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AGREEMENT ON ISSUE AND SERVICING OF PLASTIC CARDS

N° " "

Bank **ZETA-Bank**

Customer **M 1 H** >. **I V A LC ' Kl**

Full Name

1. The subject of this Agreement is establishing relations between the parties on issue and servicing of plastic cards. The cards are issued on security of the Customer. The Bank issues the cards on the base of Customer's applications which should include type of card to be issued.
2. The Bank issues the cards and provides settlements made by the instrumentality of the cards or its data. The Bank opens the Customer's Special card accounts to enter such transactions and Special guarantee deposit accounts to enter the funds, which are a pledge for the card transactions. Opening, maintenance and servicing of the special accounts are to be held in compliance with the Law, the statutory rules of the National Bank, and Regulations of banking (plastic) card usage being an integral part herein.

The Bank is responsible for proper maintenance and servicing the Customer's special accounts. The Bank guarantees a repayment of the deposited funds.

1. The Customer shall operate and use its account with the Bank in compliance with the Law, fulfill the duties of the present Agreement and observe the rules of Regulations of banking (plastic) card usage being an integral part herein.
2. The Bank retains the right to make changes in Regulations of banking (plastic) card usage, amend and add the Bank's tariffs which are available to the Customer at the Bank's premises and the Bank's website. If the Customer objects to the amendments, the Customer must clear all liabilities to the Bank and give a written notice on termination of this Agreement.
3. The Bank guarantees confidentiality of the information about Customers, their accounts, deposits and transactions. The information about Customers and transactions is disclosed only in accordance with the procedure and in cases stipulated by the laws.
4. The present agreement comes into effect at the moment of signing it by both of the parties, remains valid for indefinite time, and may be terminated by either party giving to the other party a written notice of termination 35 days prior to the intended denunciation of this Agreement. The Bank may unilaterally terminate this Agreement immediately if the Customer is placed in reorganization, liquidation, or some form of insolvent administration and if the Customer commits a material breach of