

Splošni pogoji poslovanja z NLB Poslovnim računom Napovednik sprememb s 27.10.2026

Obveščamo vas, da bomo 27. 10. 2026 spremenili Splošne pogoje poslovanja z NLB Poslovnim računom. Ključne spremembe so:

- **v točkah 1, 7, 7.2, 7.8, 9, 9.3, 10, 16, 17 in 20** je kot nova digitalna tržna pot vključena **NLB Klik Business**, prek katere je glede na posamezno storitev omogočeno poslovanje, izvajanje plačil; upravljanje limitov, preverjanje prejemnika plačila, prejemanje obvestil in posredovanje reklamacij;
- **v točkah 8.1, 8.2, 8.4, 9.5 in 12** so določbe, ki urejajo poslovne debetne kartice, njihovo uporabo pri spletnih nakupih in na bankomatih ter preračun transakcij v tujih valutah, usklajene z aktualno ponudbo **Poslovne debetne kartice Visa**, navedbe poslovne debetne kartice Mastercard pa so umaknjene. Dopolnjena so tudi pravila glede odgovornosti in ravnanja ob izgubi, kraji ali zlorabi kartice;
- **v točki 8.7.2 Imetnik računa – plačnik v Osnovna shema SEPA** je podrobneje urejen postopek izvrševanja direktnih bremenitev SEPA (SDD) ter opredeljena vloga banke pri njihovi izvršitvi;
- **dodana je nova točka 8.11. Izmenjava e-računov.**

General Terms and Conditions for the NLB Business Account Change Announcement – October 27, 2026

We would like to inform you that the General Terms and Conditions for NLB Business Accounts will be amended as of 27 October 2026. The key changes are as follows:

- **in sections 1, 7, 7.2, 7.8, 9, 9.3, 10, 16, 17 and 20, NLB Klik Business** has been introduced as a new digital service channel through which, depending on the service concerned, users may conduct banking operations, execute payments, manage limits, verify payment beneficiaries, receive notifications and submit complaints;
- **in sections 8.1, 8.2, 8.4, 9.5 and 12**, the provisions governing business debit cards, their use for online purchases and at ATMs, and the conversion of foreign currency transactions have been aligned with the current features of the **Visa Business Debit Card**. References to the Mastercard Business Debit Card have been removed. The rules regarding liability and actions to be taken in the event of loss, theft or misuse of a card have also been updated;
- **in section 8.7.2 Account Holder as Payer under the SEPA Core Scheme**, the execution process for SEPA Direct Debits (SDD) is described in greater detail, including the definition of the bank's role in their processing;
- **a new section 8.11 Electronic Invoice Exchange (e-Invoices) has been added.**