

## Terms and Conditions

### The e-Insurance service to BKT customers

Terms of service from BKT digital channels for insurance policy payments

- The customer accepts and is informed of the general conditions of the Contract of Individual Banking Services, Electronic Banking Services signed by him.
- BKT through its digital channels, in cooperation with Insurance Companies, has created the technical possibility for booking and paying insurance policies.
- The Insurance Company and BKT guarantee, each on its respective platforms, that they have taken all sufficient measures for the application of contemporary technologies and specific procedures as a legal requirement for the storage of personal data of customers.
- BKT's digital channels will provide and display information only for the Insurance Companies with which BKT has cooperation agreements for this purpose.
- Only the Insurance products that have been agreed with the Insurance Companies, which can be paid for and reserved through BKT's digital channels, will be displayed on BKT's digital channels.
- Users of BKT's Digital Channels have the opportunity to reserve and pay for an insurance policy through the integration of the platform with Insurance Companies.
- The Insurance Company determines the premiums (prices) of the insurance policies.
- The customer must fill in the necessary data, in the relevant, necessary fields, for the Insurance Company to be able to generate an accurate insurance policy, with all the necessary elements of the policy.
- The customer agrees and gives his consent to the processing and transfer of personal data from BKT to Sigal insurance company. The above consent is given in accordance with the provisions of law no. 9887, dated 10.03.2008 "On the protection of personal data" as amended, as well as instruction no. 20, dated 03.08.2021 "On the processing of personal data in the banking sector".
- BKT guarantees that the payment of the insurance policy premium is made correctly to the account of the Insurance Company selected by the client.
- Taxes charged to the insurance premium are included in the payable price.
- BKT will not receive additional commission on the premium from the customer at the time of payment of the insurance policy.
- The Insurance Company is responsible for sending the electronic policy or confirming the issuing of the insurance policy immediately after payment and sending the policy in pdf format by electronic means of communication. The policy is considered issued immediately after notification from the insurance company.
- The Insurance Company is responsible for verifying through the integrated systems the data entered by the customer when booking and paying for the policy, whether an insurance policy can be issued or not.
- The electronic copy of the policy is sent to the client by the Insurance Company at the address specified by him.
- With the payment confirmation, the customer acknowledges that he is familiar and has accepted the general conditions of the insurance policy for which he is paying the premium,

published on the official website or any official communication channel of the Insurance Company.

- To get information on the terms of providing insurance products, the customer can visit the official website of the Sigal Insurance Company <https://sigal.com.al/> or contact the phone number +355 4 22 33 308.
- BKT is not responsible for the service that derives directly or indirectly from the application of the conditions of the insurance policy, such as the handling of claims, the practice of compensation such as the deadline for the claim for compensation and/or the deadlines of the insurance company to answered, the application of the conditions of the insurance policy, the measure of compensation, etc. Any responsibility regarding the implementation of the insurance policy and its conditions is entirely the responsibility of the Insurance Company that issued the insurance policy.
- The insurance company and BKT have the right to interrupt the service for an indefinite period of time in case of network maintenance, security updates, technical updates, decision of state institutions to interrupt the service, etc.
- BKT in cooperation with the Insurance Company can decide on promotional offers for a certain insurance product and for a certain period, for customers using BKT's digital channels.
- For the purchase of insurance policies from the ATM, the customer will not enter the Overdraft. The payment will be executed only if the customer has a positive balance in the primary account.

### **Insurance policy cancellation conditions:**

- The customer has the right to request the cancellation of the policy before the start of the insurance period and to request the reimbursement of the payment made, by officially notifying BKT through official communication channels.
- In case the policy has entered into force, but no later than 30 working days from the date of issue of the policy, the customer can make an official request for the cancellation of the insurance policy. The request is reviewed by the insurance company and BKT, where the cancellation and return of funds are then confirmed.
- In case the request for cancellation is made 30 days after the issuance of the insurance policy, the insurance company starts the policy termination procedure where it keeps the premium for the period used, returning the premium for the unused period, and keeping the administrative costs according to its policies.