

USER INSTRUCTIONS-KOMECENTAR

APPLYING FOR SET, OVERDRAFT AND CARDS WITH DEFERRED PAYMENT

KOMeCENTAR is a digital branch which provides the users with the opportunity to apply and activate via WEB, in fast and simple way, the following products and services of Komercijalna banka:

- One of the new current accounts: [Kombank Start](#) current account, [Kombank Aktiv](#) current account, [Kombank Klasik](#) current account and [Kombank Premijum](#) current account,
- [authorised overdraft on current account](#) and
- [debit cards with deferred payment.](#)

The employees working in KOMeCENTAR communicate with a client by telephone, by e-mail, by means of chat and video conference.

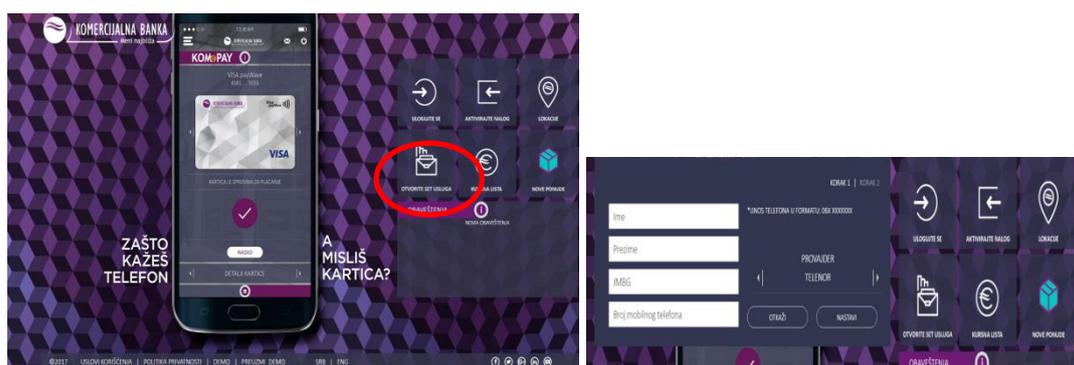
APPLYING FOR CURRENT ACCOUNT OPENING

If you wish to open the current account with additional services that is tailored to your needs, you can do so via the WEB, while having at the same time a classic personal relationship with the banker.

Note: Applying for current account is enabled to users of E-bank service, but also to all other Bank's clients that do not have an active E-bank service or are potential customers who can thus become the clients of Komercijalna banka.

1. Do you use E-bank service in Komercijalna banka?

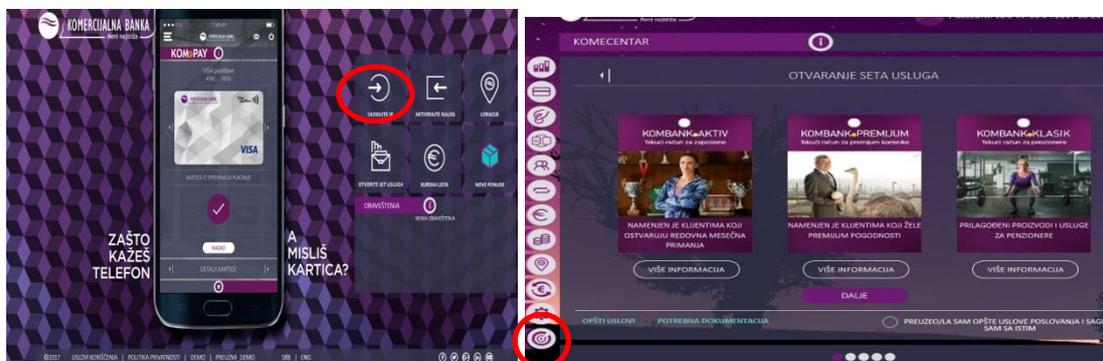
- If your answer is „No“, and you wish to apply for one of the current accounts, select the option „Open the set of services“ (*Note: Here you can apply for current account even if you are not the client of Komercijalna banka*). Application for current account is processed in two steps. The first step is to enter: name, surname, JMBG and a mobile phone number. Also, you need to select the mobile operator.



The second step is to enter OTP code that you received from the Bank (to the mobile phone number which you provided in the Step 1), for the purpose of continuing the application process.



- If your answer is „Yes“, you can open the current account after logging in and selecting the option „KOMeCENTAR“



Within the following form you can obtain the information about:

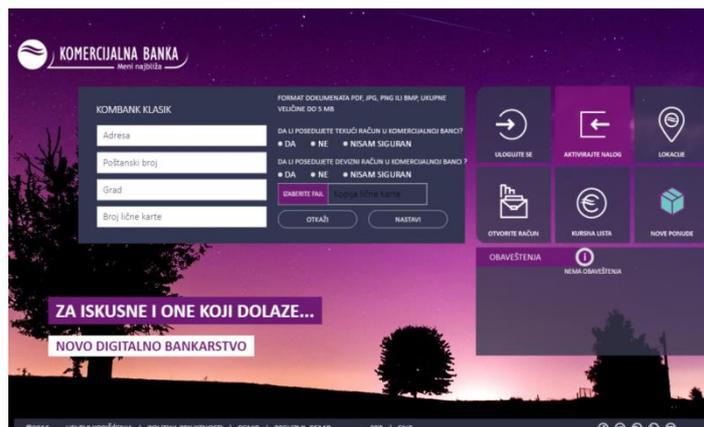
- ✓ All characteristics and advantages of each current account,
- ✓ General operating conditions (and give your approval for the same),
- ✓ Documentation required for opening the selected current account.



By selecting one of the current accounts and by choosing the option „Continue “ you will continue the application process:

- ✓ You will enter your e-mail address and declare whether you are „Foreign Official“,
- ✓ To the e-mail entered in this step, you will receive the documentation necessary for obtaining the information about the Framework Agreement,
- ✓ You will then enter the data on address and check the option on holding the current and foreign exchange accounts with Komerčijalna banka,
- ✓ You will attach the copy of ID document (if you have ID card with chip, attach the read ID card) ,





- ✓ You then choose the option as to how you want to sign the documentation: Branch / Mobile team / Digital signing.

POPUNITE FORMU ZA OTVARANJE RAČUNA

KAKO ŽELITE DA POTPIŠETE DOKUMENTA

EKSPOZITURA
 MOBILNI TIM
 DIGITALNO POTPISIVANJE

EXPOZITURA U KOJOJ ŽELITE DA NASTAVITE POSLOVANJE

IZABERITE GRAD

BEOGRAD

Ustanicka 15

Beograd

11000

Napomena

IZABERITE EKSPOZITURU

USTANIČKA 194

UPUTSTVO: UKOLIKO ŽELITE DA VAS MOBILNI TIM POSETI NA DRUGOJ ADRESI OD PRIKAZANE PROMENITE PODATKE PRIKAZANE U POLJIMA.

POTVRDIJEM DA SU MI OČITLI USLOVI POSLOVANJA I DETALJI UGOVORA STIGLI NA MEJL ADRESU I DA SAM UPOZNAT SA SADRŽAJEM ISTIH

ŽELIM DA DOBIJAM MESEČNE IZVODE NA MEJL ADRESU

OTKAZI POŠALJI

If you chose to sign the documentation:

- ✓ **In the branch-** select the city and the branch nearest to you;
- ✓ **Via mobile team-** enter the address to which you want the documents to be submitted to you by the Bank (it can be the address from your personal identification document, but it can also be the address where you will be at the time of delivery, such as address of your workplace, the address at which you currently reside..).

If you did not have the account opened with Komerčijalna banka, then you should select the branch in which you wish to continue your operations with the bank, and/or the parent branch. The courier service will deliver to you the documentation that you need to sign and the debit card in case you do not already have one. You need to make arrangements with the courier service regarding the time when you will be able to sign the documentation. When the courier comes, prepare the original personal identification document, for identifying purposes. The copies for the Bank will be returned to the Bank by the courier.

- ✓ **Digital signing** – if you have qualified certificate for electronic signature, the very process of signing the documentation in PDF is carried out electronically. If you do not have the application for digital signing, you can download the same [here](#), along with technical instructions for digital signing. You can collect the debit card in a branch of your choice, or by engaging, and/or hiring the mobile team. If, until present, you haven't had the account with Komerčijalna banka, you will also need to select the parent branch.



APPLYING FOR AUTHORISED OVERDRAFT

If you wish to get the additional cash on your dinar current account, you can do so through the WEB, by applying for authorised overdraft. You will fulfil the condition for granting the authorised overdraft upon first depositing your salary to your current account with Komercijalna banka. The authorised overdraft is approved at the maximum amount equalling the average monthly income from salary/pension, increased by 50%.

If you are employed for indefinite period of time and you hold active one of the current accounts that are being offered, the period of approval is maximum 24 months, and if you have opened only the basic current account, the maximum approval period for the authorised overdraft is 12 months.

For authorised overdraft you can apply via WEB, within the option KOMeCENTAR, at the time of opening the current account (in the option „start using“), or outside the set, as a separate product within the form of KOMeCENTAR „Authorised overdraft on current account“.

You need to:

- ✓ Select the **period** from the drop-down menu (if you have opened one of the current accounts, the maximum period is 24 months),
- ✓ Revise or not **the amount** depending on your needs,
- ✓ **Check the consent** for revision of deadline and of the amount of authorised overdraft by the Bank, for obtaining the Credit bureau report and for debiting the client's account for the amount of costs related to obtaining the report from the Credit Bureau,

- ✓ Attach the certified required documentation (list of required documentation is made available to you on the link for „further explanations“),
- ✓ Select the option stating how you wish to sign the documentation: Branch / Mobile team / Digital signing (Note: If this is the first time you apply for authorised overdraft, you then



need to select the nearest branch in order to sign the bill of exchange. The clients who renew the authorised overdraft do not sign the bill of exchange again.)

APPLYING FOR DEBIT CARD WITH DEFERRED PAYMENT

If you want to defer your payments, you can apply for debit card with deferred payment via WEB.

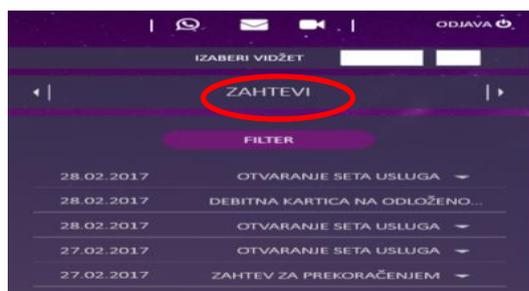
The amount of limit on each of the cards will depend on monthly earnings – limit is approved in the amount of average three-months' salary /pension.

Within the option KOMeCENTAR „Debit cards with deferred payment“ you can apply for debit card with deferred payment.

You need to:

- ✓ Select from the drop-down menu the card of your choice,
- ✓ Determine the amount depending on your needs,
- ✓ Check the consent for: revision of limit by the Bank, obtaining report from Credit Bureau and debiting the client's account for the amount of costs related to obtaining the Credit bureau report,
- ✓ Attach the certified required documentation only if your salary/pension has not been paid for minimum of 3 months to the account with Komercijalna banka,
- ✓ Select the option indicating how you want to sign the documentation: Branch / Mobile team / Digital signing.

You can monitor the review of all the applications in the right section of the form of KOMeCENTAR, within the option „Applications“:



If you used digital signing, you will find the overview of all digitally signed documents within the option of KOMeCENTAR „Archive of digital signatures“



In case you have any concerns or uncertainties, please feel free to contact KOMeCENTAR via video calls, chat, by e-mail or by dialling the phone number.

