

Method of payment

Payment of the registration fee on our website can be made in one of the following ways: with payment cards - VISA, MasterCard, Maestro card and Dina, which support payment via the Internet. Payment by card is realized in cooperation with AllSecure doo and OTP bank and is done in a safe and certified way through the AllSecure Payment Gateway, by simply entering data from the payment card.

After entering the card data and confirming the payment, the bank authorizes the transaction and thus the registration fee is approved and enters the further process. The amount will be reserved on your card (account) and will not be available for any other purpose.

The transaction will be completed and the amount deducted from your account only when the site administrator approves the participant's registration fee. In the event that the payment is not completed, that is, the amount is not removed from the account within 14 days of accepting your registration fee, that registration fee will be canceled and deleted. After the expiration of the 14-day period, the money reserved on your account is released and will be available to you again. After that, you can repeat the same or a new registration, and make a payment related to them.

Check with the bank that issued the card whether your card supports payment via the Internet.

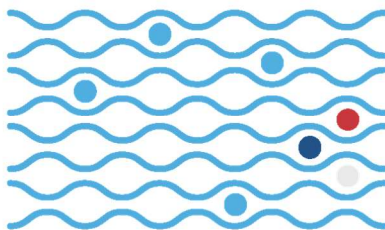
Currency conversion

Please note that all payments will be effected in the Serbian currency – dinar (RSD). If the payment is done using foreign issuers payment cards, total amount of transaction will be converted into bank settlement currency, according to the current exchange rate of the Serbian National Bank. Once when transaction is settled the already converted amount will be converted into your local currency according to the exchange rate of credit card associations. As a result of this conversion there is a possibility of a slight difference from the original price stated on our web site.

Refunds

In the case of a refund to a participant who previously paid with one of the payment cards, partially or in full, and regardless of the reason for the refund, this refund is made exclusively





via the same VISA, Maestro, MasterCard or DINA card that was used for payment. This means that our bank will refund the funds to the cardholder's account at our request.

Card data protection

When entering payment card data, confidential information is transmitted via a public network in a protected (encrypted) form using the SSL protocol, using the most modern methods of tokenization of sensitive data, and in accordance with PCI-DSS standards. Payment card information is never available to the merchant.

3D Secure protection for all merchants and customers - AllSecure Payment Gateway uses the highest global standards of data protection and privacy. All merchants using the AllSecure Payment Gateway are automatically included in the 3D-Secure protection, guaranteeing customers the security of their purchases. Customers' payment card numbers are not stored on the merchant's system, and the registration itself is protected by SSL data encryption.

PCI DSS Standards - AllSecure Payment Gateway constantly complies with all requirements of card organizations to increase the security level of merchants and customers. From 2005 to today, without interruption, the system has been certified as PCI-DSS Level 1, which represents the highest standard in the industry. The PCI Data Security Standard (PCI-DSS) is a norm that defines the necessary security measures for the processing, storage, and transmission of sensitive card data. PCI Standards protect sensitive data about the cardholder during the entire payment process: from the moment of data entry at the merchant's point of sale, during communications between the merchant and relevant banks and card organizations, as well as later storage of such data.

