

2024

Business Integration and Business Intelligence

Bulevar knjaza Danila Petrovića bb
81000 Podgorica
Montenegro



General Terms and Conditions of Use of
the “Digital Kiosk” Mobile Application

Podgorica, 24. oktobar 2025.

[General Terms and Conditions of Use of the “Digital Kiosk” Mobile Application for the Payment Institution “Business Integration and Business Intelligence” DOO Podgorica]

Please read carefully the provisions of the document “General Terms and Conditions of Use of the “Digital Kiosk” Mobile Application” (hereinafter: Terms of Use).

The Terms of Use represent a legal agreement and regulate the mutual relationship between the company Business Integration and Business Intelligence d.o.o. (hereinafter: 2BI d.o.o., the Holder) and you, as the User (hereinafter: User), concerning the use of the “Digital Kiosk” mobile application. By accepting the Terms of Use, you agree that you have read, understood, and agreed to the terms stated herein.

Your access and use of the “Digital Kiosk” mobile application is conditioned by your acceptance of and compliance with the stated Terms. The Terms apply to all Users of the “Digital Kiosk” mobile application.

The integral part of the Terms of Use is the “Personal Data Protection Policy” (hereinafter: Privacy Policy) , which you can read within the application, as well as on the website at www.2BI.me . If you do not agree with any of the terms stated in the Terms of Use or the Privacy Policy, we recommend that you do not use the “Digital Kiosk” mobile application.

The Holder of the “Digital Kiosk” mobile application and the website www.2bi.me is the company Business Integration and Business Intelligence d.o.o., PIB: 02626616, Bulevar knjaza Danila Petrovića bb., 81.000 Podgorica, Montenegro.

I. Description of the “Digital Kiosk” Mobile Application

The User can download the “Digital Kiosk” mobile application for free from the AppStore and Google Play Store. After downloading, registration is required within the “Digital Kiosk” mobile application. To register, the User must provide the following personal data: e-mail address, first and last name, phone number, address, and postal code. After registration, an email with a one-time activation code for the application will be sent to the User's e-mail address.

II. Access Method

Access to the “Digital Kiosk” mobile application is enabled by registering with an e-mail address and generating a code for creating and encrypting a protected local database.

III. Databases

The Holder guarantees the establishment and maintenance of the content on the “Digital Kiosk” mobile application in the form of a database on the central server. An integral part of the “Digital Kiosk” mobile application is a local encrypted/protected database.

IV. Payment

The User enters their card data into the protected local database. This data is used to perform payment transactions for the purchase of goods and services available in the application. Card data is only stored in the local protected database and is not stored on the central server. The entire process of performing payment transactions is done in accordance with PCI DSS standards. All payment transactions are executed through the partner bank, Crnogorska Komercijalna Banka AD Podgorica. Upon its request, the Holder may provide the User's personal data in case of suspected misuse and/or misuse of payment transactions, as well as in the event of a complaint regarding any of the services.

The service of storing the User's data known as "Credential-on file" or "Card-on-file" is not available. Therefore, the Holder never stores the User's payment data, i.e., credentials (such as payment card number, expiration date, etc.), based on which a transaction could be realized later (without their re-provisioning by the User). This means that all transactions are executed by the User at the time of payment.

The Holder will timely inform the User in case of implementation of the "Credential-on file" or "Card-on-file" service, in which case the User's credentials will be held by the partner bank, Crnogorska Komercijalna Banka AD Podgorica. On that occasion, the Holder will also inform the User about which card types are supported for such a service.

V. System Requirements

In order to use the "Digital Kiosk" mobile application, the User must:

- possess a smartphone with the Android operating system, version 4.4 or newer , or with the iOS operating system, version 9 or newer;
- download the "Digital Kiosk" mobile application from the AppStore and Google Play Store;
- be a registered user of mobile telephony services with one of the mobile service operators in the area where the Holder provides its "Digital Kiosk" mobile application service, with activated data transfer service (or have the ability to use a WiFi network);
- perform registration using the activation code which will be delivered to the User's e-mail address during registration;
- the phone must not be rooted;
- be connected to the Internet via their mobile device (WiFi or data Internet access within the mobile service operator whose services they use).

VI. Changing the Smartphone

When changing your smartphone, you can download the application to the new device and go through the registration process.

VII. Changing the E-mail Address

Changing the e-mail address prevents the use of the assigned account. In this case, you must re-register and open a new account.

VIII. Changing the Mobile Phone Number, Address, Postal

When changing the mobile phone number, address, and postal code, the Holder will update the subject data in the database so that the User can continue to use the existing account (the account created with this data).

IX. Availability of the “Digital Kiosk” Mobile

The Holder maintains the “Digital Kiosk” mobile application and guarantees its availability so that it is generally available for online use and access 24 hours a day, all days of the calendar year, with the exception of cases described in the following paragraphs of this article of the Terms of Use.

- The Holder reserves the right to brief suspensions of access to the “Digital Kiosk” application for technical maintenance and equipment replacement reasons, related to the maintenance of the “Digital Kiosk” application;
- The Holder reserves the right to longer suspensions of access to the “Digital Kiosk” application, generally exclusively on Saturdays and Sundays.

X. User Account

The User is responsible for all activities that occur on their account created within the “Digital Kiosk” mobile application.

To ensure quality use of the “Digital Kiosk” application, the User agrees to comply with all instructions when accessing and using the “Digital Kiosk” application.

XI. Use of Password/Code

The User undertakes to keep the code, which they choose during registration, secret and to use it exclusively by one authorized person, i.e., him/her.

By accepting the Terms of Use, the User agrees to immediately notify the Holder if they notice unauthorized use of their account. The Holder will not be responsible for any loss that may occur

as a result of someone else using the User's account, with or without the User's knowledge. Any potential costs incurred due to (potential) misuse are borne by the User.
In case of loss of the code, the User must go through the registration process again.

XII. Termination and Interruption of Use of the “Digital Kiosk” Mobile Application

The User may stop using the “Digital Kiosk” mobile application by uninstalling it from the smartphone in the manner in which all other applications are removed from mobile devices according to the rules of using the Android or iOS operating system.

If the User violates these Terms of Use, as well as the terms defined by the Privacy Policy, or otherwise creates a risk or possible legal exposure for the Holder, the Holder may cease providing all or part of the services to that User or limit or terminate the possibility of using the “Digital Kiosk” application for the individual User and their password. The User will be notified of this within the “Digital Kiosk” mobile application (the next time they try to access their account) or by other means, such as e-mail.

The User may also request their account be revoked at any time in accordance with the Privacy Policy.

XIII. Price List of Services

The “Digital Kiosk” application is available to all users on the AppStore and Google Play Store. The download of the application itself is free for all users. By activating, using, and paying within the “Digital Kiosk” mobile application, you agree to the prices and charging for services.

Service prices and taxes, as well as other commercial terms applied within the “Digital Kiosk” mobile application, are subject to change. To be sure of the valid prices at the time of using the “Digital Kiosk” mobile application, visit the website www.2Bl.me . The Holder will notify the User of the changes in advance by publishing them on the website www.2Bl.me , or in another way within the “Digital Kiosk” mobile application or by other means, such as e-mail.

XIV. Responsibility of the Application Holder

Although the Holder is confident that all data contained in the “Digital Kiosk” application is of high quality, correct, and up-to-date, the Holder does not assume responsibility for the topicality, correctness, completeness, or quality of the offered data. Likewise, it is not responsible for material or other damage that is a consequence of the use or non-use of the available data, or a consequence of deficient or incorrect data that might be found on the “Digital Kiosk” application.

The Holder will not be liable for interruptions in the provision of services that are outside its jurisdiction and cannot be objectively influenced, nor for interruptions in the provision of services due to weather conditions or force majeure affecting the regular activities and ability of the service provider.

The Holder is not responsible for the cessation of access to the “Digital Kiosk” application, which is caused by the fault of the company that enables the Holder to access the Internet.

The Holder is not responsible for any direct or indirect damage or inconvenience that may arise due to potential technical problems or the cessation of the “Digital Kiosk” application's operation. To the maximum extent possible provided by the applicable Law, in no case will the Holder be financially or otherwise liable for physical injury, property damage, or any other commercial damages or losses of any kind arising from or related to the User's use or inability to use the services, any unauthorized or illegal access, any bugs, viruses, Trojans, or similar malware that may be transmitted to or through the Holder's service by the act of any third party.

The Holder does not provide any warranty or compensation for damage to the User arising from the use of the application in terms of viruses, reliability, and stability of the application.

The Holder expressly reserves the right to partially change the content of the “Digital Kiosk” application, supplement or delete it, as well as temporarily or permanently discontinue the application.

XV. User Responsibility

By accepting the stated Terms of Use, the User agrees to use the “Digital Kiosk” application in accordance with them and exclusively in a manner that is compliant with all positive regulations of the State of Montenegro, including restrictions regarding copyrights and other intellectual property rights.

The User hereby explicitly confirms and voluntarily accepts that the use of the “Digital Kiosk” mobile application will be exclusively at their own risk.

XVI. Collection and Use of User Data

Please read the Privacy Policy in its entirety to learn more about the protection of your data and the handling of the same by the company 2BI d.o.o.

XVII. Copyright Protection

The “Digital Kiosk” application and the website www.2bi.me, i.e., its source code, are the property of the company Business Integration and Business Intelligence d.o.o., PIB: 02626616, Bulevar knjaza Danila Petrovića bb, 81000 Podgorica, Montenegro.

The use of any part of this application for commercial purposes or its inclusion in any other publication or website is strictly prohibited.

Nothing contained in this application can be construed as permission to use any trademark displayed.

It is not allowed to change, merge, modify, adapt, and translate the “Digital Kiosk” application, decompile, invert, disassemble, and perform any investigative or other actions on the “Digital Kiosk” application. Resale, renting, lending, sublicensing, or modifying the “Digital Kiosk” application is not permitted.

XVIII. Support

Support for the use of the “Digital Kiosk” mobile application is available to the User via the e-mail address kiosk@2BI.me or within the application itself by sending a message in the help field, every day 24/7/365.

In addition to the above, on working days from 8 am to 4 pm, support for the use of the “Digital Kiosk” mobile application is also available by calling +382 20 657 411.

The User can inform themselves about the types of available services, their rights and obligations, as well as the procedures required to access individual services at any time on the website www.2BI.me.

XIX. Changes to the Terms of Use

The Holder reserves the right to change or modify any of the terms contained in these Terms of Use, at any time and at its own discretion. Changes to the Terms of Use take effect from the moment of their publication on the website www.2BI.me or within the “Digital Kiosk” mobile application.

If the Holder decides to change these Terms of Use, the Holder will inform the User by publishing on the website www.2BI.me, or within the mobile application “Digital Kiosk” itself, or by other means, such as e-mail.

If you continue to use the “Digital Kiosk” mobile application after the new version of the Terms of Use comes into force, you will be deemed to have agreed to the changes.

XX. Applicable Law and Competent Court

For all disputes between the Holder and the User, the competent court in Podgorica is agreed upon. The valid laws and by-laws of Montenegro will apply to relations that are not regulated by these Terms of Use.

XXI. Transitional and Final Provisions

These Terms of Use are published within the application itself and on the website www.2bi.me, and they come into force upon publication on the site and within the application itself or within the “Digital Kiosk” mobile application.

XXII. Acceptance of Terms and Conditions

You confirm that you can conclude this Agreement. If you are younger than legally required in your country to sign a binding agreement (and you are older than 13 years old), then you confirm that you are either an emancipated minor, or you possess legal consent from your parent or guardian, and you confirm that you are fully capable and competent to accept the terms, conditions, obligations, confirmations, statements, and warranties stated in these Terms of Use, and that you will follow and respect these Terms of Use. The Service is not intended for children under 13 years of age.

XXIII. Questions and Comments

In an effort to make the “Digital Kiosk” mobile application as safe as possible, we invite you to send your comments and suggestions regarding the Terms of Use as well as the Privacy Policy. If you have any questions regarding the Terms of Use and the Privacy Policy, contact us at e-mail kiosk@2BI.me .