

УТВЕРЖДЕНО
Протокол правления
ОАО «Белагропромбанк»
20.06.2013 № 41
(в редакции протокола
Правления
ОАО «Белагропромбанк»
29.07.2025 № 68)

**PUBLIC OFFER OF JSC BELAGROPROMBANK FOR CONCLUDING AN
AGREEMENT ON A CURRENT (SETTLEMENT) BANK ACCOUNT,
ACCESS TO WHICH IS PROVIDED THROUGH THE USE OF A BANK
PAYMENT CARD**

This offer, posted on the official website of the Open Joint Stock Company "Belagroprombank" (hereinafter referred to as the Bank) in the global computer network Internet at the address: www.belapb.by, is a public offer, i.e. an offer by the Bank to conclude a current (settlement) bank account agreement, access to which is provided through the use of a bank payment card (hereinafter referred to as the Agreement), with an individual, hereinafter referred to as the "Client", who responds to this offer (accepts the public offer) in the manner established by this offer.

The terms of this public offer, the Rules for the use of bank payment cards, published (posted) on the official website of the Bank on the global computer network Internet at: www.belapb.by. (hereinafter referred to as the Rules), as well as the application form for opening an account and issuing a bank payment card (hereinafter referred to as the application form), duly completed and signed (confirmed) by the Client, together constitute the Agreement concluded between the Client and the Bank (hereinafter referred to as the Parties).

The Bank considers itself to have entered into an Agreement on the terms and conditions specified in this public offer with the Client who accepts the terms and conditions of this public offer (acceptance of the public offer) in the manner, within the timeframes and on the terms and conditions stipulated by this public offer.

The period for acceptance of this public offer is the period from the date of publication of this public offer on the official website of the Bank in the global computer network Internet at: www.belapb.by until the Bank makes a decision to revoke this public offer.

Acceptance of this public offer is the performance by the Client, who has passed identification or authentication, within the period for acceptance of one of the following actions, which signify the full and unconditional acceptance by the Client of all the terms of the Agreement without any exceptions or restrictions on the terms of accession:

providing the Bank with a duly completed and signed application form with the Client's own signature, drawn up in accordance with the form established by the Bank;

providing the Bank with a duly completed application form for opening an account and issuing a bank payment card in electronic form, generated, signed

(confirmed) and transmitted using the Internet banking system. The Client signs (confirms) the application form for opening an account and issuing a bank payment card by entering a session key after confirming their identification data in the Internet banking system, familiarizing themselves with the terms of this public offer and the Rules, when performing the action "Opening a new account with the issue of a card";

providing the Bank with a duly completed application form for opening an account and issuing a bank payment card in electronic form, generated, signed (confirmed) and transmitted using the Mobile Internet Banking system. The Client signs (confirms) the application form for opening an account and issuing a bank payment card by entering a session key after confirming their identification data in the Mobile Internet Banking system, familiarizing themselves with the terms of this public offer and the Rules, when performing the action "Opening a new account with the issue of a card".

The Agreement may be concluded by an identified representative of the Client, authorized in the manner established by law, by submitting to the Bank a duly completed and personally signed application form for opening an account and issuing a bank payment card, drawn up in the form established by the Bank.

The Bank shall, upon the Client's written request, provide within 10 (ten) business days a document confirming the fact of the conclusion of this Agreement through the RBSS, containing information on its essential terms, as well as other information relating to the Agreement.

The document confirming the fact of conclusion of this Agreement via the RBSS is the form of external presentation of this Agreement: the Agreement, concluded via the RBSS, reproduced on paper (i.e. a copy of the document in electronic form), certified by the signature of an authorized employee of the Bank in the manner established by law and local legal acts of the Bank.

The Parties recognize the date of registration of the said document by the Bank as the date of provision to the Client of a document confirming the fact of conclusion of this Agreement via the RBSS.

The Agreement may be concluded by an identified representative of the Client, authorized in the manner established by law, by submitting to the Bank a duly completed and personally signed application for opening an account and an application form for issuing a card, drawn up in the form established by the Bank.

The Agreement is deemed concluded and comes into force at the moment the Bank receives the Client's acceptance of this public offer. The Bank does not notify the Client of the receipt of information about the Client's acceptance of this public offer and the time when the Agreement is deemed concluded.

This public offer may be revoked by the Bank at any time, including within the period established for acceptance of this public offer, by publishing a notice of revocation of this public offer on the Bank's official website on the global computer network Internet at: www.belapb.by.

SUBJECT OF THE AGREEMENT

1. In accordance with this Agreement, the Bank, on the basis of the Client's application form for the issue of a card, undertakes to open a current (settlement) bank account for the Client, access to which is provided through the use of a bank payment card (hereinafter referred to as the card) and (or) other payment instruments (hereinafter referred to as the account) for storing the Client's funds and (or) crediting funds received in favor of the Client to the account, issue the Client a payment instrument providing access to the account and service it, carry out the Client's instructions to transfer and issue the relevant funds from the account in accordance with applicable law and this Agreement, and the Client pays the Bank a fee (remuneration) for the services rendered to him.

In accordance with the Agreement, the Bank issues a card to the Client after payment of the fee established by the Bank, deposit of the minimum balance (if established), unless otherwise provided by the LLA, the agreement on non-cash transfers of funds to the accounts of individuals between the Bank and the enterprise (organization) of which the Client is an employee, or another agreement of the Parties.";

In accordance with the LLA, a minimum amount of funds (hereinafter referred to as the minimum balance) may be established on the account, which cannot be spent (used) by the Client.

The minimum balance on a non-resident Client's account is, depending on the currency and type of card issued under the agreement:

when issuing Visa Classic, Mastercard Standard card (s) to the account - 15.00 Belarusian rubles, 50 US dollars, 50 euros, 1500 Russian rubles, 350 Chinese yuan;

when issuing Visa Gold, Mastercard Gold card (s), PayRing payment ring to an account, - 30.00 Belarusian rubles, 100 US dollars, 100 euros, 3000 Russian rubles, 700 Chinese yuan;

when issuing Visa Platinum, Visa Signature, Visa Infinite card (s) to an account - 250.00 Belarusian rubles, 300 US dollars, 300 euros, 9000 Russian rubles;

when issuing Mastercard World Black Edition, Mastercard World Elite card (s) to an account - 250.00 Belarusian rubles, 300 US dollars, 300 euros, 2000 Chinese yuan.

If there are two or more cards attached to an account, the minimum balance is set based on its highest value.

The minimum balance is not set for accounts opened within the Salary and Care packages.

The minimum balance amount is deposited into the account by the Client before receiving the card in cash or by bank transfer. When receiving the card with delivery by the Republican Unitary Postal Service Enterprise "Belpochta" (hereinafter - RUE "Belpochta") or by courier, the minimum balance amount (if required) is paid by the Client no later than the day of filing the application for the card issue.

The client has no right to dispose of the minimum balance of funds in the account.

By agreement of the Parties, in the event that the Client has a debt under the Agreement, including for the payment of fees (remuneration) stipulated by the

Agreement, for the repayment (return) of the amount of the unsettled balance of the Client's debt, the Bank has the right to write off from the account the amounts due to it by means of a payment order, or in another way stipulated by the Agreement or the legislation of the Republic of Belarus, including at the expense of the amount of the non-decreasing balance.

The minimum balance amount becomes available to the Client for disposal upon expiration of the validity period of all cards issued by the Bank under the Agreement, or after they are placed on a hard stop list.

Within the framework of this Agreement, the Client may be issued a card, including a virtual card, of the Belkart payment system and (or) the international payment system (hereinafter referred to as the IPS) VISA and (or) Mastercard, providing access to the account. Each card may be issued to the Client on the basis of a separate application form in compliance with the terms of this Agreement. The use of the card is regulated by legislation, the rules of the payment systems, this Agreement, including the Rules for the use of bank payment cards, which are an integral part of this Agreement, published (posted) on the official website of the Bank in the global computer network Internet at: www.belapb.by, as well as local legal acts of the Bank (hereinafter referred to as LLA).

2. An account is opened in one of the following currencies, determined by the Client independently in the application form for issuing a card: Belarusian rubles, US dollars, euros, Russian rubles, Chinese yuan.

3. The Bank notifies the Client about the opening of an account and its details by providing a copy of the Client's application form for the issuance of a card, and in the case of opening an account in the RBSS, by reflecting the account details in the RBSS.

GENERAL PROVISIONS

4. In relation to this Agreement and the Rules for the use of bank payment cards (hereinafter referred to as the Rules), the following terms and their definitions have the following meanings:

authorization – granting the cardholder the right to use the card, including the execution of payment transactions using it, as well as the process of checking (confirming) such rights when attempting to use the card, including the execution of payment transactions using it. Checking (confirming) the granted rights when attempting to use the card, including the execution of payment transactions using it, is not carried out in cases stipulated by the rules of the payment system;

BELKART Pay is an application installed on the mobile device of the client, the holder of an additional card, which is an interface that allows payment for goods, works and services on terminal equipment in trade (service) organizations using NFC technology ;

contactless card – a card that operates on the basis of radio frequency identification technology, allowing transactions to be carried out without mechanical contact with a payment terminal or other software and hardware complex designed to carry out transactions using cards;

card blocking - a set of measures, the implementation of which is ensured by the Bank on its own initiative or on the initiative of the holder of an additional personal debit card or the client in order to prohibit the use of the card;

virtual card – a card that is issued without the use of a card blank;

remuneration - a fee (remuneration) charged by the Bank for card and/or account transactions from the Client in accordance with the Collection of fees (remuneration) for transactions carried out by the Bank;

debit card - a card with the use of which a payment transaction for initiating a payment, a transaction for issuing cash funds is carried out within the limits of the available balance of funds in the Client's account and (or) the overdraft limit;

holder of an additional personal debit card - an individual authorized by law or by the Client in the manner prescribed by law to manage funds in the Client's account by means of an additional personal debit card issued in his name;

card payment instrument holder - a card holder who, among other things, uses a payment instrument that ensures the issue and use of a card, a payment instrument that ensures the use of a card;

additional personal debit card - a personal debit card issued to an individual who will use this card by virtue of the authority granted by law or by the Client - in the manner established by law;

use of a card - the implementation by the cardholder using the card or its details, including through the use of payment instruments that ensure the issue and use of the card or the use of the card, as well as the use of payment services, of actions (a set of actions) as a result of which payment transactions are carried out and (or) transactions for issuing cash to the cardholder and (or) depositing cash by the cardholder and (or) the cardholder is provided with information payment and other services;

infokiosk – a software and hardware complex with which the cardholder interacts in self-service mode, ensuring the implementation of operations established by the bank using cards, with the exception of the operation of issuing cash to the cardholder, and the registration of these operations with the subsequent generation of a card check, as well as the provision of information payment services;

compromise of a card - the presence of information or suspicion by the Bank or other payment service provider, the Client, the holder of an additional personal debit card, or another person about the loss, theft, misappropriation, unauthorized use of a card or card details, or other actions not authorized by the cardholder that allow a person who is not the cardholder to illegally use the card or card details;

compromise of a card payment instrument - compromise of a card and (or) the presence of information or suspicion by the Bank or other payment service provider, the Client, the holder of a card payment instrument, or another person about the distribution, transfer, theft, misappropriation, unauthorized use of authentication data, or other actions not authorized by the holder of the card payment instrument, allowing a person who is not the holder of the card payment instrument to illegally use the card payment instrument;

the outstanding balance of the client's debt - the amount of funds exceeding the balance of funds on the Client's account and (or) the overdraft limit, or the

maximum amount (limit) of the loan (except for the overdraft loan) and (or) the maximum amount of one-time debt on it, and reflecting the client's debt to the issuing bank, which arose as a result of the use of the card by its holder to initiate payments by the cardholder, the receipt of cash by the cardholder, when conducting foreign exchange transactions by the cardholder;

payment system operator – a provider of payment services for organizing a payment system, establishing the rules of the payment system;

PIN code – a personal identification number used by the bank during authentication, which is sent to the phone number specified in the application form via SMS message when using e - PIN technology . In some cases, the PIN code may be issued to the cardholder on paper in a PIN envelope;

payment system – a set of participants in the payment system, the payment system operator, payment instruments and (or) means of payment, payment system rules, software, hardware and telecommunications means that ensure the transfer of funds (electronic money);

payment instrument – a means on an electronic, paper or other form of information carrier that allows the user of payment services to create and transmit payment instructions (payment instructions) by means of software and (or) software and hardware, on the basis of or when using which the payment is initiated;

payment service – a payment service provided to the cardholder by the Bank, within the framework of which the possibility of initiating a payment is ensured using technologies built into mobile devices and provided by the companies that develop such mobile devices, taking into account the features defined by the Agreement;

Division - Banking Services Centers, Additional Offices and the Central Client Office of the Bank;

card details - number, card expiration date and other information in accordance with the rules of the payment system (issuing bank);

Fee Guide – Fee (remuneration) guide for operations carried out by the Bank, approved by the authorized body of the Bank and posted in the Divisions and on the official website of the Bank on the global computer network Internet at the address: www.belapb.by;

Mobile payment service - a service implemented by companies (including, but not limited to, Samsung, Apple, Garmin, etc.) and the Bank based on the MDES, VTS and BPC (BELKART Pay) platforms, allowing clients, holders of additional personal debit cards, to make payments using a tokenized card, which is a digital analogue of a card, via a mobile phone or wearable device;

RBSS - remote banking service system - a set of technologies, software and hardware tools and telecommunication systems for transmitting electronic documents and electronic messages during interaction between a bank and a client (Internet banking, Mobile Internet banking systems, etc.);

means of payment – cash and non-cash funds, electronic money.

Other terms used in this Agreement shall have the meanings defined by legislative acts.

5. The following account transactions can be carried out using the card:

5.1. with the use of Belcard, VISA and Mastercard cards issued for accounts in Belarusian rubles, US dollars, euros and Russian rubles:

- receiving cash Belarusian rubles from ATMs and cash withdrawal points (hereinafter referred to as CWP) of banks participating in the Belkart, VISA and Mastercard payment systems on the territory of the Republic of Belarus;

- receiving cash Belarusian rubles from trade (service) organizations (hereinafter referred to as OTS) on the territory of the Republic of Belarus;

- obtaining foreign currency in cash from ATMs and cash points of banks participating in the VISA and Mastercard payment systems in the territory of the Republic of Belarus and abroad (unless otherwise provided by individual LLA). Information on the availability of ATMs and other devices in a specific country (location) can be found on the IPS websites www.mastercard.com and www.visa.com. The Bank shall not be held liable for the information posted on the above websites;

- obtaining foreign currency in cash from ATMs and cash points of the Bank (unless otherwise provided by individual legal entities);

- non-cash payments in Belarusian rubles for transactions of payment for goods, works and services in OTS or in favor of Service Providers in ATMs, information kiosks, self-service payment terminals on the territory of the Republic of Belarus;

- non-cash payments in foreign currency for transactions of payment for goods, works and services in OTS on the territory of the Republic of Belarus and abroad (in the service network of the Mir payment system and its PSP for Belcard cards) (unless otherwise provided by individual LLA);

- non-cash payments in Belarusian rubles and in foreign currency for payments for goods, works and services on the Internet;

- non-cash payments in Belarusian rubles and in foreign currency for transactions of payment for goods, works and services in favor of Service Providers using RBSS;

- other operations in accordance with the law;

5.2. with the use of Belkart, VISA and Mastercard cards issued for accounts in currencies other than Belarusian rubles, US dollars, euros and Russian rubles:

- receiving cash Belarusian rubles from ATMs and cash withdrawal points (hereinafter referred to as CWP) of banks participating in the Belkart, VISA and Mastercard payment systems on the territory of the Republic of Belarus;

- obtaining foreign currency in cash (US dollars, euros, Russian rubles) from ATMs and cash points of banks participating in the VISA and Mastercard payment systems in the Republic of Belarus;

- obtaining foreign currency in cash from ATMs and cash points of banks participating in the VISA and Mastercard payment systems outside the Republic of Belarus (unless otherwise provided by individual LLA). Information on the availability of ATMs and other devices in a specific country (location) can be found on the IPS websites www.mastercard.com and www.visa.com. The Bank shall not be held liable for the information posted on the above websites;

- obtaining foreign currency in cash (US dollars, euros, Russian rubles) from ATMs and cash points of the Bank (unless otherwise provided by individual LLA);

non-cash payments in Belarusian rubles for transactions of payment for goods, works and services in OTS or in favor of Service Providers in ATMs, information kiosks, self-service payment terminals on the territory of the Republic of Belarus;

non-cash payments in foreign currency for transactions of payment for goods, works and services in OTS on the territory of the Republic of Belarus and abroad (in the service network of the Mir payment system and its PSP for Belkart cards) (unless otherwise provided by individual LLA);

non-cash payments in Belarusian rubles and in foreign currency for payments for goods, works and services on the Internet;

non-cash payments in Belarusian rubles and in foreign currency for transactions of payment for goods, works and services in favor of Service Providers using RBSS;

other operations in accordance with the law.

6. The Bank may provide an overdraft on the account within the limit established by the relevant supplementary agreement to this Agreement containing the terms of the overdraft loan. The decision to provide an overdraft loan is made by the Bank in the manner prescribed by the relevant LLA.

7. Funds may be received into the account in both cash and non-cash form, the amount of receipts is not limited. Funds may be spent from the account in Belarusian rubles, US dollars, euros and Russian rubles both in cash and non-cash form within the balance of funds in the account. Funds may be spent from the account in Chinese yuan in cash only in a currency different from the account currency, in non-cash form regardless of the account currency, within the balance of funds in the account, unless otherwise provided by an additional agreement to the Agreement containing the terms of overdraft lending.

If the amount of cash required for issuance is not available in the Subdivision on the day of the Client's request, then issuance is made on the basis of the Client's written application for payment of cash no later than 5 (five) calendar days after the day of submission of the said application.

8. The account may be used to conduct currency exchange transactions between the Bank and the Client, including those conditioned by the use of the card, when conducting transactions in a currency other than the account currency.

Before conducting currency exchange transactions, the Client expresses his consent to the use of exchange rates established by the Bank in the following ways:

when performing a transaction using the RBSS– by confirming the transaction using exchange rates after reviewing them;

when performing a transaction at an ATM or information kiosk of the Bank – by pressing a button or selecting an interface element that initiates the execution of the corresponding transaction;

when performing other operations:

if the Client is authenticated when performing a transaction – by performing actions to authenticate the Client;

if the Client is not authenticated when performing a transaction – by performing actions to initiate the relevant transaction or actions to grant third parties the right to initiate the relevant transaction.

Currency exchange transactions carried out using the card or its details are carried out at the following rates:

when the Client performs a transaction in Belarusian rubles and in foreign currency using Visa, Mastercard, co-branded cards with the Belkart payment system, in the Bank's service network, banks connected to JSC Bank Processing Center, the transaction amount, when reflected on the account, is converted into the account currency at the exchange rate set by the Bank for transactions using cards, at the time of the transaction;

when the Client performs a transaction in foreign currency using Visa, Mastercard, co-branded cards with the Belkart payment system, tokenized cards on the territory of the Republic of Belarus (except for transactions in foreign currency in the service network of the Belkart payment system, the service network of the Bank, banks connected to JSC "Banking Processing Center") and beyond its borders, the transaction amount is converted by the Visa, Mastercard IPS into the currency of settlement of the Bank with the payment system at the exchange rate set by the payment system on the date of settlements for transactions with the Bank's cards, which may not coincide with the date of the transaction by the Client. Then the amount presented to the Bank for settlements is converted into the account currency at the exchange rate set by the Bank for transactions using cards, at the time of the transaction.

The exchange rate of the International Payment System (IPS) in effect at the time of the transaction may not coincide with the exchange rate of IPS in effect at the time of processing the settlement information about the transaction in the IPS. The resulting exchange rate difference is written off the account (or otherwise compensated by the Client).

When debiting funds from an account or crediting funds received to an account (including those received via bank transfer) in a currency other than the account currency, the Bank carries out currency exchange transactions at the rates established for transactions using cards at the time the transactions are carried out.

The Bank has the right, without prior notice to the Client, to unilaterally suspend the execution of currency exchange transactions, set limits on the execution of currency exchange transactions, and also refuse to execute any currency exchange transaction without explaining the reasons for the refusal. Decisions on the execution or non-execution of currency exchange transactions with the Client, as well as on the conditions for their execution, not specified in the Agreement, are independently and unilaterally made by the Bank .

9. The issuance (replacement) of the card is carried out by the Bank within the timeframes and in the manner established by this Agreement, in the manner specified by the Client in the application form for the issuance of the card.

10. The method of obtaining a card is determined by the Client in the application form for the issue (reissue) of a card, completed on paper.

The card can be handed over to the Client at a branch of the Bank or delivered to the Client by a RUE Belpochta shipment if the Client selects the RUE Belpochta delivery service, or delivered by a courier if the courier service is selected.

11. The card is the property of the Bank (except for the PayRing payment

ring) and upon expiration of its validity period must be returned to the Bank (except for the virtual card and the PayRing payment ring). The PayRing payment ring is the property of the Client and is transferred to the Client from the moment he/she puts his/her personal signature in the application form under the mark on the issuance of the PayRing payment ring and after paying the fee in accordance with the Fee Guide. The Bank has the right to block the card, funds in the account, refuse to issue the card, renew its validity, replace the card in cases stipulated by the LLA, the Rules, as well as in order to prevent unauthorized transactions or if there is information about the participation of the client, the holder of an additional personal debit card (hereinafter referred to as the holder of the additional card) in fraudulent activities, or in other cases stipulated by law.

11-1. The card may be withdrawn:

in the Bank, other banks, in the OTC with the issuance to the Client of a receipt for the withdrawal of the card;

when working with ATMs, information kiosks and other devices with the display of a corresponding notification to the Client on the device screen and/or on paper.

The return of the confiscated card to the Client is carried out upon presentation by the Client of an identity document within thirty calendar days from the date of receipt by the Client of the notification of the return of the card to the bank branch. A card not received by the Client within thirty calendar days from the date of receipt of the notification is subject to destruction.

PROCEDURE FOR ACCRUAL OF INTEREST ON THE ACCOUNT

12. The Bank accrues and pays the Client monthly interest for the use of funds in the account in accordance with the Agreement, unless otherwise specified by law.

13. Interest accrued on the balance of funds in the Client's account is calculated based on the interest rate established by the LLA, which on the date of posting this public offer on the Bank's official website on the Internet at: www.belapb.by is 0.1% per annum.

Interest is credited to the account on the last working day of the current month, or in the event of termination of the Agreement - on the day the account is closed.

When calculating interest, the number of days in a year is taken to be equal to 365 (366), the number of days in a month - to the actual number. Interest is calculated on the balance of funds in the account at the end of the day for each calendar day of the year, and the balances for non-working days are taken in the same amount as for the preceding working day. The calculation period for calculating interest is set from the last working day of the month preceding the current month to the penultimate working day of the current month, including the following non-working days. In this case, in the last month of each calendar year, the calculation period for calculating interest is the period from the last working day of the month preceding the current month to December 31 of the current year. In the first month of each calendar year, the calculation period for calculating interest is the period from January 1 to the

penultimate working day of the current month, including the following non-working days.

RESPONSIBILITIES OF THE PARTIES

14. The Client undertakes to:

14.1. provide accurate information when filling out the application form for issuing a card and inform the Bank of all changes to the specified information no later than 30 (thirty) calendar days after the specified changes occur (circumstances arise), or from the date of receipt of the relevant documents;

14.2. receive a card (card details) at a Bank Subdivision, with the exception of a card sent by post or delivered by courier, within 60 calendar days from the date of receipt of the notification of card readiness (Push / SMS /Viber message) sent by the Bank to the phone number specified by the Client in the application form for the card issue (the Parties recognize the date of receipt of the notification by the Client as the date of sending the Push /SMS /Viber message by the Bank). In case of failure to fulfill this obligation, the card is subject to destruction. A re-issue of a card to replace one destroyed by the Bank is carried out upon a newly completed application form for the issue of the Client's card with the payment of a fee in accordance with the Fee Guide.

If the card, the delivery method of which is mailing, is not delivered to the address specified by the Client, the card is re-made after the Client contacts the Contact Center or personally contacts the Subdivision. Re-made cards in the event that the Client specifies an erroneous (non-existent) address are subject to payment of a fee in accordance with the Fee Guide;

14.3. upon receipt of the card, including one sent by mail or delivered by courier, put your signature in the appropriate field on the back of the card (if any), and also deposit the minimum balance amount into the account in the amount established by the Bank. Upon receipt of an additional personal debit card (hereinafter referred to as the additional card) in the name of another individual, ensure that the holder of the additional card puts his signature on the back of the additional card (if there is a corresponding field);

14.4. in case of refusal to replace the card due to its expiration, contact the Bank with a corresponding statement in writing no less than two months before the expiration of the card;

14.5. control the spending of funds from the account in order to prevent the emergence of an unsettled debt balance.

In the event of an unsettled balance of debt on the account, the Bank notifies the Client of the need to repay (return) the amount of the unsettled balance of debt using electronic communication channels (Push / SMS /Viber messages to the phone number specified by the Client in the application form for issuing a card) or on paper by post, indicating in the notification the end date of the repayment (return) of the amount of the unsettled balance of debt of the client.

The period for repayment (repayment) of the amount of the outstanding balance of debt by the Client, specified in the notification sent in accordance with paragraph 15.10 of this public offer, is 14 working days, starting from the day

following the day of its recognition in the accounting records for the relevant accounts.

The Client undertakes to repay (return) the amounts of the outstanding balance of the debt within the above-mentioned repayment (return) period in the manner specified by this Agreement.

In case of untimely repayment (repayment) of the amount of the unsettled balance of debt, the Client shall pay the Bank interest for the use of the amount of the unsettled balance of debt.

The amount of interest for using the amount of the unsettled balance of debt in Belarusian rubles (arising on the account in Belarusian rubles) is determined as the amount of the refinancing rate of the National Bank of the Republic of Belarus on the day of repayment (return) by the Client of the amount of the unsettled balance of debt or its corresponding part.

The amount of interest for using the amount of the unsettled balance of debt in a currency other than the Belarusian ruble (arising on an account in foreign currency) is determined as the amount of the refinancing rate of the National Bank of the Republic of Belarus on the day of repayment (return) by the Client of the amount of the unsettled balance of debt or its corresponding part.

Interest on the amount of the Client's unsettled remaining debt shall accrue from the day following the day of expiration of the repayment (return) period of the unsettled remaining debt until the day of full repayment (return) of the amount of the unsettled remaining debt.

Repayment (return) of the amount of the unsettled balance of debt and payment of interest for the use of the amount of the unsettled balance of debt by the Client may be made in accordance with current legislation, as follows:

- by non-cash transfer of funds;
- by depositing cash into an account with the Division;
- in the Bank's self-service devices;
- in the Bank's Internet banking system;
- in the Bank's Mobile Internet Banking system;

14.6. replenish the account to the minimum balance amount by crediting funds to the account within 30 (thirty) business days from the date of reduction of the minimum balance amount;

14.7. regularly, at least once a month, check the account statement by any available means for the correctness of the reflection of transactions. If discrepancies are found between the transactions reflected in the statement and those actually performed, within 10 (ten) calendar days from the date of receipt of the statement, inform the Bank in writing of the discrepancies found.

Failure by the Bank to receive written claims regarding the statements provided within 10 (ten) calendar days from the date of receipt of the statement shall be considered confirmation of the correctness of the information provided therein;

14.8. if the card is lost, compromised or an unauthorized transaction is made using the card, the Client is obliged to take measures to block the card within the day on which the above facts become known to him in one of the following ways:

- contact the BPC service department by phone +375 17 299 25 26;

perform actions to block the card via RBSS;
initiate blocking of the card at a Bank branch upon personal appearance of the Client or his representative.

The Client acknowledges the fact that blocking the card does not prevent the possibility of performing transactions using it without authorization.

If the card is blocked due to its compromise, the Client has the right to demand that the Bank unblock the card in order to resume the possibility of its use, except for the case when, at the time of receipt of such a demand, the Client has submitted to the Bank an application for recognition of the transaction carried out using the card as unauthorized. In the event of receipt of a demand from the Client to unblock the card in order to resume the possibility of its use, the Bank shall unblock the card.

If a card is blocked for reasons other than its compromise, unblocking the blocked card is the right, not the obligation, of the Bank, and the Bank has the right to refuse the Client unblocking the blocked card without explanation;

14.9. not to transfer the card (its details) for use by third parties, including data from payment services that allow access to the card (its details) or account, and upon expiration of the card or upon termination of the Agreement, return it to the Bank (the virtual card and the PayRing payment ring, as well as cards in the event that the Client submits an application to close the account via the RBSS, are not subject to return to the Bank);

14.10. independently regulate their relations and the procedure for settlements with tax authorities;

14.11. reimburse the Bank for the actual expenses incurred by the Bank in connection with the use of the card, in accordance with the rules of the payment systems;

14.12. Pay the Bank a fee (remuneration) for the services provided under this Agreement, including the subscription fee, in accordance with the Fee Guide, unless another amount is determined by agreement of the Parties.

The fee (remuneration) for the services provided under the Agreement, including the subscription fee (the fee (remuneration) for the Bank's services for servicing the account) is charged by the Bank monthly from the Client's funds, in the current month upon receipt of funds into the account.

The billing period for calculating the subscription fee is the period from the first to the last calendar day of the month, starting with the month following the month in which the card was received.

If funds are not received into the Client's account during the current month and if there are funds in the Client's account, the subscription fee and remuneration for the provision of services are debited from the balance of funds in the Client's account.

The subscription fee and remuneration for the provision of services must be paid by the Client no later than the last banking day of the current month;

14.13. when issuing a card with an individual design, in the event of claims or lawsuits filed by third parties or payment systems in connection with the violation of copyright or other rights, compensate the Bank for losses and other expenses associated with the settlement of such claims and lawsuits.

15. The Bank undertakes to:

15.1. open an account for the Client no later than the business day following the day of conclusion of this Agreement;

15.2. carry out transactions on the account in the manner and within the timeframes stipulated by law and this Agreement;

15.3. pay the Client interest for the use of funds in the account in the amount and manner specified by this Agreement;

15.4. to produce a card in accordance with the Client's application form no later than 10 (ten) business days from the date of its acceptance from the Client and payment of the fee (remuneration) for issuing the card established by the Bank, making a minimum balance (if established on the account), unless otherwise provided by the agreement on non-cash transfers of funds to the accounts of individuals between the Bank and the enterprise (organization) of which the Client is an employee, or other documents;

15.5. issue cards in accordance with the Client's application forms within 60 calendar days from the date of receipt by the Client of a notification of card readiness (Push /SMS /Viber message) sent by the Bank to the telephone number specified by the Client in the application form for issuing the card (the Parties recognize the date of receipt of the notification by the Client as the date of sending the Push /SMS/ Viber message by the Bank), ensure that the Client is provided with the information necessary to perform transactions using the card;

15.6. send cards to the Client by mail from RUE Belpochta if the Client selects the delivery service from RUE Belpochta, or by courier if the Client selects the delivery service from a courier service;

15.7. credit funds received to the Client's account no later than the next banking day;

15.8. ensure that settlements for transactions are carried out using the card or its details;

15.9. inform the Client (additional card holder) about successfully authorized payment transactions carried out using cards (payment initiation transactions, cash withdrawal transactions, cash deposit transactions and other transactions carried out using the card) by sending a corresponding notification via electronic communication channels (Push/SMS/Viber message) in accordance with the procedure established in the LLA. Consent to receive such a service is issued by the Client on paper or using the RBSS;

15.10. if an unsettled balance of the Client's debt arises, within a period not exceeding 7 (seven) business days from the date of recognition in accounting for the relevant accounts of the amount of the unsettled balance of the Client's debt, notify the Client of the need to pay off (return) the amount of the unsettled balance of the Client's debt by sending a Push/SMS/Viber message to the Client's telephone number specified in the application form for the issue of a card or a written notice by post;

15.11. write off funds from the account for transactions carried out by the Client and/or third parties (including holders of additional cards) when using the card on the basis of documents received from the acquiring bank or another person

authorized by the payment system, taking into account the Bank's remuneration;

15.12. block the card upon receipt of a written (on paper or in electronic form) application from the Client or the holder of an additional card;

15.13. in the event of planned interruptions or failures lasting more than 3 hours, resulting in the inoperability of the software and hardware providing customer service, inform the Client, the holder of an additional card, about the impossibility of carrying out transactions using cards and the planned time frame for restoring the operability of the software and hardware by posting information on the Bank's official website in the global computer network Internet at: www.belapb.by and in the RBSS.

15.14. inform the Client about criminal liability for committing a crime under Article 222 "Illegal circulation of payment instruments, means of payment and their details" of the Criminal Code of the Republic of Belarus;

15.15. if the payment service provider does not have the technical capability to reproduce the receipt using peripheral equipment for subsequent provision to the Client on paper, or if the receipt is provided to the Client only by reproducing it via output to the screen of peripheral equipment, provide the Client with information on the transaction carried out using the card, for which the receipt was not reproduced on paper or was reproduced via output to the screen of peripheral equipment. The period for providing information on the transaction carried out using the card shall be no more than fifteen calendar days from the date of the Client's request and writing of the application, in exceptional cases, if additional work and (or) requests are required - no more than one month. The information provided must contain the necessary details for the receipt;

15.16. notify the client about the blocking of the card in accordance with paragraph 17.2 of the Agreement within a period not exceeding 3 (three) business days from the date of blocking, by sending a Push /SMS/Viber message

RIGHTS OF THE PARTIES

16. The Client has the right:

16.1. use the card to receive, deposit cash (except for a virtual card), carry out a payment transaction, initiate a payment in non-cash form, including a payment between individuals, on the territory of the Republic of Belarus, and within the framework of the provision of a cross-border service in accordance with and not contrary to the legislation;

16.2. manage funds within the limits of the balance of funds in the account and the overdraft limit, if established by the Bank, taking into account the restrictions (limits) on the amount and (or) number of transactions that may be established by the Bank on cards;

16.3. receive monthly account statements, including when personally visiting the Bank, subject to payment of fees for these transactions in the amount established by the Bank;

16.4. demand from the Bank a justification for writing off amounts from the account in the event of disputes, providing the Bank with all receipts and sales

checks issued to the Client for completed transactions, the writing off of funds for which was the basis for the claims;

16.5. allow the Bank to issue additional card (s) to the account of an individual (s) duly authorized by the Client, and to receive an additional card issued in the name of another individual, upon payment of a fee in the amount established by the Bank.

17. The Bank has the right:

17.1. unilaterally change (install additionally):

limitation of the list of transactions, amounts and (or) number of transactions when using cards, as well as countries and regions of card use - with prior notification of the Client by posting the relevant information on the Bank's official website in the global computer network Internet at: www.belapb.by;

the procedure for carrying out currency exchange transactions - with informing the Client about the exchange rates used when carrying out payment transactions and their changes by posting the relevant information on the Bank's official website on the global computer network Internet at: www.belapb.by;

restrictions on the withdrawal of foreign currency cash from accounts opened in foreign currency;

the amount of remuneration (fee) for transactions using the card, including the subscription fee;

the amount of remuneration (fee) for services rendered by the Bank for carrying out transactions with funds in the account, posted on the official website of the Bank on the global computer network Internet at the address: www.belapb.by;

the amount of the minimum balance;

the amount of interest paid by the Bank for the use of funds in the account and the procedure for calculating it;

the amount of interest on the amount of the outstanding debt outstanding by the Client - with prior notification of the Client no later than 30 (thirty) calendar days (unless otherwise provided by law) prior to the date of entry into force of the relevant changes (additions).

The Bank has the right to unilaterally amend the Agreement concluded with the Client. The proposal (public offer) of the Bank to conclude an additional agreement on amending the Agreement, including by setting it out in a new version, is posted on the official website of the Bank and the date of entry into force of the amendments is indicated. The public offer to conclude an additional agreement on amending the Agreement, taking into account the amendments made to it, set out in a new version, is posted on the official website of the Bank at least 30 (thirty) calendar days before the date of entry into force of the amendments, including the new version. The date of posting the public offer to conclude an additional agreement to this Agreement on the official website of the Bank is considered the date of notification by the Bank to the Client of unilateral amendments to this Agreement.

If the Client does not notify the Bank of its non-acceptance of such changes within 5 (five) business days prior to the effective date of the changes specified in parts one and (or) two of this subparagraph, it shall be deemed that the Client has

accepted the specified changes and entered into an additional agreement to this Agreement on the terms of the Bank.

If the Client, no later than 5 (five) business days before the effective date of the amendments specified in parts one and (or) two of this subparagraph, notifies the Bank of its non-acceptance of the said amendments, it shall have the right to refuse to perform the Agreement at any time before the effective date of the amendments by closing the bank account in the manner prescribed by this Agreement. The Bank shall have the right to terminate the performance of the obligations stipulated by this Agreement from the effective date of the amendments;

17.2. block the card in the event of the Client's violation of the obligations stipulated by the Agreement, untimely repayment (return) of the amount of the unsettled balance of the Client's debt - until the Client repays (returns) the amount of the unsettled balance of the debt and pays interest for the use of the amount of the unsettled balance, in the event of a debt for the payment of a fee (remuneration) to the Bank for the services rendered, arising from this Agreement - until the Client pays the amount of the fee (remuneration). Unblocking is carried out no later than the business day following the day of repayment (return) of the said debt. Unblocking of the card is not carried out in the event of the Client's failure to pay the fee and (or) the amount of the unsettled balance of the debt and (or) in the presence of information about the participation of the Client, the holder of the additional card in fraudulent activities, as well as in other cases provided for by the LLA, the requirements of the payment systems, the legislation;

17.3. unilaterally block the card:

in order to prevent unauthorized access to the Client's account or in the event of receiving information about a compromised card;

in order to find out information about the involvement (possible involvement) of the Client, the holder of an additional card, in the commission of illegal actions;

if the Bank has grounds to believe that the Client or a third party, on behalf of/in the interests of/in relation to the Client or posing as the Client, is committing illegal actions;

upon receipt by the Bank of information and/or documents from law enforcement agencies, the National Bank of the Republic of Belarus, which provide grounds to believe that illegal actions or actions causing property damage to third parties are being committed or are planned to be committed using the card and/or its details;

and reject a financial transaction in cases where the Bank or the BPC detects, during the monitoring of transactions, a transaction that has signs of cyber fraud or signs of a transfer of funds (electronic money) without the consent of the user of the payment service (signs are established by the National Bank of the Republic of Belarus).

17.3-1. In the event of an incident being received through the automated incident processing system of the National Bank of the Republic of Belarus (hereinafter referred to as the AIPS), the Bank has the right to implement in relation to the Client – recipient of funds, to whom unauthorized payment transactions were previously made:

restrictions on the parameters of the transaction (the amount of one transaction, the total amount of cash issued, the period of time, etc.) using the card and/or its details;

blocking of the card for a period of no more than two working days (excluding the day the incident is received by the Bank via the AIPS).

The Bank has the right to suspend the execution of a payment instruction (payment order) for a period of no more than two working days (excluding the day of initiation of the transfer for payment) or refuse to execute a payment instruction (payment order) if the information about the recipient of funds (electronic money) contained in the payment instruction (payment order) matches the information about the recipient of funds (electronic money) for the payment and attempts to initiate payments received from the AIPS.

17.4. to repay the existing debt on payment of remuneration (the amount of settlement obligations), the unsettled balance of the debt if there is a sufficient amount of money in the client's account for repayment, in the manner prescribed by law. In the event of another debt under this Agreement, the Bank has the right, if there are sufficient funds in the account, to write off the amount of the debt in the manner prescribed by law. In the event of insufficiency or absence of funds in the account, the Bank shall collect the debt in the manner prescribed by law.

17.5. demand the return (seizure) of the card at any time in the event of a violation by the Client or the holder of the additional card of the terms of the Agreement, suspicion of fraudulent transactions with the card by the said persons, as well as in other cases stipulated by law and legal acts. This clause does not apply to holders of a virtual card;

17.6. require the Client to present the documents required by the Bank concerning transactions carried out using the card, and make copies of them in cases provided for by law ;

17.7. refuse to issue a new or additional card to the Client in cases stipulated by the LLA and legislation;

17.17-1. during the term of the Agreement, analyze the movement of funds in the account, average daily balances in the account, average monthly volume of non-cash transactions and other information for compliance with the criteria for classification as the "Premium" segment;

17.17-2. offer the Client to improve the terms of service by including it in the "Premium" segment within the framework of the concluded Agreement if the Client meets the criteria determined by the Bank, using any means of communication, including telephone calls from Bank employees, Push /SMS/Viber messages to a mobile phone number and messages to the email address provided to the Bank;

17.8. unilaterally change the Client's account number in accordance with the legislation and the LLA without prior notice to the Client;

17.9. independently charge (write off by payment order) from the Client's account erroneously (not for the intended purpose or excessively) credited amounts, as well as amounts of remuneration due to the Bank for transactions performed on the account and amounts in accordance with subparagraph 14.5 of paragraph 14 of this Agreement;

17.10.destroy the card and the envelope with the PIN code if the Client fails to apply for the card within 60 calendar days from the date of receipt of the notification of the card's readiness (Push /SMS /Viber message) sent by the Bank to the telephone number specified by the Client in the application form (the Parties recognize the date of receipt of the notification by the Client as the date of sending the Push / SMS / Viber message by the Bank), as well as in the event of non-delivery of the card within the framework of the delivery service of RUE "Belpochta" or the delivery service by courier service (the presence of mechanical damage to the card, traces of opening the envelope, indication of a non-existent address);

17.11.initiate the process of replacing the main card due to its expiration;

17.12.restrict the use of the card in specific OTCs or in specific countries or regions that the Bank, at its discretion, has classified as high-risk, including by rejecting authorization on the card;

17.13.transfer the account statement to the Client's email address specified in the application form for issuing the card;

17.14.to refund funds to the Client or the holder of an additional card for transactions not authorized by the Client or the holder of an additional card, in cases provided for by law;

17.15.when performing transactions without using a card or its details, refuse to perform a bank transfer if the Bank assumes with a high degree of probability that completion of the bank transfer will be impossible due to the fact that third parties (correspondent banks) participating in the execution of the bank transfer, whose choice the Bank is able to influence, and in relation to whom the Bank has reasonable and sufficient grounds to believe that the said persons are able to fulfill their obligations, or third parties (correspondent banks, clearing centers, the recipient bank), whose participation or non-participation in the execution of the Agreement the Bank is not able to influence by legal, reasonable and sufficient means, will take actions aimed at preventing the execution of the bank transfer, or, on the contrary, refrain from taking an action necessary for the execution of the bank transfer, due to the obligation of these third parties to comply with acts of international law, and (and) national legislation of their jurisdiction, and (and) the provisions of their own documents, including, but not limited to, adopted in execution of and in accordance with the norms of international and/or national law, or/and international banking practice, establishing a regime of international, or global, or state sanctions;

17.16. within the framework of marketing events (promotions) conducted by the Bank, pay the Client a reward (incentive) for performing non-cash transactions carried out using the card. The type, procedure for providing and amount of the reward (incentive) shall be established by the Bank. In case of disagreement, the Client has the right to refuse the reward (incentive) received within the framework of the marketing event (promotion) in accordance with the rules (conditions) of the marketing event (promotion);

17.17.The Bank has the right, within the framework of loyalty programs, to establish for the Client an incentive in the form of Money - back (income paid by the Bank as a percentage of the amount of non-cash payment for goods, works and services when using a card in OTC) or other types of incentives for card payments.

In case of cancellation/return of a non-cash payment transaction for goods, works and services, made with the payment of a reward in the form of Money - back, the Bank has the right to write off the previously credited amount of income from the Client's account;

17.18.send informational and service messages to the Client using the Client's contact information specified in the application form;

17.19.notify the Client of transactions carried out on the account, including the existence of debt on payment of remuneration to the Bank for transactions (services) carried out (provided) on the account and (or) card, using the Client's contact information specified in the application form;

17.20.notify the Client about cards withdrawn by the Bank from the terminal network (ATMs, information kiosks), send notifications with a tracking number when ordering cards with the choice of the card delivery service of RUE "Belpochta", using the Client's contact information specified in the application form;

17.21.The Bank has the right to exercise other rights granted to the Bank by law and (or) the Agreement.

LIABILITY OF THE PARTIES

18. Client's Responsibility:

18.1. any damage caused to the Bank by the Client as a result of non-fulfillment (improper fulfillment) of the Agreement shall be subject to unconditional compensation to the Bank by the Client in full;

18.2. The Client is fully responsible for the state of the account;

18.3. In case of loss of the card and/or additional card, the Client shall pay the Bank the fee provided for in the Fee Schedule.

In case of loss of the details of a virtual card, a new virtual card with a new validity period is issued upon payment of a fee stipulated by the Fee Guide;

18.4. In the event of a card being issued with an individual design, the Client shall be liable to the Bank and third parties for any claims and actions that may be brought in connection with the violation of copyright or other rights caused by the placement of the image provided by the Client on the card.

19. Bank's liability:

19.1. The Bank is responsible for the safety of funds in the Client's account in accordance with the law.

19.2. The Bank shall be liable for the illegal use of a blocked card from the moment the Client or the holder of an additional card applies to the Bank with a corresponding written statement;

19.3. The Bank shall not be liable for the occurrence of conflict situations beyond its control;

19.4. The Bank is not responsible for the activities of various institutions that refuse to accept a card for any reason, or for cases of blocking or malfunction of payment registration devices that result in damage to the card or its seizure;

19.5. The Bank is not responsible for the quality of goods, works and services purchased using the card. All claims regarding the quality of goods, works and

services must be submitted by the Client or the holder of the additional card directly to the relevant seller (manufacturer) of goods, works and services;

19.6. The Bank shall not be liable for transactions performed by third parties using the card (both the main one and the additional one, if its issue is provided for by the LLA) if the performance of these transactions was the result of the transfer by the Client, the holder of the additional card to third parties of the card or its details and (or) PIN code, even if the documents confirming the transaction with the card were not signed by the Client or the holder of the additional card (ATM, mail and telephone orders, hotel reservations, etc.), as well as for all transactions performed using the card, before notifying the Bank of the loss of the card and the compromise of the card;

19.7. when sending an account statement to the Client's email address, the Bank shall not be liable for any distortion of the statement or unauthorized access to it;

19.8. The Bank shall not be liable:

on claims from persons - owners of mobile phone numbers indicated by the Client in the application form and when connecting mobile services;

for failure to deliver a Push /SMS /Viber message to the Client's phone or the holder of an additional card, if this is due to reasons beyond the Bank's control (the message was not sent by the mobile operator, the Client's phone was unavailable for a long time, etc.);

for failure to deliver a card with the provision of the delivery service of RUE "Belpochta" or the delivery service of a courier service, if the Client indicated an erroneous (non-existent) address for delivery of the card or the delivery of the postal item was not carried out for other reasons beyond the control of the Bank;

for the impossibility of using the card in situations beyond its control and associated with failures in the operation of external systems;

the occurrence of other circumstances beyond the Bank's control.

20. For failure to fulfill (improper fulfillment) of obligations under this Agreement, the Parties shall be liable in accordance with the law.

In case of improper execution of the Client's payment instructions, the Bank shall be liable in accordance with the law and shall be obliged to reimburse the Client for funds:

unjustifiably debited from his account;

credited to his account in a smaller amount;

transferred (credited) in favor of an improper recipient of the payment, the settlement center - correspondent.

20-1. In the event that the Bank issues a card to the Client (additional card holder) that participates in loyalty and premium programs, the Bank shall transfer the personal data of the Client (additional card holder) to the extent necessary to ensure the possibility of the Client's (additional card holder's) participation in loyalty and premium programs to provide discounts, bonuses and other privileges to the Client (additional card holder) of the Bank, in accordance with the terms of the said programs .

20-2. In the event that the Bank issues a card to the Client (additional card

holder) that participates in loyalty and premium programs, the Bank, at the request of the loyalty program (premium program) operator, has the right to provide information on the Client's (additional card holder's) income, which is necessary for submission to the tax authorities by the loyalty program (premium program) operator as a tax agent in accordance with the law.

TERM, PROCEDURE AND CONDITIONS OF TERMINATION OF THE AGREEMENT

21. This Agreement shall enter into force from the moment the Bank receives the Client's acceptance of this offer to conclude the Agreement and shall remain in effect until the account is closed, and in terms of the fulfillment by the Parties of their obligations assumed - until their full fulfillment.

22. The Parties have the right to terminate obligations under the Agreement in the cases and in the manner provided for by the Agreement.

23. The Bank has the right to unilaterally terminate obligations under the Agreement by notifying the Client in the manner and within the timeframes stipulated by the Agreement if no cards have been issued for the account and/or all cards have expired, all cards have been placed on a strict stop list, there is no debt or encumbrance on the account, and one of the following conditions is met:

if there are no funds in the account for three months from the date of the last transfer of funds from it or from the date of its opening with a zero balance;

in the absence of transactions on the account and funds in it for one year, or in the event that, in the absence of transactions for one year, the balance of funds in the account is less than the base amount determined in accordance with the legislation on the day the Bank makes a decision to terminate the Agreement with the client;

if the client fails to provide documents (information) necessary to identify the participants in the financial transaction in accordance with legislative acts on the prevention of legalization of proceeds from crime, financing of terrorist activities and financing the proliferation of weapons of mass destruction;

in the event of failure to fulfill (improper fulfillment) by the Client or the holder of an additional card of the obligations stipulated by the Agreement, or violation of the terms of the Agreement;

in other cases provided for by law and (or) the Agreement.

In this case, the Bank notifies the Client of the termination of the Agreement no later than two months before the expected date of termination of the Agreement.

The Client is notified by sending an SMS message, and if the mobile phone number is missing or specified in an incorrect format, by sending a registered letter with a delivery confirmation to the Client's place of registration (residence), which, among other things, specifies information about the unused balance of funds in the account. The calculation of the period begins on the day following the day the Bank sends the Push /SMS/Viber message/ the date of registration of the letter in the Bank.

If there are no funds in the account, a written notice to the Client by post is not sent.

If, within two months from the date of the Bank's notification, the Client does not express a desire to continue using the account (does not dispose of the funds in the account or does not submit an application for the issue of a second or subsequent main card), the Bank shall begin work on terminating the Agreement from the date of expiration of the specified period, cease accrual of interest on the account and transfer the remaining funds, taking into account the interest due, to the account for recording settlements with other creditors.

24. In case of termination of the Agreement at the Client's request, the Agreement shall be deemed terminated after 30 (thirty) days from the date of acceptance by the Bank of the Client's application to close the account and the return by the Client of all cards issued for the account (including additional cards, if any) to the Bank (except for the virtual card and the PayRing payment ring, as well as cards in the event that the Client submits an application to close the account through the RBSS), subject to the full repayment by the Client of the debt to the Bank under the Agreement and the settlement of all obligations under the Agreement. At the same time, taking into account the specifics of the operation of payment systems, the Client's obligations under transactions using the card may arise within 180 (one hundred eighty) calendar days from the date of such transaction and are subject to fulfillment by the Client, including after the account is closed.

Upon termination of obligations under the Agreement after 30 (thirty) calendar days from the date of writing the application for account closure, the remaining funds in the account shall be issued at the request of the Client no later than the next banking day after such request is submitted or transferred to another account specified by him in accordance with the Client's payment instruction.

If after 30 (thirty) calendar days from the moment of writing the application for closing the account the Client has not disposed of the balance of funds in the account, the balance of funds is transferred to a separate personal account for recording settlements with other creditors. Interest on funds recorded in a separate personal account for recording settlements with other creditors is not accrued.

ADDITIONAL TERMS

25. Other terms of this Agreement are determined by the Rules for the use of bank payment cards, which are an integral part of this Agreement and are published (posted) on the official website of the Bank on the global computer network Internet at: www.belapb.by.

26. The relations of the parties not regulated by the Agreement are regulated by law. If any of the provisions of this Agreement does not comply with the provisions of law, then the relations of the Parties in this part are regulated by law.

If individual terms of this Agreement conflict with legislation, they shall become null and void and the relevant provisions of legislation shall apply.

27. The Bank has the right to terminate the Agreement unilaterally and out of court in the event of a breach of obligations by the Client, as well as in other cases

provided for by law, in the manner established by law.

28. All disputes and disagreements that may arise from this Agreement or in connection with it will, if possible, be resolved through negotiations between the Parties. If the Parties fail to reach an agreement during the negotiations and consideration of claims, the disputes shall be considered in a judicial body at the choice of the plaintiff. The applicable law for resolving the dispute is the law of the Republic of Belarus.

29. Changes and additions to this Agreement shall be made by agreement of the Parties (except in cases stipulated by this Agreement and legislation) by concluding additional agreements, which from the date of signing by the Parties shall be integral parts of this Agreement.

In case of necessity to make changes and/or additions to this Agreement, an additional agreement to this Agreement may also be concluded by sending the Bank a proposal to change and/or supplement this Agreement by sending an offer, including by posting a public offer on the Bank's official website on the global computer network Internet at: www.belapb.by and its acceptance by the Client in the manner and within the timeframes determined by it.

30. This Agreement is made in one copy, in the form of an electronic document, recorded on an electronic information carrier, which is stored in the Bank. To create and circulate this Agreement and documents related to this Agreement in electronic form, the subsystem "Private Client" of the remote banking service system "RBS BS- Client" or the software "Bank On-line. Mobile Bank" is used.

31. The Client confirms that he/she has been duly familiarized with and fully agrees with the Rules and the amounts of fees (remuneration) established by the Bank, as well as with the fact that the Bank has the right to unilaterally change (set a new) amount of fees (remuneration) for transactions carried out by the Bank (make changes, additions to the Fee Guide), while signing an additional agreement to this Agreement is not required, as well as with the Bank's operating mode and requirements for document flow (client service schedule).

DETAILS OF THE PARTIES

32. Bank location: 220036, Minsk, Zhukov Avenue, 3, BIC BAPBBY 2X, UNP 100693551.

33. The Client's details are indicated in the application form for issuing a card, in the application completed in the RBSS, or in an additional agreement to this Agreement.