Pursuant to Article 48, paragraph 7 of the Law on Consumer Credits and Article 11 of the Decision on Minimum Measures for Overdue Unpaid Liabilities and Voluntary Settlement, Adriatic Bank AD Podgorica (hereinafter: "the Bank") issues the following to its consumers:

INFORMATION ON THE CONDITIONS AND PROCEDURE FOR SUBMITTING AND PROCESSING AN APPLICATION FOR REPAYMENT RELIEF

1. Submitting an application

A consumer who, due to unforeseen financial or life circumstances, has difficulties in settling credit obligations may submit a written request for the approval of debt repayment relief measures in the repayment of loans, credit cards, permitted and tacit overdrafts.

The application can be submitted:

- in person, at any branch of the Bank;
- electronically, by sending a completed form to the e-mail address: contactcentar@adriaticbank.com.

The request may relate to one or more of the Bank's products.

The application should include:

- the name and surname of the client;
- address of residence;
- contact phone and/or e-mail address;
- a description of the circumstances that led to the difficulties in repayment;
- documentation confirming the above circumstances.

In the event that the application is incomplete or irregular, the Bank will notify the consumer within three working days of receipt of the request about the necessary amendments to the submitted application.

2. Conditions for granting debt repayment relief measures

An application may be submitted when unforeseen financial or life circumstances arise that affect or may significantly affect the possibility of orderly repayment of loan obligations, such as:

- loss of employment;
- a significant decrease in revenue;
- severe illness of the client;
- severe injury leading to a decrease in working capacity;
- severe illness or death of a spouse;
- divorce, if the spouses are co-debtors or other participants in the credit transaction;
- long-term incapacity for work;
- other reasonable circumstances beyond the client's control that significantly affect the client's financial viability.

When assessing the application, the Bank takes into account the individual circumstances of the client, his current and expected financial situation, as well as the possibility of continuing regular repayment of loan obligations.

3. Available Relief Measures

In accordance with the assessment of the client's financial position, the Bank may offer one or more of the following measures:

- extension of the loan repayment period;
- a change in the Bank shall decide on the application within 30 days from the date of receipt of a complete and duly submitted application;
- of contract or other contractual conditions;
- deferred payment of the entire amount of the consumer credit, interest, principal, or certain loan instalments, for a specified period;
- interest rate reduction;
- temporary suspension in repayment, during which no default interest is calculated on overdue obligations, except for the regular agreed interest on the remaining principal amount;
- partial repayment of the debt;
- change in the currency of the loan, if the loan is not granted in euros;
- partial write-off of debt;
- consolidation of credit obligations;
- other measures that the Bank deems appropriate in the specific case.

In the case of approved measures involving payment deferral or temporary delay in repayment, the loan repayment period may be extended for the duration of the approved measure.

For credit card debts, permitted and unauthorized overdrafts, the Bank may offer debt repayment in up to 12 monthly installments with the application of an interest rate corresponding to half of the agreed interest rate.

4. Deciding on the request

The Bank shall decide on the submitted application within 30 days from the date of receipt of a proper request and shall notify the client of the decision in writing or electronically.

When making a decision, the Bank is not bound by the type of debt repayment relief measures requested by the consumer and may offer a different measure or combination of measures in accordance with the assessment made.

The Bank is not obliged to take the measures referred to in point 3:

- if the consumer does not respond to its offer within the given period, which may not be shorter than ten days;
- in relation to a consumer credit in relation to which it has taken measures, and the consumer is in arrears in repayment of the loan for more than 15 days;
- if the deadline for the measures taken has expired, and the Bank assesses that the application of new measures would not lead to regular loan repayment.

If a consumer has more than one consumer loan with the Bank, the above limits apply individually to each of these loans.

Until a decision is made on the request, the Bank will not terminate the contract to which the request relates or declare the entire debt due.

5. Right to object

In the event that the Bank rejects the request or fails to make a decision within the prescribed period, the consumer has the right to file a complaint with the Bank's Debt Repayment Relief Measures Commission within 10 days of receipt of the decision, i.e. from the expiry of the deadline for decision-making.

The Commission may:

- reject the objection if the conditions for granting debt repayment relief measures are not met;
- uphold the consumer's complaint and reverse the decision ruling on the claim, without being limited by the consumer's request;

- offer the consumer a facilitation, including the possibility of offering him a different debt repayment relief measures or under modified conditions from the relief previously offered to him.

The Commission shall decide on the complaint no later than 15 days from the date of its receipt. In more complex cases, the deadline may be extended for an additional period, which may not exceed seven days, of which the consumer will be informed in a timely manner.

If, after the submission of the application or in a complaint to the Commission, the consumer still maintains the request for the application of a particular facility, the Bank may require the consumer to provide an additional means of security for the application of the requested debt repayment relief measures.

6. Fees

The Bank does not charge a fee for processing applications, examining applications or implementing debt repayment relief measures, except for actual costs that are not determined by the Bank and which may be documented, such as costs related to collateral.

7. Additional information

The Bank may also offer debt repayment relief measures to the consumer when it assesses that there are circumstances that could lead to significant difficulties in repayment of loan obligations. Also, in certain cases, the Bank may require additional collateral for the application of a certain debt repayment relief measure.

For any additional information, consumers can contact the nearest branch of the Bank or via e-mail: contactcentar@adriaticbank.com.

Application Form - Debt Repayment Assistance

BASIC INFORMATION

Name and Surname: _____

Personal Identification Number (PIN/JMBG):

_____

Number of loan agreements: _____

Address: _____

Contact phone: _____

FINANCIAL SITUATION

Monthly net income (salary, pension, rent) (EUR): _____

Monthly net household income (EUR): _____

Total Monthly Loan Repayments (EUR): _____

Other monthly regular costs (EUR): _____

CLIENT REQUIREMENT

A brief description of the situation that led to the problem with the repayment of the loan as well as the requested relief measure:

_____

_____

_____

ANNEX

Documentation related to the application:

_____

_____

_____

Consumer signature

_____

Place and date of submission of the application

_____