

**AUTHORISATION FOR AUTOMATIC PAYMENTS**

**1. SERVICE PROVIDER DATA**

ProCredit Bank JSC is a legal entity which was registered on 11 February 1999 at the National Business Centre with Unique Identification Number (NUIS) J91524011J, its registered headquarters are located at Rruga Dritan Hoxha, Laprakë, Tirana.

**COMPANY INFORMATION**

Name of company  
NUIS  
Legal representative  
Address

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**I/we hereby authorise ProCredit Bank JSC**  
to debit my/our account no.

\_\_\_\_\_-\_\_-\_\_\_\_\_-\_\_-\_\_\_\_\_

for monthly payments of invoices issued by:

- Albtelekom Sh.a
- Telekom Sh.a
- FSHU (Universal Service Provider)
- Water Supply Company
- Vodafone Albania

Using the following data, starting with the payment of the invoice of the month in which the authorisation is signed. This payment will be made the following month:

**Subscriber's Name and Surname**

**Contract Code:**

**Landline/mobile phone number:**

In order to execute the above payment, I/we authorise the company selected above and ProCredit Bank to transfer to each other my/our personal data (name, surname, address, contract number, amount of monthly electricity/water supply/number mobile bills, bank account number).

The debit of the account will be executed on the 10th day of each month, if my/our account balance has sufficient funds to fully pay the invoice. Should the account balance be insufficient to cover the full payment of the invoice on the above date, I/we authorise the Bank to pay the invoice as and when the account balance becomes sufficient, up until the last day of the respective month (date 30/31; for the month of February 28/29).

I/we hereby declare that any claim I/we may have regarding my/our mobile phone invoice(s) will be settled between me/us and the companies as mentioned above.

I/we hereby declare that I/we recognise and accept the conditions offered by the Bank for providing this service, as printed on the second page of this authorisation.

This authorisation is issued for an indefinite period and shall be considered valid until I/we revoke it in writing.

(Place, Date)

(Name, Surname, Signature, Stamp of Account Holder)

## CONDITIONS OF SERVICE

- 1 The Bank undertakes to debit the customer account to pay the invoices for the company/companies selected above according to the authorisation given by the latter on the 10th day of the month. If, on this date, the account balance is insufficient to fully cover payment of the invoice/s, the Bank will pay the invoice/s as and when sufficient funds become available in the account, up until the last day of the month.
- 2 If the 10th of the month in question is a holiday, the Bank will pay the customer's invoices on the next working day.
- 3 After the 30th/31st (last day of the month), the Bank does not undertake to settle the unpaid invoice/s within the month; for the month of February this date is 28th or 29th. These invoices must then be paid by the Client at the cash desk, or through his/her Bank account, or via Internet Banking if the Client has access to this service.
- 4 The Bank shall also accept payment of overdue invoices for transactions performed at the cash desk or through the customer account.
- 5 Should the Client have insufficient funds available in the account to fully settle the invoice/s but has an approved Overdraft, then the Overdraft shall be used for the settlement of the invoice.
6. Should the Overdraft have insufficient funds available to fully settle the invoice/s, such payment will not be executed.
7. The Bank shall not settle the invoice(s) if the Client's account has insufficient available to cover the invoice in full. Payment of the invoice will be executed by the Bank regardless of the amount insofar as the Client's account balance is sufficient to pay the invoice in full.
8. Payment of the invoice(s) through an automatic debit order shall be activated the month following the conclusion of an agreement between the Client and the Bank for the payment of invoices issued during the month in which the agreement was concluded.
9. To verify the payment of the invoice to the WATER SUPPLY COMPANY / ALBTELEKOM / TELEKOM ALBANIA / VODAFONE ALBANIA / FSHU, the Client must check the debit entry in his/ her personal account statement. Such debit entry constitutes proof that the Client has paid the respective invoice.
10. For the WATER SUPPLY COMPANY / ALBTELEKOM / TELEKOM ALBANIA / VODAFONE ALBANIA / FSHU, automatic debit of the Client's account serves as complete proof of payment of the invoice through automatic payments.
11. The Bank shall notify the Client of any changes that may occur in the conditions of service applied and the fees charged by the Bank for the execution of invoice payments to the WATER SUPPLY COMPANY / ALBTELEKOM / TELEKOM ALBANIA / VODAFONE ALBANIA / FSHU.

## CLIENT'S DECLARATION

1. By submitting and signing this Application Form I/we authorise my/our account to be debited automatically in order to pay the monthly invoices of the company/ies selected above. I/we authorise ProCredit Bank JSC to perform the transactions necessary in its system to achieve this goal.
2. I/we declare that the signature on file (name, surname, signature) is authentic and represents me/us in transactions with ProCredit Bank.
3. I/we confirm that I/we have read and acknowledged the following documents and that I/we consent to them. I/we have downloaded these documents and saved and/or printed them so that they will be available to me/us forever: [Terms and Conditions](#) and [The Price List](#) as well as the list of services provided by ProCredit Bank.
4. I /we hereby authorise ProCredit Bank JSC to store and process the data recorded on this Application Form. I/we confirm that the recorded information is true, correct and complete. I/we give consent for the Bank to process the personal data, as well as financial information about me/us over the course of the relationship with the Bank, in accordance with Law No. 9887, of 10 March 2008, *On Personal Data Protection, as amended*, as well as Instruction No. 20, of 03.08.2012 *On Personal Data Processing in the Banking Sector*. I/we also declare that I am/we are aware that the data recorded on this Form, for reasons of efficiency and quality of service, can be transferred to and some services performed in real time by ProCredit Bank JSC in Kosovo and by QUIPU GmbH in Germany (which is a country with a sufficient level of personal data protection). In order for Bank to provide services to the Client, it is necessary that personal data are transferred within the meaning of the law in force *On Personal Data Protection* to ProCredit Bank JSC in Kosovo, a country which does not have a sufficient level of personal data protection. For this reason and in order to ensure a sufficient level of data protection, data transfer shall be executed in accordance with Law No. 9887, of 10.3.2008 *On Personal Data Protection, as amended*, and Instruction no. 41, of 13. 06. 2014 *On Permitting Certain Categories of International Transfers of Personal Data in a Country not having a Sufficient Level of Data Protection*. Regarding the above, I/we hereby give my/our consent and express fully and of my/our own free will that my/our personal data may be checked, processed and transferred as provided for in this Form to these countries, throughout the duration of the contractual relationship between myself/ourselves and ProCredit Bank JSC. Private or personal data of the Client, collected by the Bank, will be checked, processed, transferred for the purpose of implementing and the smooth running of the entire contractual relationship between the Client and the Bank and will be stored in accordance with Law No. 9887, of 10.03.2008 *On Personal Data Protection*, as well as Instruction no. 20, of 03.08.2012 *On Personal Data Processing in the Banking Sector*.  
I/we consent to receiving information via SMS/Tel/e-mail about banking services and ProCredit Bank JSC. I/we can object to receiving communications via SMS/Tel/e-mail at any time, through the website. I/we also authorise ProCredit Bank to store and process my/our personal data in accordance with the legislation in the field throughout the duration of the relationship with the Bank for banking services and promotional purposes.