

# GENERAL TERMS AND CONDITIONS OF THE „Cashica“ LOYALTY PROGRAM

## 1. General Provisions

The „Cashica“ loyalty program (hereinafter: the Program) is intended for users of the Digitalni Kiosk mobile application. The organizer of the rewards Program is the company Business Integration and Business Intelligence d.o.o., Podgorica (hereinafter: 2BI). 2BI is licensed as a Digital Payment Institution by the Central Bank of Montenegro (CBCG). These General Terms and Conditions of the „Cashica“ loyalty program regulate the rights and obligations of 2BI and the Program users. The Program allows the user to earn rewards through points, which do not represent money or a financial instrument. Participation in the Program is voluntary and brings additional benefits to the user. The Program does not obligate the user to make payments or other transactions if they do not wish to do so.

## 2. Program Users

A natural person who meets the following conditions has the right to participate:

- Has the Digitalni Kiosk application installed;
- Has successfully completed the registration process;
- Has activated one of the 2BI Payment Institution service packages (which implies a signed Agreement and at least one active account with a bank in Montenegro added within the application);
- Accepts the terms of use of the “Cashica” loyalty program and agrees to data processing for the purposes of the Program.

Important clarification regarding the right to rewards: The „Cashica“ program is created exclusively as a reward and incentive system for users of the 2BI Digital Payment Institution (DPI). Users of the Digitalni Kiosk application who exclusively use other modules (parking, insurance, top-ups, etc.) without an active subscription to a 2BI package and without a linked bank account do not have the right to participate in the Program or to collect points.

Although points may be earned through other modules within the application in the future, the basic prerequisite for their collection and use remains possession of an active 2BI service package. A detailed overview of all services included in the Program at any given time is available in the document „Cashica scoring for service use“.

## 3. Earning Points

The user earns Cashica points by using services available in the Digitalni Kiosk application:

- Cashica points are awarded per module and per service only for services and functionalities included in the Program at that given time;
- A detailed overview of scoring by module, service, and functionality is available at the link „Cashica scoring for service use“ (including examples of scoring by service type and rules for specific services);
- The user can see at any time how many Cashica points they are receiving and why.
- 2BI reserves the right to change scoring by partners and services in accordance with the Program's business policy. All scoring changes apply to transactions executed after the date of change; previously awarded points remain unchanged.

#### **4. Record of Points**

- Earned Cashica points are displayed in the application, on the user profile;
- Points serve exclusively for record-keeping and achieving the right to rewards within the Program and cannot be transferred to other users, nor used outside the Program.

#### **5. Term and Loss of Points**

- Cashica points are collected during the calendar year and have an unlimited duration as long as the user actively participates in the Program and does not violate the rules of use, in accordance with the internal acts of 2BI;
- Cashica points are permanently lost, without the right to compensation or refund, in the following cases:
  - Cessation of payment for 2BI service packages: by losing the status of an active subscriber to a service package, the user loses the right to collected points;
  - Closing the user account at the user's request: all points are permanently deleted at the moment the user profile is closed;
  - Account deletion and application uninstallation: if the user independently deletes the account and uninstalls the Digitalni Kiosk application, they permanently lose the right to all collected points. Given that this procedure severs all links with the previous account in the system, any potential re-registration is considered the creation of a completely new account without the possibility of recovery or transfer of points from the previous one;
  - Permanent exclusion or blocking of the user due to abuse, violation of legal regulations, or suspicion of money laundering (AML), in accordance with AML/CFT regulations and internal policies of the 2BI Digital Payment Institution.

#### **6. Use of Points and Rewards**

- A user can exercise the right to a reward when they collect at least 100,000 points. The reward is in the amount of 10.00 EUR, and points are not considered money.
- After reaching the threshold, the user can initiate a request to claim the reward in accordance with the Program rules. The reward will be paid to the user's current account

linked to their profile. Points are deleted from the profile after payment. The use of points is possible exclusively at the request of the user.

- The deadline for executing the payment is 48 business hours of payment transactions, counting from the moment the request is submitted. Business hours of payment transactions refer to the time during which the banking system performs transactions.

## **7. Costs and Taxes**

- All tax and legal obligations are processed in accordance with valid regulations. 2BI calculates and pays the tax; the net reward amount is paid to the user.
- Payment is made in accordance with the Law on Personal Income Tax of Montenegro.
- The user receives a clear display of the payment in the application.
- The user has no additional hidden costs.
- All banking money transfer costs (bank commissions) are borne by 2BI.

## **8. Rights and Obligations of the User**

The user has the right to:

- At any time through the application have insight into the balance of their Cashica points and usage history;
- Receive clear and timely information about all rules and changes to the Cashica loyalty program;
- Opt-out of further participation in the Program, which is achieved by terminating the contractual relationship for 2BI Payment Institution service packages or permanently deleting the user account.

Obligations of the user:

- To use the Program in accordance with its purpose and these General Terms;
- To notify 2BI about a change of phone number or loss of device. The user is responsible for updating their data;
- Not to abuse the application or available services for the purpose of artificially earning points.

Note: 2BI bears no responsibility for the loss of points or inability to access the account due to unreported data changes or loss of device by the user.

## **9. Rights and Obligations of 2BI**

2BI reserves the right to:

- Change Program rules, the list of services, thresholds for using points, the list of Partners, or scoring rates (percentages) due to changes in contractual relationships with external

partners (banks, service providers, etc.) or changes in business policy, with notification to users 15 days in advance;

- Terminate the Program with the obligation to allow users to use collected points within 30 days, provided they have reached the defined minimum threshold;
- Temporarily suspend or permanently terminate the Program without liability for Program interruption due to force majeure, technical failures of telecommunication networks, or unauthorized access to the account due to user negligence.

All stated changes to rules or scoring rates will not be applied retroactively and do not affect the user's already collected points earned up to the moment the change takes effect.

2BI commits to:

- Process the payment order within 48 hours of payment transaction operation. 2BI bears no responsibility for potential delays caused by technical stalls within the banking system or external payment service providers after the funds transfer order has been successfully initiated/sent.
- Users will be informed of all significant changes via the application and the 2BI website.

## 10. Data Protection and Communication

- By accepting the general terms and conditions of the „Cashica“ loyalty program, the user gives consent to 2BI for processing transaction data for the Program and internal marketing analytics.
- Data is processed exclusively for the purpose of Program functioning and improving user experience, and is not shared with third parties outside the partners involved in the Program.
- All communication with users is carried out via the Digitalni Kiosk application and the 2BI website ([www.2bi.me](http://www.2bi.me)).

### Communication and marketing messages

By accepting the General Terms and Conditions of the „Cashica“ Program, the user agrees that 2BI, via the Digitalni Kiosk application and other electronic communication channels specified by the user during registration, may inform them about:

- Changes and amendments to the General Terms and Conditions of the „Cashica“ loyalty program;
- New services, functionalities, and types of services;
- Special benefits, promotions, and additional rewards within the Program.

Notification management: The user can turn off the receipt of push notifications at any time via an option in their profile settings menu (toggle bar).

Consequences of turning off: Turning off notifications does not affect participation in the Program itself, but the user assumes responsibility for potentially missing information about short-term promotions or rewards communicated this way.

System notifications: Regardless of push notification settings, 2BI reserves the right to deliver mandatory legal and security notifications to the user via email or direct system messages.

## 11. Final Provisions

By accessing the Program (selecting the Cashica -> Sign Up option), the user confirms they are familiar with the General Terms and Conditions of the „Cashica“ loyalty program, understands how points function, and agrees to the processing of their data for Program purposes.

The user confirms they agree to the processing of their data for the purpose of point calculation and notification of benefits via the application.

In case of rule changes, the new version of the General Terms and Conditions of the „Cashica“ loyalty program will be available in the „Cashica loyalty program“ section within the application or on the official 2BI page ([www.2bi.me](http://www.2bi.me)).

If the user no longer wishes to participate in the Program, participation can be terminated by deactivating the 2BI Payment Institution service packages or permanently deleting the user account within the application. Account deletion and application uninstallation entail the permanent loss of all collected points without the possibility of their recovery during a potential new registration.

By accessing the Program, the user confirms they have been informed of the legal basis, purpose, and method of processing personal data.

For additional questions, contact customer support for Digitalni Kiosk / Digital Payment Institution:

 **E-mail:** [kiosk@2bi.me](mailto:kiosk@2bi.me)

We respond to email inquiries as soon as possible, within customer support working hours.

 **Contact Phones:**

Working Hours	Numbers
<b>Workdays 08:00 – 16:00</b>	+382 67 317 660 +382 67 233 323
<b>Workdays 16:00 – 22:00 and weekends</b>	+382 67 129 311
<b>Backup contact (only if previous numbers are unavailable)</b>	+382 67 005 199

## 12. Dispute Resolution

All potential disputes will be resolved amicably, otherwise, the Basic Court in Podgorica is competent.

### Activation of the „Cashica“ program in the application

1. Open the Digitalni Kiosk application;
2. Check if you have an active 2BI service package. It is necessary to have an active 2BI Payment Institution service package and a linked account;
3. Enter the application menu and select the „Cashica loyalty program“ option;
4. If you meet the conditions and want to become part of the Cashica rewards program, select the Sign Up option;
5. Confirm acceptance of the General Terms of Use for the Cashica loyalty program;
6. After activation, the Program is active and you can immediately start collecting points through available services.

**Note on uninstallation:** If you decide to delete the user account or uninstall the application, your Cashica profile is permanently closed, and all points collected until then are irretrievably lost without the possibility of transfer to a new account