

## **Change to the Bank Product Service Contract (Natural Persons)**

### **1. Section 13.2 of the Bank Product Service Contract (Natural Persons) be changed and restated**

13.2. "The Client shall agree to receive information, including advertisements by SMS or/and e-mail. If the Client does not wish to receive further information, it shall be obliged to request the Bank (in writing) to terminate it or according to the Bank's SMS terms (activation of the SMS turnoff function), decline the information receipt. Under this section, termination of the information receipt does not concern the notifications / information sent by the Bank regarding the Client's obligations towards it, change of the contract / service terms, termination of the contract etc. contractual rights and obligations, the SMS function enabled by the Client for the purpose of banking operations (save the case when the Client terminates it by a notice in writing)".