



## Terms and Conditions of the Banking Services by Mobile Phone

1. The banking services by mobile phone mean the services by short message service (SMS) system (hereinafter referred to as the System) of SEB Bank to private individuals and legal entities (hereinafter referred to as the customers), which are holders of mobile phones and signed an e-service agreement (hereinafter referred to as the Agreement) with SEB Bank (hereinafter referred to as the Bank).
2. The present Terms and Conditions shall make an integral part of the Agreement. Those willing to familiarise with the wording of the Agreement have to click on link [Agreement](#).
3. A customer willing to become a user of the System shall have to:
  - 3.1. select the banking services by mobile phone and familiarise with the present Terms and Conditions prior to signing the Agreement with the Bank or
  - 3.2. after signature of the Agreement, to login to the banking services via the Internet System and order the banking services by mobile phone in section *Agreements* and familiarise with the present Terms and Conditions and confirm his/her acceptance of the Terms and Conditions by clicking on link *Accept*.
4. The customer by sending the SMS at number 1528, may:
  - 4.1. receive the SMS including information on:
    - 4.1.1. balance of his/her/its account;
    - 4.1.2. three last amounts debited to the account;
    - 4.1.3. three last amounts credited to the account;
    - 4.1.4. daily account balance at the selected time;
    - 4.1.5. changes in the account balance;
    - 4.1.6. direct debit transactions;
    - 4.1.7. currency exchange rates established by SEB Bank;
    - 4.1.8. list of accounts or ordered services.
  - 4.2. submit a payment order to the Bank for debiting the funds for services of the service suppliers or for goods specified on website [www.seb.lt](http://www.seb.lt) section *E. banking services* → *Services by mobile phone* to the customer's bank account specified in Item 3.4 of the Special Part of the Agreement and transfer the funds to the beneficiary's account.
5. Any payment order specified in Item 4.2 of the Terms and Conditions shall be executed on the same business day.
6. The customer shall avoid dubbing of the payment orders submitted to the Bank.
7. The Bank shall have a right to suspend execution of a payment order given by the SMS if the payment order is of an unusual type and the Bank has doubts about its legitimacy.

8. Detailed terms of the services specified in Item 4 of the Terms and Conditions shall be available at website [www.seb.lt](http://www.seb.lt) section *E- banking services* → *Services by mobile phone*.
9. The customer having noticed any difference between the statements of account and payment orders given to the Bank by the SMS, shall within 30 (thirty) calendar days submit a written claim to the Bank. The Bank shall not be responsible for any losses incurred by the customer if the claim maturity established in the present Item has expired.
10. The customer shall be charged a fee by the Bank established in the List of Services Charges for each received SMS, i.e., LTL 0.30. The customer's message shall be sent to the Bank, and the mobile communication network operator shall apply a fee according to the payment plan selected by the customer.
11. The Bank shall block the customer's use of the System, if the customer requests it by dialling short number 1528 any time.
12. Information about the use of the System shall be provided by the Customer Information Centre at 1528, (8 ~ 5) 268 2800, by e-mail [info@seb.lt](mailto:info@seb.lt); Monday – Friday: from 8.00 a.m. till 8.00 p.m., Saturday: from 9.00 a.m. till 4.00 p.m.
13. The Bank shall have a right to make amendments of the present Terms and Conditions in accordance with the procedure established in the Agreement.
14. The Bank shall not be liable for the mutual complaints of the mobile communication network operator and the customer and shall not analyse hereof.