

***By clicking the “I Accept the Terms and Conditions” checkbox, the Client acknowledges that he/she has been fully informed of and agrees to the Terms and Conditions set out below. A copy of these Terms and Conditions is generated through the TIBANK+ Digital Platform as provided in clause 1.7, and matches in content the conditions contained in Annex B “TERMS AND CONDITIONS OF TIBANK+” of the “TIBANK+ Service Agreement” signed between the Client and the Bank.**

TERMS AND CONDITIONS OF TIBANK+

The Digital Platform TIBANK+ is a system that enables the Client to obtain information and perform banking transactions remotely by using various electronic communication channels such as the Internet and mobile telephony networks. The Bank grants the Client the possibility, through TIBANK+, to carry out banking transactions (hereinafter referred to as “Transactions”) under the conditions described in the respective agreement concluded with the Bank, either at the branch with the Client’s physical presence or on-line through the Digital Platform TIBANK+.

The Bank grants the existing Client, who holds a current account with the Bank, the right to access the Digital Platform TIBANK+ in order to perform all operations permitted through this system in the Client’s account(s).

1. PROCEDURE FOR ACCESSING THE DIGITAL PLATFORM

1.1 The Client who has signed the TIBANK+ Service Agreement (e-banking) with the Bank is required to complete the self-registration process on the Digital Platform in order to become a user of TIBANK+.

1.2 The Client–User: a) may initiate the registration process at the Bank’s branches and complete it independently online thereafter; and b) the Bank grants The Clienti with the possibility to amend or reset user data, credentials, username, and password.

1.3 The Client shall have the right to carry out the registration process independently on TIBANK+, in accordance with the procedures and requirements established by the Bank. Prior to initiating self-registration, the Client must appear in person at one of the Bank’s branches in order to undergo verification of identity and personal data. Following such verification, the Bank shall temporarily include the Client in an internal authorization list, valid for a limited period of time (up to 30 minutes). If this authorization period expires before the Client completes the registration process, the Client must again appear at the branch for re-authorization.

1.4 Upon inclusion in the authorization list, the Client may access the Digital Platform and select the option “Self-Enrolment,” where the Client shall be required to provide personal data for verification purposes, such as date of birth and identification number (SSN).

1.5 If the Client is already registered on the Platform, or if the authorization period within which the registration must be completed has expired, the previously registered Client shall be presented with the relevant notification containing instructions for credential recovery. In the case of expired authorization, the Client shall be informed of the need to undergo re-authorization at the Bank’s branch.

1.6 Upon successful completion of the verification phase, during which the Client enters his/her date of birth and personal identification number, a unique one-time verification code (OTP) is sent via SMS to the Client’s registered mobile number. After correctly entering this code on the screen, the Client proceeds to create his/her access credentials (username and password), in full compliance with the security policies established by the Bank. Once this step is completed, the Client may finalize the TIBANK+ registration. Additionally, for the mobile application only, the Client must create a personal five-digit security code to access the Digital Platform from a smartphone.

1.7 Before proceeding further, the Client shall be required to read and accept the “Terms and Conditions of Use” as well as the “Privacy Policy” of TIBANK+. By accepting these, the Client–User confirms that he/she has read, understood, and agreed to them, and may thereafter continue with the registration process on the TIBANK+.

1.8 The Client–User shall access the Digital Platform by providing his/her identity and contact details, including email address and telephone number, as requested in the relevant electronic fields displayed on the Platform. For the purpose of verifying the declared information, a one-time password shall be sent to the Client’s email address and a code via SMS to the Client’s mobile number. By entering these credentials into the Platform, the User declares and

acknowledges that he/she verifies his/her identity to the Bank, which shall constitute valid evidence of the User's access and use of the Platform.

1.9 Upon successful completion of all the steps, the Client shall be notified of the successful registration and shall be granted access to his/her account on TIBANK+.

1.10 The Bank shall have no access to, nor possession of, the Client's credentials.

1.11 The Bank shall provide the User with customer support in the event of difficulties or issues encountered during registration or when modifying credentials, strictly in accordance with the Bank's security rules, including the use of codes and passwords.

1.12 The Client–User who carries out registration through a Bank branch for the creation of an account on TIBANK+ may initiate the process in the branch, where the Bank shall perform identity verification and the completion of personal data. Thereafter, the Client–User shall receive a security code via SMS and/or email in order to proceed independently with the creation of access credentials, username, and password, and to successfully complete registration on the Digital Platform.

1.13 A User Client who has forgotten his/her credentials, including the username and password, shall be required to follow the credential reset process. Through this process, the Client may regain access to his/her account on the Platform after identity verification, either by initiating the registration process at a Bank branch, by contacting the Customer Service Centre (Call Centre).

2. OBLIGATIONS AND RESPONSIBILITIES OF THE USER

2.1 The User declares that he/she is fully aware that, during the use of the Digital Platform, obstacles may be encountered in the execution of transactions, which may arise from defects or malfunctions of the system, the internet connection, or other communication networks.

2.2 The User's access to the services provided through TIBANK+ implies that the User possesses the necessary technical equipment, for which, including its security, the Bank assumes no responsibility. The User guarantees that he/she has full knowledge of the use of the devices, tools, or software through which access to the Digital Platform is made in order to carry out transactions.

2.3 The intellectual and industrial property rights relating to this system belong to the Bank. Any copying, imitation, or other unauthorized use of the Bank's software by the User, as well as the use of the Digital Platform for unlawful activities, is strictly prohibited.

2.4 The User shall be held liable to the Bank for any breach of the Terms of Use.

2.5 The User acknowledges and assumes the risks of theft or alteration of codes by unauthorized third parties.

2.6 The User shall bear responsibility for errors that may arise from the functioning of the Internet network, which may cause the destruction or alteration of the content of electronic orders.

2.7 The User declares and acknowledges that the Bank shall not be held liable if the confidentiality of the User's information is breached due to interference with or malfunction of TIBANK+ or the Bank's website on the Internet, in circumstances that do not constitute negligence on the part of the Bank

2.8 The User must exercise due care to prevent any abuse or fraudulent use of the Codes that enable access to the Digital Platform.

2.9 The User understands and acknowledges that the Digital Platform is a system subject to ongoing development, modifications, and improvements. For this reason, the Bank shall have the right, from time to time, to amend the data and parameters of the Platform, such as the technical specifications of the User's equipment, the methods of identification or verification of the User's identity, and similar elements.

2.10 The Bank may cancel the Codes issued at any time by notifying the User accordingly. In such case, the cancellation shall take immediate effect without liability, and the User shall consequently lose all rights of use with

respect to the Digital Platform. In that event, the cancellation shall have immediate effect without adverse consequences, and the User shall consequently forfeit any right of use of the Digital Platform.

3. BANKING SECRECY AND PERSONAL DATA PROTECTION

3.1 The information transmitted by the User to the Bank is confidential, and the Bank is obliged to use such information solely in the manner deemed necessary within the framework of the services provided.

3.2 The User declares that, by accepting the Terms of Use, he/she has been informed of the purpose of the processing of personal data and of the collection of his/her data.

3.3 The information provided through the Digital Platform is confidential for the User, who is obliged not to disclose it to third parties and to ensure the safeguarding of such information against unauthorized third-party access.

3.4 The Bank has the legal obligation to comply with the provisions of Law No. 124/2024 “On the Protection of Personal Data,” Law No. 9662, dated 18.12.2006 “On Banks in the Republic of Albania,” as amended, as well as the applicable secondary legislation on confidentiality and banking secrecy adopted by the Bank of Albania, and declares that it has undertaken all necessary actions, in accordance with the legislation in force (e.g., notifications, consents, etc.), as required for the lawful processing of personal data.

3.5 By accepting the Terms of Use, and in accordance with the law “On the Protection of Personal Data,” the User grants the Bank his/her full consent for the processing of his/her data, as well as for their transmission to the Qualified Trusted Service Provider engaged by the Bank, for the purpose of the secure electronic identification of the User and the verification of the authenticity of the User’s identity..

3.6 With regard to the User’s personal data collected by the Bank, the User, by accepting the Terms of Use, expressly declares:

- a) that he/she has been informed of the manual and automated processing of his/her personal and financial data carried out by the Bank;
- b) that he/she acknowledges that his/her personal and financial data collected by the Bank are connected to the purpose and fulfilment of the Terms of Use, are necessary, and do not exceed the scope of these Terms;
- c) that he/she has been informed that the provision of his/her personal data is mandatory for the Bank’s fulfilment of regulatory requirements established under the regulation of the Bank of Albania “On Transparency of Banking and Financial Products and Services” and “On Electronic Payments,” as well as the reporting obligations required under the amended law “On Deposit Insurance”

3.7 By accepting the Terms of Use, the User further declares that he/she has been informed by the Bank as follows:

- a) that he/she has the right to be informed of the identity of the representative designated for the internal supervision of the protection of processed personal data; and
- b) that, by means of a request, he/she has the right to access his/her personal data collected by the Bank and the right to request their correction. The User may also object to the processing of his/her data if such data are inaccurate, irregular, incomplete, or have been processed and collected in violation of the law.

3.8 The User’s exercise of the right to revoke consent for the processing of his/her personal data on TIBANK+ shall constitute the User’s immediate withdrawal from the use of this Platform. Upon verification of such occurrence, the Bank shall be entitled to close TIBANK+ without prior notice, and the User shall forfeit any right of use of TIBANK+.

4. MISCELLANEOUS

4.1 Only upon accepting these Terms of Use and the Privacy Policy shall the User be entitled to initiate and proceed with his/her access and registration process on the Digital Platform.

4.2 The Bank may amend these Terms of Use, including but not limited to the conditions governing access to and use of TIBANK+, without the need for a written amendment of these Terms. For each amendment, the Bank shall notify the User in writing, at least fifteen (15) calendar days prior to the entry into force of the amendments using the communication channels selected by the User, or through any other means the Bank deems appropriate, in accordance with the provisions set out in Clause 10 of the TiBank+ Service Agreement.”

4.3 These Terms of Use constitute an integral part of the TiBank+ Service Agreement and are drafted in two (2) counterparts, each party receiving one copy. An additional copy containing identical content to these Terms and Conditions shall also be generated within the TiBank+ Digital Platform, as provided in Clause 1.7 above.”