; check carefully the correctness of the information entered, including making sure that the card with which the Customer intends to carry out a transaction is selected correctly; go through authentication before the sessions start and (or) during the session using available authentication means for carrying out a single or group financial or payment transactions.

18. For the purposes of the transaction carrying out in the Mobile Banking, the Client shall complete the details in the electronic document form and send it to the Bank. In

the event of incorrect details, failed control, and as otherwise provided for by law of the Republic of Belarus, the Bank will reject the transaction and the Client will receive respective electronic message.

19. Electronic copies of documents generated in the Mobile Banking may be received by the Client in PDF or JPG format using the Mobile Banking functionality. The Bank shall not transfer documents in electronic form generated through the Mobile Banking for archival storage.

SECTION 4. RIGHTS AND OBLIGATIONS OF THE PARTIES

20. The Bank is obliged to:

20.1. Provide the Service to the Client on high quality level as required by this Agreement and law of the Republic of Belarus;

20.2. Maintain confidentiality of the Client's parameters and process personal data as required by personal data protection legislation;

20.3. Provide the Client with the electronic copies of receipts in the form of the image on display of the device used by the Client for working with BSB Bank mobile application and respective information confirming the transactions carried out with the use of the Service;

20.4. Perform other obligations provided for by law of the Republic of Belarus, this Agreement, and other documents binding upon the Bank.

21. The Bank has the right to:

21.1. Change the procedure and terms of the Service or other provisions of this Agreement, unilaterally and without judicial procedures;

21.2. Change the access parameters, a set of transactions, services and functions provided in BSB Bank mobile application, as well as procedure for their execution, at any time at its sole discretion;

21.3. Write the sums of transactions made by the Client with the use of the Service, as well as other sums provided for by this Agreement, the Single Contract and the Transaction and Service Fees, off the account;

21.4. Suspend the Service provision without a prior notice to the Client in the following events:

- violation of this Agreement by the Client – until such violation is eliminated by the Client;

- presence of circumstances giving reasons to believe that the Service is not used by the Client or is used in violation of law of the Republic of Belarus – until such circumstances are clarified;

- replacement, repairs, maintenance, etc. of hardware and (or) software used by the Bank for the Service provision.

21.5. Terminate this Agreement unilaterally by blocking access to the Service in the following events:

- violation of this Agreement by the Client;
- termination of the Single Contract concluded with the Client;
- termination of the powers of the Client - holder of additional cards to use all additional cards registered in BSB Bank mobile application or powers of the Client - holder of corporate bank payment card;

- when the Bank has suspicions that the Client uses BSB Bank mobile application for money laundering, terrorist financing and financing of proliferation of weapons of mass destruction (financial transactions carried out by the Client with the use of

the Mobile Banking meet the detection criteria and signs of suspicious financial transactions), as well as in other cases when financial transactions carried out by the Client with the use of the Mobile Banking are subject to special control under the legislation of the Republic of Belarus on the prevention of money laundering, terrorist financing and financing of proliferation of weapons of mass destruction;

- when the Bank decides to terminate the Service provision;
- as otherwise provided for by law of the Republic of Belarus.

21.6. Enjoy other rights provided for by law of the Republic of Belarus, this Agreement and the Single Contract.

22. The Client is obliged to:

22.1. Comply with the provisions of this Agreement, the Single Contract, the Transaction and Service Fees and law of the Republic of Belarus;

22.2. Have access to the Internet, as well as hardware and software required for the use of the Service;

22.3. Provide safety and confidentiality of parameters and other information needed for the Client to access the Mobile Banking and carry out transactions using the Service, and not to disclose such confidential information to other persons;

22.4. Observe the necessary safety precautions when using the Service, and prevent access of other persons to the Service provided by the Bank to the Client under this Agreement;

22.5. Check the Bank's website www.bsb.by for information about amendments and (or) additions to this Agreement and the Transaction and Service Fees, and, in the presence of such information, read carefully the procedure and conditions of the Service provision;

22.6. Keep the balance of the account sufficient for carrying out transactions with the use of the Service, paying for the Service and making other payments provided for by this Agreement, the Single Contract and the Transaction and Service Fees;

22.7. Carry out exchange transactions, when using the Mobile Banking, as required by foreign exchange legislation under foreign exchange contracts or on other grounds provided for by law of the Republic of Belarus and (or) law of foreign countries;

22.8. Perform other obligations provided for by law of the Republic of Belarus, this Agreement and the Single Contract.

23. The Client has the right to:

23.1. Manage access to the Mobile Banking, carry out transactions with the account with the use of BSB Bank mobile application and use other services of the Bank in accordance with this Agreement, subject to successful authentication;

23.2. Enjoy other rights provided for by law of the Republic of Belarus, this Agreement and the Single Contract.

SECTION 5. PAYMENT FOR SERVICE. SERVICE PERIOD

24. The Service is provided by the Bank for an unlimited period, until either Party declares its termination.

25. The Client shall pay the fee (remuneration) for the use of the Service in the amount determined in the Transaction and Service Fees.

26. The Bank may write the Service fee off the Client's account in accordance with the Transaction and Service Fees.

SECTION 6. RESPONSIBILITY AND WARRANTY PROVISIONS

27. The Bank and the Client shall be responsible for the violation of the obligations hereunder as set forth by law of the Republic of Belarus.

28. The Bank is not responsible for the poor quality of the Service provided to the Client caused by failure of the Bank's computer network or the Internet, as well as for the quality of services provided by mobile operators and Internet access providers, as well as for theft, damage or loss of the Client's confidential information as a result of operation of malicious software on the device used by the Client to access the Service, as well as for related consequences.

29. The Bank is not responsible for the commissions (fees) charged by third-party organizations, including mobile operators and data transmission service providers, for their services.

30. The Bank shall be responsible for full or partial non-fulfillment or improper fulfillment of its obligations as set forth by the Single Contract.

31. The Client is responsible for:

31.1. All transactions with the use of the Service and the Service access management operations performed with the use of authentication factors and other confidential information of the Client needed to access the Service and carry out transactions with the use of the Service;

31.2. Provision of safety and confidentiality of parameters and other information the Client needs to access the Service and carry out transactions with the use of the Service, as well as for losses that may result from the Client's failure to comply with the requirement to provide safety and confidentiality of such information;

31.3. Provision of access to third parties to the Service provided by the Bank to the Client under this Agreement as a result of intent or negligence of the Client, and for all consequences of such unauthorized access.

32. The Bank is not responsible for the Client's losses resulting from unlawful actions of the Client or third parties.

33. The Parties shall be relieved from responsibility for full or partial non-fulfillment of their obligations hereunder resulting from the circumstances beyond their reasonable control that occur after the entry of this Agreement into force as a result of events of an extraordinary nature that could neither be foreseen nor prevented by reasonable measures.

34. The Bank shall take sufficient measures to ensure high quality and safe use of the Service by the Client; however, due to possible negative events beyond the Bank's control, the Bank does not provide the Client with any guarantees regarding:

34.1. Possibility of use of the Service on any iOS or Android operated device;

34.2. Full and unconditional compliance of the results of the Service use with the Client's requirements and achievement of the purpose of the Service use;

34.3. Safe use of the Service, if BSB Bank mobile application is downloaded not from the official sources;

34.4. Absence of failures in the operation, security and data integrity, if the Client's device has malicious software or elements of malicious software, which may influence the functionality of the Service and data integrity.

SECTION 7. CORRESPONDENCE BETWEEN THE PARTIES. RESOLUTION OF DISPUTES

35. Unless otherwise provided for by this Agreement, any notices for the purposes of this Agreement may be sent to the Client by one or more, at the Bank's option, individual information channels (SMS, push notification, messages sent in messengers, email).

36. In all other respects not covered by this Agreement, the Parties shall be governed by law of the Republic of Belarus and the Single Contract.

37. All disputes, conflicts or claims arising out of or in connection with this Agreement, including those related to its performance, violation, termination or invalidity, shall be resolved by court at the Bank's location following mandatory pre-trial dispute resolution procedure (period of response to the claim is 30 calendar days after receipt of the claim).

SECTION 8. FINAL PROVISIONS

38. The Client acknowledges that he or she has read and understood all the terms and conditions of this Agreement, and he or she accepts them unconditionally and to the full extent.

39. The Bank does not provide the Client with the Internet access services, connection to mobile network and data transmission services. The Client shall use such services and pay for them in the manner and under the terms and conditions determined by providers of such services.

40. By entering into this Agreement, the Client unconditionally acknowledges that he or she has read carefully this Agreement, the Single Contract and the Transaction and Service Fees before the use of the Service and agrees to be bound by their terms and conditions.

41. The Agreement shall be deemed terminated at the moment of blocking the Client's access by the Bank to the Mobile Banking.

42. Upon blocking access to the Mobile Banking, the Client may conclude a new user agreement on the use of Mobile Banking service with the Bank in the manner and under the terms and conditions determined by the Bank.

43. In all other respects not covered by this Agreement, the Parties shall be governed by law of the Republic of Belarus and the contracts concluded between them.

JSC "BSB Bank", 23 Pobediteley ave., Building 4, 220004, Minsk, Republic of Belarus, c/a 3200001750013 with the National Bank of the Republic of Belarus, UNP 807000069, OKPO 37580914

General Terms and Conditions of Instant Payments Service

SECTION 1. TERMS AND DEFINITIONS

1. In these Conditions, the following terms are used in the following meanings:
 - 1.1. Domestic Instant Payment means payment made against a payment order (payment instruction) of the payer via the sending bank, technical operator and beneficiary bank within the time close to real time.
 - 1.2. 24/7/365 mode means the Instant Payments System operating period when it is available for instant payments 24 hours a day 7 days a week 365 (366) days a year.
 - 1.3. Instant Payments Information Support Service (IPISS Service) means a process of transfer of the electronic request containing the beneficiary's identifier and the reply containing the beneficiary's details and other information necessary for a domestic instant payment, with participation of a payer, sending bank, technical operator, beneficiary bank and beneficiary. Mobile phone number is used as beneficiary's identifier.
 - 1.4. Instant Payments System (IPS) means a payment system and a functional system of the Automated Interbank Payment System of the National Bank of the Republic of Belarus that ensures, through its software, hardware, and telecommunication facilities, instant payment in Belarusian rubles in the 24/7/365 mode within the Republic of Belarus.
 - 1.5. Technical Operator means Belarus Interbank Settlement Center Joint-Stock Company

SECTION 2. GENERAL TERMS AND CONDITIONS

- 2.1. As an IPS member, the Bank provides domestic instant payments (hereinafter – instant payments) of the Client using the IPISS Service through Mobile Banking.
- 2.2. Within IPS:
 - The Bank acts as a sending bank or a beneficiary bank (depending on whether the Client is a payer or a beneficiary);
 - The Client acts as a payer or a beneficiary;
 - Instant payments are executed (financial messages are transmitted, processed and executed by IPS members, funds are debited from payers' accounts and credited to beneficiaries' accounts) within the time specified in the documents of the Automated Interbank Payment System of the National Bank of the Republic of Belarus, except for the period when the Bank carries out routine work to complete the operational day.
- 2.3. The Bank offers the Client a service of instant payments under the Single Agreement of Settlement and Cash Services for Individuals in JSC «BSB Bank» (hereinafter – the Single Agreement) and the User Agreement on the Use of Mobile Banking Service (hereinafter – the User Agreement), including these General Terms and Conditions (hereinafter – the Conditions), and subject to legislation of the Republic of Belarus.
- 2.4. The Client is aware that an instant payment can be made by the Client in favor of the beneficiary subject to the beneficiary's consent to the transfer of his/her personal data and information constituting bank secrecy given by the beneficiary to the beneficiary bank.
- 2.6. For the provision of instant payment service, the Client shall pay a fee to the Bank according to the Tariffs. The Client is aware that IPS member-banks may charge other fees for instant payments.

SECTION 3. GENERAL RULES OF INSTANT PAYMENTS SERVICE

3.1. Instant payments are subject to the Single Agreement, User Agreement, including these Conditions, and law of the Republic of Belarus.

3.2. The Bank makes it possible for the Client to make instant payments using IPISS service from the current account accessible without a card in favor of individual beneficiaries having accounts with other banks of the Republic of Belarus using the beneficiary's mobile phone number as an identifier.

If the Client is a payer, his or her instant payments will be processed against payment instructions created in "Instant Transfers" section of the "Mobile Banking" service menu (if the functionality of the respective service is available), in which case:

- the payment instruction must contain details required for payment making;
- the beneficiary bank must be in the list of banks connected to IPS;
- balance of the Client's current account an instant payment will be made from must be sufficient for making the instant payment and paying a fee to the Bank and other banks (if any) in full;
- as of the instant payment date, the Client must have no outstanding liabilities shown in the Liabilities Automated Information System;
- the Client's current account an instant payment will be made from must have no encumbrances (suspended transactions, arrests);
- the payment instruction must be in compliance with the Law of the Republic of Belarus of 30.06.2014 No. 165-3 *On Measures to Prevent Money Laundering, Terrorist Financing and Financing of Proliferation of Weapons of Mass Destruction.*

3.3. The Bank makes it possible for the Client to receive instant payments using IPISS service from individual payers having accounts with other banks of the Republic of Belarus from the current account accessible without a card using the Client's mobile phone number as an identifier.

3.4. The service of making and receiving instant payments is provided by the Bank to the Client on condition that: the Client activates the service in the "Instant Transfers" section of the "Mobile Banking" service menu; the Client selects an account in Belarusian rubles opened with the Bank accessible without a card and which will be used together with the Client's mobile phone number (identifier) in IPISS; the Client consents to the transfer of personal data and information constituting banking secrecy of individuals (surname, name, patronymic (if any) mobile phone number, identification number, bank account number and other data necessary for the Client to receive instant payments in IPS) for further making an instant payment in his or her favor.

3.5. Only one current account of the beneficiary can correspond to one beneficiary identifier in one beneficiary bank. One beneficiary identifier may be used by the beneficiary to connect to IPISS service in different IPS member banks serving the beneficiary.

3.6. Instant payments will be made and received in Belarusian rubles.

3.7. The Client may change the number of the current account linked to the Client's mobile phone number (identifier).

3.8. When making an instant payment, the Client shall specify the purpose of payment (transfer between individuals; loan provision to an individual; loan repayment to an individual; interest on loan between individuals) if it is provided for by the "Mobile Banking" service functionality.

3.9. For making a decision on an instant payment, the Client may request information on the amount debited from the Client's current account (amount credited to the beneficiary) for the upcoming instant payment, including with an indication of the Bank's

fee, in the “Instant Transfers” section of the “Mobile Banking” service menu. The Client may include the Bank’s fee into the amount of the instant payment (the amount of transfer to the beneficiary will be reduced by the amount of the Bank’s fee).

3.10. Instant payments service is available 24/7/365, except for the period when the Bank carries out maintenance operations.

3.11. The funds received via IPS will be credited to the Client’s current account on the date of their arrival (within the time close to real time).

3.12. The Client’s payment instruction is deemed executed at the time the Bank receives respective financial message from IPS.

3.13. An instant payment is deemed final when the sending bank notifies the payer of execution of his or her payment instruction, and the beneficiary bank notifies the beneficiary that the funds credited to his or her account are available.

3.14. Instant payments are irrevocable. The Client is responsible for completeness and reliability (correctness) of the information specified when executing a payment instruction for the instant payment, as well as for compliance of the payment with the law of the Republic of Belarus.

3.15. The Client undertakes to notify the Bank immediately in case of compromise of his or her data used for provision of instant payments service.

SECTION 4. LIMITS ON INSTANT PAYMENTS

4.1. The Bank may set limits on instant payments (one-time, daily, monthly).

4.2. Unless otherwise specified on the Bank’s website www.bsb.by, the following limits on instant payments are used:

maximum amount of one instant payment is 1,000.00 (one thousand 00 kopecks) Belarusian rubles;

maximum number of instant payment transactions per one calendar day is 5 transactions in the amount not exceeding 1,000.00 (one thousand 00 kopecks) Belarusian rubles;

maximum number of instant payment transactions per 7 calendar days is 10 transactions in the amount not exceeding 5,000.00 (five thousand 00 kopecks) Belarusian rubles;

maximum number of instant payment transactions per one calendar month is 10 transactions in the amount not exceeding 25,000.00 (twenty-five thousand 00 kopecks) Belarusian rubles.

SECTION 5. SUSPENSION AND TERMINATION OF INSTANT PAYMENTS SERVICE

5.1. The Bank may suspend the instant payments service without a prior notice to the Client:

5.1.1. where provided for by legislation of the Republic of Belarus on the prevention of money laundering, terrorist financing and financing of proliferation of weapons of mass destruction;

5.1.2. in case of unauthorized access to software and hardware tools providing remote banking services or Client’s accounts, or detection of suspicious activity (fraudulent transactions);

5.1.3. in case of critical situation (failure) in software operation;

5.1.4. to the extent otherwise provided for by the Single Agreement or User Agreement.

5.2. Each of the Parties may terminate the service provision acting unilaterally and out of court. The Bank may terminate the instant payments service provision without a prior notice to the Client. For the service termination, the Client shall deactivate it in the “Mobile Banking” service menu (“Instant Transfers” section).

5.3. When instant payments service is suspended, neither receiving nor sending instant payments will be available to the Client. In such a case, the Bank has no liabilities to the Client whatsoever.

Appendix 2 to the User Agreement on the
Use of Mobile Banking Service

RULES OF SAFE USE OF THE SERVICE BY THE CLIENT

Dear Client!

For the safety of use of the Mobile Banking service, we strongly recommend that You read carefully these rules and do not ignore the requirements set forth therein.

GENERAL REQUIREMENTS

1. Read **CAREFULLY** the User Agreement on the Use of Mobile Banking Service, the Single Contract of Cash Management Services of JSC “BSB Bank” for Individuals, and the Transaction and Service Fees of JSC “BSB Bank”.

2. Use devices and software operated by iOS or Android that are free from malicious software and components thereof to use the Service.

Recommendation: *do not install any third-party applications, not from App Store (for iOS devices) or Google Play, AppGallery (for iOS devices), as well as pay close attention to the data the application requests access to.*

INTEGRITY OF MEANS OF IDENTIFICATION

1. **DO NOT share** your login and password with others. Do not keep login and password in easily accessible places.

2. During the Login procedure, make sure that other people cannot see the values of Login parameters you enter.

3. **Do NOT allow** others to use the Client's Login parameters to perform the Login procedure.

4. After the Login procedure, **DO NOT allow** others to carry out transactions in the Mobile Banking menu of BSB Bank mobile application.

5. **Change Your Password regularly** by performing respective operation.

6. If the Password has become known to other person, You must change Your Password **IMMEDIATELY** by performing password changing operation.

Appendix 3 to the User Agreement on the
Use of Mobile Banking Service

CHANGING PASSPORT DETAILS IN THE MOBILE BANKING

In the event of change of the Client's ID details (hereinafter – passport details), the Client may request that respective data is updated using the Mobile Banking through the following actions:

1. Authorization by login and password.
2. Uploading ID document:
 - a. Enter “My Details” in Personal Area.
 - b. Prove Your identity by a code or biometric data.
 - c. Upload the photos / scanned copies of the pages of Your ID document to be updated (pages 31-33 of the passport of the citizen of the Republic of Belarus and pages with registered address; front and rear side of Your ID card; national and foreign travel passport of the citizen of the Russian Federation; passport of a foreign citizen or its substitute; residence permit, etc.).
 - d. Press “Send Request”.
3. You will receive a notice of the document sending.

The Bank will process Your request for passport details update provided that the photo / scanned copy of the document is readable, displayed in full, with no glare or backlighting.

BANK SUPPORT

If you have a problem, you can get advice on how to use the Service by phones +375 17 306 20 40, +375 29 306 20 40 and +375 33 306 20 40 (24/7), as well as by sending a request by e-mail: ibank@bsb.by.

With respect and care,
Your BSB Bank