

The title 'General Service Rules of SEB Bank' is centered in the middle of the page. It is written in a large, bold, white, sans-serif font. The text is overlaid on a green background that is part of a horizontal band across the page. The background of the entire page is a black and white photograph of a stack of books, with the spines of the books visible in the foreground and background, creating a sense of depth and texture.

General Service Rules of SEB Bank

Effective since 20 september 2004
Wording dated 31 July 2017

Chapter 1. Structure

1. Relations between SEB Bank and its customer shall be regulated by the General Service Rules of SEB Bank (hereinafter the 'General Rules'), agreements executed by and between SEB Bank and its customer on providing any specific services, descriptions of terms and conditions for providing services, also laws or any other legal acts of the Republic of Lithuania.
2. The General Service Rules of SEB Bank (hereinafter the 'General Rules') shall establish the general procedure of providing services of SEB Bank and servicing customers of SEB Bank that is applied when the Bank provides services under an agreement on providing any specific service, according to the description of the terms and conditions for providing any specific service and / or when a customer uses banking services in any other manner. Therefore, the General Rules shall apply to each Customer irrespective of the services that the Customer uses.
3. The General Rules including any and all annexes, amendments and supplements thereto shall be an integral part of an agreement executed by and between SEB Bank and its customer on providing any specific service (irrespective of the way it is established under a relevant service agreement), therefore, they must be interpreted and construed together with said agreement, taking relevant context into account.
4. In case the General Part of General Rules that establishes standard terms and conditions and an agreement executed by and between SEB Bank and its customer on providing services contain any provisions that are at variance or contradictory, the provisions of the General Rules shall apply, unless it has been explicitly agreed under the agreement on waiver of any specific provisions of the General Rules.
5. Annexes to the General Rules, i. e. the rules for providing any specific banking services, service fees and charges and / or any other annexes shall be an integral part of the General Rules and shall be interpreted and construed together with the General Rules, taking relevant context into account.
6. In case the General Rules and documents provided in annexes thereto contain any provisions that are at variance or contradictory, the provisions of the documents provided in annexes shall apply, unless said documents establish otherwise.
7. In case the texts of the General Rules, any definite agreement on providing services, description of the terms and conditions for providing services, service fees and charges in the Lithuanian language and in translation are at variance or contradictory, the text in the original, i. e. in the Lithuanian language, shall prevail.

Chapter 2. Definitions

1. **Bank** means SEB Bank, legal persons code 112021238, domicile address Gedimino ave. 12, LT-01103 Vilnius, the Republic of Lithuania, data registered and filed with state company Registry of Legal Entities. The bank's supervisory institution: the Bank of Lithuania, issued licence – No. 2. The bank's e-mail address: info@seb.lt, phone: 1528.
2. **Banking day** means as defined under Item 3.3. of the Payment Rules.
3. **Framework Agreement** means as defined under Item 3.4. of the Payment Rules.
4. **Working day** means every day other than days off and holidays.
5. Electronic channels mean the Internet Banking System, e-services by phone, services via SMS message system, online stock trading system or other e-channels of the Bank enabling the Customer to enter into any deal, exchange information with the Bank and use other services offered by the Bank via remote communication devices.

6. **Fees and Charges** means the bank's services and operations fees and charges.
7. **Customer** means a natural or legal person using the Bank's services. The customer who is a natural person may be referred to as a private individual customer, and the customer who is a legal person may be referred to as a corporate customer.
8. **Customer Identification Means** means signature, electronic signature of the Customer or a representative thereof, personal identity number (PIN) issued to the Customer or any other means (passwords, codes, keys, etc.) that in a manner agreed by the Bank and the Customer is used for the identification of the Customer or a representative thereof.
9. **Payment Rules** means the Payment Services and Bank Account Handling Rules (Annex 1).
10. **Non-banking day** means any day off (Saturday and Sunday) or a holiday (established under Article 162 of the Labour Code of the Republic of Lithuania).
11. **Description of Terms and Conditions for Providing Services** means the terms and conditions as well as procedure for providing any specific service with which the Customer who intends to use such service or who already is user of such service is familiarised.
12. **Service Agreement** means an agreement executed by and between the Bank and the Customer on providing the Bank's services establishing definite terms and conditions for providing any specific service, the General Rules being an integral part thereof (irrespective of whether this is established under a specific service agreement or not), also, any other transaction based on which any relationship between the Bank and the Customer has occurred, changed or expired.
13. **Parties** means the Bank and the Customer, each separately referred to as the Party.
14. **Website** means the Bank's site on the Internet www.seb.lt.
15. The terms used in the General Rules shall be construed as they are defined in the present Chapter, except where a different purport occurs in connection with the context of the General Rules. The terms in the text of the General Rules are also used as they are defined under annexes to the General Rules.

Chapter 3. Customer identity confirmation procedure

1. The Bank when rendering services and the Customer when using the Bank's services shall have to follow the procedure for the Customer identity confirmation established in the General Rules, laws of the Republic of Lithuania as well as by any other legal acts and relevant agreements.
2. The Bank shall confirm the identity of a natural person based on a valid personal identity document bearing his / her photo, signature, name and surname, ID code as well as other data in confirmation of the Customer identity.
3. The Bank shall identify the Customer – a natural person – based on one of the following personal identity documents: personal identity card, passport or any other document acceptable to the Bank in confirmation of the person's identity.
4. To protect the Customer's interests, the Bank shall have the right to refuse accepting from a natural person personal identity documents, which in the Bank's opinion may be easily counterfeited or documents with insufficient data for the identification of a person.
5. The Bank shall identify a legal person by its founding documents, extract from the Register of Legal Entities, which indicate its name, registered office, identification code of a legal person (code of a legal person or any other code assigned in the Registry of Legal Entities) as well as other documents and data in confirmation of the legal person's identity.

6. The Bank shall identify a natural person acting on behalf of the Customer – a legal person – following the procedure established under Item 2. and Item 3. of Chapter 3 of the General Rules and according to the seal and signature sample card kept at the Bank and shall check whether such person has been duly authorised to act on behalf of the legal entity.
7. The Bank shall have a right to identify the Customer via e-channels by using the Customer's identification means and also the Customer's identity data specified in his / her the bank account agreement, the bank account agreement requisites and other data.
8. The Customer does undertake to:
 - 8.1. provide the Bank with information and original copies of the documents necessary for the Customer identification and specified under Items 2., 3., 5. and 6. of Chapter 3 of the General Rules;
 - 8.2. in case of a change in the natural person's name or surname, address of permanent residence, a legal person's name, domicile address, articles of association, senior management, or revocation of the Customer's power of attorney to representatives or other persons with the right to dispose funds available in the Bank account and / or execute transactions in the name of the Customer, to immediately inform the Bank about the occurrence of such changes in writing and submit documents related to the changes (passport, extract from the Register of Legal Entities, decision of the management bodies, notification on revocation of the power of attorney certified by notary, etc.) or certified copies thereof, and the Customer – a legal person – shall have to additionally provide the Bank with an extract issued by the Registry of Legal Entities on said changes and sample signatures and seals of persons representing the legal person documented in accordance with the established procedure as well as documents in evidence of changes in said data. If the Customer fails to duly fulfil the obligations specified under the present Item, the Customer shall be held fully liable for any and all consequences resulting from such failure to timely provide information and agrees that the Bank's actions according to the requisite information of the Customer known to the Bank, current entitlements shall be considered duly executed.
9. The Bank may identify the Customer's identity using electronic means or in any other way, if so provided under the service agreement.
10. If the Bank based on the Customer Identification Means identifies that the Customer has turned to the Bank, it shall be considered that the Bank has received a relevant order from the Customer, except where the Customer proves that the Bank received the order from another person and not from the Customer's legal person's or from its authorised person (or former authorised person), representative or person whose relations with the Customer gave him / her an opportunity to use the identification means and if the Bank is unable to prove that the identification means were used by a non-authorised person through the Customer's fault.
11. In case of any suspicion regarding the person with the right to execute transactions in the name of the Customer or dispose of the Customer's account, also, in any other cases with the aim to ascertain whether the Customer has been duly registered and operating (if the Customer is a legal person), to demand that the Customer provides the Bank with documents evidencing the right of the person(s) representing the legal person to execute transactions in the name of the Customer or dispose of the Customer's account or legality of the Customer's operations.

Chapter 4. Representation of the customer

1. Transactions in the name of the Customer may be executed and funds or any other assets of the Customer deposited with the Bank, may be used or disposed of, in addition to the Customer, by a duly authorised representative of the Customer. A legal person shall carry out any and all actions through its duly authorised representatives.
2. The Customer's representative may represent the Customer, if such representative provides the Bank with a document in confirmation of his / her powers (an agreement, power of attorney, etc.). The document in confirmation of powers must in form and in content comply with the requirements established for such documents in laws or any other legal acts.
3. The Bank shall have the right to demand the Customer – a natural person – to carry out actions himself / herself and not through his / her representative. Such requirement of the Bank may result from any significant reason seeking to protect the legitimate interests of the Customer and / or the Bank.
4. The Bank shall accept only such documents submitted thereto in confirmation of the Customer representative's powers which clearly and explicitly identify the Customer, the Customer's representative and the powers granted to the Customer's representative. The Bank shall have the right to reject documents that do not comply with the terms indicated under the present Item.
5. The Bank shall have the right to temporarily suspend execution of any requests and / or payment orders of the Customer's representative while checking the documents in confirmation of the powers of the Customer's representative.

Chapter 5. Customer's signature

1. Unless the Parties agree otherwise, agreements executed in the Customer's name, the Customer's written instructions to the Bank, requests and other documents must be signed by the Customer or a legitimate representative thereof.
2. The Bank shall have the right to demand that the Customer or the Customer's representative signs the documents at the Bank in the presence of the Bank's officer or, if such documents are signed elsewhere than the premises of the Bank, notarisation of the Customer's or the Customer representative's signature in the documents.
3. If the Customer is a legal person:
 - 3.1. persons with the right to dispose of the Customer's funds shall be indicated in the signature and seal sample card provided by the Customer to the Bank, which card shall be signed, in confirmation of the right of the persons indicated in the signature and seal sample card to dispose of the funds in the Customer's account, by the chief executive of the Customer, a person duly authorised thereby or any other person with such right based on the Customer's founding documents provided by the Customer to the Bank and registered with the Registry of Legal Entities;
 - 3.2. the Customer's payment orders provided in writing must be signed by the Customer or persons authorised thereby and bear a seal, if the seal sample is in the signature and seal sample card provided to the Bank.
4. In order to use electronic channels and payment instruments offered by the Bank, the Customer shall conclude a relevant agreement with the Bank and shall thus acquire the right via the Bank's e-services system, according to a set procedure, to submit his / her / its requests, orders and other documents signed by him / her / it, also, to execute and / or amend agreements with the Bank and other companies within the SEB Group that are represented by the Bank or that are users of the Bank's electronic channels to provide their services. Agreements executed via the Bank's electronic channels

according to a set procedure, submitted requests, orders and other documents confirmed by the Customer's identifications means shall be deemed to have equal legal effect as the documents signed by hand, and in case of legal persons – also confirmed by a seal, and shall be acceptable as admissible evidence when resolving disputes between the Bank and the Customer by the court or any other institutions.

Chapter 6. Requirements for documents provided to bank

1. The Customer shall have to provide the Bank with original copies of documents or their notarised copies.
2. The Bank shall be entitled to presume that documents provided by the Customer are authentic, true, valid and correct.
3. The Bank shall have the right to demand that documents drawn up in a foreign country would be apostilled or legalised pursuant to the procedure established by legal acts.
4. Documents provided to the Bank must be made in the Lithuanian and / or any other language indicated by the Bank. If documents provided to the Bank are made in any foreign language, the Bank shall be entitled to request their translation into the Lithuanian and / or any other language indicated by the Bank and that the translation would be signed by the translator, and the translator's signature confirmed by notary public.
5. Having accepted the Customer's submitted documents drawn up in a foreign language, the Bank shall have the right, if necessary, to organize translation of the documents into the Lithuanian language, and the Customer shall have to compensate relevant costs sustained by the Bank.
6. Any and all costs related to drawing up, delivery, approval and translation of the Customer's documents provided to the Bank shall be borne by the Customer.
7. The Bank shall have the right to retain and keep notarised copies of documents submitted by the Customer or, if possible, original copies of the documents submitted by the Customer. If the Bank returns the original copies of documents or notarised copies of documents submitted by the Customer, the Bank shall have the right to make and keep copies of documents submitted by the Customer, which copies must be approved by the Customer.
8. If the Customer provides the Bank with the documents that do not comply with requirements of legal acts and / or the requirements established by the Bank, if the authenticity or accuracy of presented documents raise reasonable doubts to the Bank, the Bank shall have the right to refuse executing the instructions of the Customer and / or demand the Customer to provide additional documents.

Chapter 7. Fees, interest and payments

1. The Bank shall have the right to debit any instalments, fees and interest or any other amounts payable to the Bank under other service agreements on the day of payment thereof and later on without any separate instruction and consent of the Customer from any account of the Customer with the Bank.
2. The Bank, when rendering any specific service to the Customer, shall calculate fees payable by the Customer in ways established in the Service Agreement and / or the Fees and Charges according to the service and / or transaction fee established in the Service Agreement or the Fees and Charges.
3. The following additional costs, if any, shall be added to those established in the Fees and Charges: mail and telecommunication costs, stamp duties.
4. On maturity when fees to the Bank and / or any other amounts payable by the Customer to the Bank become due, the amount

of funds in the Customer's accounts must be equal to the total amount payable by the Customer to the Bank.

5. The Bank shall debit the amounts payable by the Customer in the national currency of the Republic of Lithuania, i. e. in the Euro. If the Service Agreement or the Description of Terms and Conditions for Providing Services or any other agreement or transaction establishes that the Customer must pay the amounts due to the Bank in any other currency, the Bank shall debit funds to the Customer's account in such other currency. If the amount of funds in the Customer's account in the payable currency is insufficient, the Bank shall have the right, without the Customer's separate instruction and consent, to exchange any other currency in the account with the payable currency based on that day's non cash buying and / or selling rate established by the Bank.
6. After introduction of the new currency, i. e. the Euro, the Bank shall have the right, since the day of introduction of such other currency, to unilaterally, without the Customer's separate instruction and consent, to exchange the currency in the Customer's account in the Litas to the Euro and / or recalculate the amounts payable by the Customer to the Bank from the Litas to the Euro. In the case established under the present Item, the Bank shall exchange the funds of the Customer and shall recalculate the Customer's or the Bank's liabilities based on the exchange rate of the Litas to the Euro established in the Law of the Republic of Lithuania on Euro Adoption in the Republic of Lithuania.
7. If funds in the Customer's account with the Bank are insufficient for debiting the amounts payable to the Bank, the Customer agrees that the Bank would debit, without the Customer's separate instruction and consent or pursuant to any other procedure established by laws of the Republic of Lithuania, against the Bank's drawn up debit payment orders the amounts payable to the Bank to any and all types of the Customer's accounts (in the Euro or any other currency) with other banks or credit institutions. The present General Rules shall also be the Customer's unconditional instruction to any other bank or credit institution to exchange at the Bank's request the funds debited with the required currency, if funds in the payable currency in the Customer's account are not available or are insufficient, and to transfer them to the account indicated by the Bank. Said consent of the Customer cannot be revoked without a relevant amendment to the Agreement or without the Bank's prior written consent. The present General Rules shall also be deemed to be the Customer's unconditional and irrevocable consent for the Bank to obtain all the required information on the Customer's accounts with other banks and credit institutions and relevant balances of accounts until the Customer's debt to the Bank is fully covered.
8. If any due dates of payment of the amounts by the Customer coincide and / or if the amount received and / or debited to the Customer's account by the Bank is lower than the entire amount payable by the Customer to the Bank under the service agreement, the Bank shall first, from the amount received, cover the amount of costs sustained in connection with the requirement to fulfil a relevant obligation under the service agreement, then – interest, default interest and finally the loan and other payments under the service agreement as specified in Article 6.54 of the Civil Code of the Republic of Lithuania. The Parties do expressly agree that the Bank is entitled to distribute the amounts received at its own discretion and in an order of priority different from that specified under the present Item and Article 6.54 of the Civil Code of the Republic of Lithuania.
9. If the Customer has any overdue payments to the Bank and under several service agreements between the Bank and the

Customer, and the Bank from the Customer receives and / or debits to the Customer's bank account an amount lower than the entire amount payable by the Customer to the Bank under any and all effective service agreements, and the Customer does not indicate the purpose of payment, the Bank shall at its own discretion distribute which debt and under which service agreements will be covered from the amount received from the Customer.

10. If the Customer has any overdue payments to the Bank under any service agreement between the Bank and the Customer, irrespective of the reason of expiry of such agreement, the Bank shall have a right to enforce such debts in future.

Chapter 8. The Bank's and the Customer's liability

1. The Bank shall be liable for any unduly executed account transactions in accordance with the procedure established by laws or any other legal acts of the Republic of Lithuania.
2. A person giving a payment order to the Bank shall be responsible for accuracy of requisite information of the payment order. The Bank shall not accept payment orders that contain corrections. The Bank shall not be liable for consequences resulting from inaccurate or incomplete requisite information provided in the Customer's payment order.
3. The Bank shall not be liable for:
 - 3.1. errors made by correspondent banks, actions of such banks resulting in failure or delay to fulfil obligations, or such actions prevent from the funds crediting to the Customer's account;
 - 3.2. mutual claims of payer's and beneficiary's, and shall not consider such claims, if there is no fault of the Bank;
 - 3.3. criminal or any other illegal actions of third parties resulting in damage to the Customer or any other person;
 - 3.4. the Customer's losses incurred from the Customer's account blocking.
4. If the Bank fails to credit funds to the Customer's account within the term established by laws or any other legal acts of the Republic of Lithuania or fails to execute the Customer's payment order, also, in case of erroneous debiting of funds to the Customer's account, the Bank shall pay to the Customer interest at the rate established by laws or any other legal acts of the Republic of Lithuania. The Bank shall not pay interest to the Customer on any unexecuted transaction, if the transaction in the bank account was suspended pursuant to the procedure established by laws of the Republic of Lithuania.
5. The Customer shall be liable for any and all losses sustained by the Bank if such losses result from misleading information, invalid documents, erroneous payment orders provided to the Bank and / or from failure to fulfil obligations established in the agreement.
6. The Parties shall not be liable for non-fulfilment of their obligations or their undue fulfilment resulting from force majeure circumstances. The Parties shall follow the rules established by legal acts of the Republic of Lithuania regarding application of force majeure circumstances.
7. The Bank shall not be liable for the Customer's losses resulting from risks related to a change in the currency exchange rate, a change in the price of securities held by the Customer and / or other risks related to the investment of the Customer's assets.
8. The Bank shall have the right to upgrade its information system and eliminate any disclosed drawbacks, even if this may lead and / or leads to short-term failures in providing customer services. The Bank must plan works for upgrading its information system, for the elimination of any drawbacks in it and, if possible, carry such works out at night-time or on a non-banking day.

9. In case of any extraordinary circumstances or significant reasons, the Bank shall have the right, in order to avoid any potential losses to the Customer and / or its own losses, to eliminate any drawbacks in the information system any time of the day. In the case specified under the present Item, the works for the elimination of drawbacks in the information system shall be carried within the shortest possible period of time.
10. During the period of the Bank's information system upgrading and / or elimination of any drawbacks in it, fulfilment of any and all obligations of the Bank via the information system shall be suspended.
11. The Bank shall have the right to reject and to refrain from executing any payment order, reject FX buy / sell applications, reject and refrain from executing any orders for financial derivatives transactions, suspend any other services of the Bank, if interbank settlement systems or global interbank financial market do not function, or market liquidity deteriorates, or in case of any other unusual market conditions or due to any other significant technical or any other reasons or if the Bank deems the risk to be unacceptable.
12. The Bank has no obligations under service agreements, i. e. the Bank shall not be liable for non-fulfilment or improper fulfilment of its obligations, if any market destabilisation event exists / or persists, which means that circumstances that render a substantial impact on the interbank market exist / or persist, when a) before 12.00 a. m. on the day of fixing the variable interest rate portion official sources make no announcement of a relevant currency variable interest rate portion (base interest rate) or b) the Bank cannot obtain, in the ordinary course of the interbank market business practice, the required maturity adequate amounts of deposits in relevant currency and / or costs of borrowing funds in a relevant amount and currency for the variable interest rate period exceed the base interest rate of a relevant period.

Chapter 9. Procedure for amending the General Rules

1. The Bank shall have the right, due to important reasons (due to changes in the functionality of the services provided by the Bank, due to the information systems and / or technologies upgrade, due to amendments to legal acts or due to economic or any other important reasons) to unilaterally amend the General Rules and annexes thereto, if this is not in violation of the Customer's rights and legal interests, having provided the Customer with relevant information pursuant to the procedure established under the present General Rules.
2. The Bank shall inform the Customer of any amendments to the General Rules and annexes thereto no later than 60 (sixty) calendar days before the effective date of such amendments. Said information on the amendment to the General Rules shall be publicly announced at the Bank's website and at the Bank's customer service branches, also it may be provided to the Customer in person. A public announcement shall be deemed to be information duly given (in writing) to the Customer on a unilateral amendment to the General Rules. It shall be deemed that the Customer agrees with such amendments, if before the effective date of the amendments he / she / it does not notify the Bank of his / her / its disagreement with such amendments. In such event, the Customer shall be entitled to terminate the Framework Agreement pursuant to the procedure established under Item 12.1. of the Payment Rules.
3. In such case if any amendments to the General Rules introduce more favourable terms for the Customer (lower services charges, service quality improvement, etc.), such amendments to the General Rules shall come into effect from the following

date of announcement thereof on the website or from the effective date specified in the announcement.

4. The Customer shall be entitled to anytime familiarise with the effective version of the General Rules, also, with any version of the General Rules and / or the Payment Rules that were effective since the day of execution of the Framework Agreement. The afore-mentioned documents and information may be announced at the website, and if they are not announced and a separate request of the Customer has been received, they must be provided to the Customer in writing or using any other durable medium.

Chapter 10. Procedure for the execution, amending and termination of the Service Agreement

1. The Service Agreement executed by and between the Bank and the Customer shall take effect on the day of its signature by each Party to the Service Agreement and its approval by their seals (if the Customer is a legal person and its founding documents indicate that it has its seal), unless otherwise provided under the Service Agreement.
2. Annexes and amendments to the Service Agreement shall constitute an integral part thereof and must be approved by signatures and seals of the Parties (if the Customer is a legal person and has its seal).
3. The Service Agreement shall be done in the number of copies that is equal to the number of Parties thereto, one for each Party.
4. The terms and conditions of the Service Agreement may be amended at a written agreement between the Parties, other than in cases established under Item 5 of the present Chapter, where the Bank has the right to unilaterally amend the Service Agreement.
5. The Bank shall be entitled to unilaterally, without a separate written agreement between the Parties, amend the terms and conditions under service agreements (among them the ones that may be amended only upon a written agreement between the Parties), if such amendments are related to the upgrade of the Bank's information systems and / or technologies, changes in the requirements of Visa and / or MasterCard associations or amendments to legal acts, if such amendment to the terms and conditions to the service agreement is not in any material violation of the Customer's rights and legal interests nor constitutes a change in the material terms and conditions of the Service Agreement. The Bank undertakes, no later than within 60 (sixty) calendar days, to make a relevant announcement at the Bank's Website and at the Bank's customer service branches or to inform customers in person.
6. If it appears that any of the provisions of the service agreement is corrupt or legally ineffective, the other provisions of the service agreement shall remain in full force and effect. The Parties must substitute the corrupt provision with another legally effective provision closest in its purport to the ineffective one.
7. Relations that are not regulated by the Service Agreement shall be subject to the requirements General Rules and laws as well as any other effective legal acts of the Republic of Lithuania.
8. Conditions and procedure for the termination of the Framework Agreement is established under Item 13. of the Payment Rules.

Chapter 10¹. Procedure for execution, amendment and termination of a time deposit agreement

1. A time deposit agreement may be executed, amended or

terminated using the Bank's Internet banking system, irrespective of whether such time deposit agreement has been executed via e-channels or at the Bank's sub-branch.

Chapter 10². Service Agreement execution by using communication devices

1. The Customer may sign the Service Agreement with the Bank by using the electronic channels, if a relevant agreement on use thereof is signed (as established in Item 4 of Section 5), and if the Bank has ensured a possibility to sign the specific service agreement in such method.
2. The Customer, using the electronic channels, after signature of the Service Agreement, shall have a right to receive a printed copy of such agreement and printed information about the specific terms of the Service Agreement at the Customer Service Unit of the Bank. If the Customer is willing to receive the above-mentioned information in written form more often than once per year, the Bank shall have a right to impose a fee.
3. The Customer shall have a right without any encumbrances, limitations or penalties to refuse of the Service Agreement executed via the electronic channels, if the Bank is informed about it in written form within 14 (fourteen) days from the Service Agreement signature date, by submitting a written notice at the nearest Customer Service Unit of the Bank (addresses are available on www.seb.lt) or via the Bank's electronic channels or by sending a notice by post to address specified in Item 1 of Section 2 of the General Rules.
4. The Customer shall have a right to disagree that the Service Agreement executed via the electronic channels comes into effect immediately, i.e. prior to expiry of 14 (fourteen) days' period of refusal of the Agreement. If the Bank, after receipt of the Customer's consent, starts implementing the Service Agreement prior to expiry of the established refusal term hereof, the Customer exercising the right of refuse of the Service Agreement, within the term established in the above-mentioned Agreement shall pay for the actually provided service under the Service Agreement.
5. The provisions of the present Item shall be applied only to the Customers who are the users.

Chapter 11. Settlement of disputes

1. Service agreements executed by and between the Parties shall be interpreted and construed in accordance with the laws of the Republic of Lithuania, unless otherwise established under said agreements.
2. Information to customers on the consideration of enquiries / claims regarding the Bank's actions whereby the Bank may have violated any requirements of laws or service agreements that regulate payment services or any other services and / or the Customer's legitimate interests or in cases where a transaction executed by a payment card requires an investigation according to the rules of Visa International / MasterCard Standard is publicly available at www.seb.lt.
3. During the period of consideration of a claim the Bank shall have the right to turn to the Customer regarding his/her/ its identification as a person, if such identification was not properly carried out at the time when the Customer turned to the Bank, or request to provide documents evidencing the circumstances of a relevant claim, if they were not provided at the time of turning to the Bank, also, to use the Customer's personal data handled by the Bank or provided by a third party related to the provision of the indicated service(s), with regard to which service(s) relevant claim is being considered, as well as information about him/her/it.
4. If the Bank's response to the Customer's claim does not satisfy the Customer or no response was provided to him/her/it, the

Customer shall have the right, within a one-year period, to turn to the Bank of Lithuania (Žirmūnų g. 151, Vilnius, http://www.lb.lt/gincu_nagrinejimas) regarding an out-of-court proceeding. According to laws of the Republic of Lithuania, the Bank of Lithuania handles disputes between consumers and financial institutions arising in connection with the provision of financial services. In all cases the Customer shall have the right to defend his/her/its rights in court according to the procedure laid down in the legal acts of the Republic of Lithuania.

5. If the plaintiff (applicant) is the Customer – a legal person – the claim (application) against the Bank shall be submitted to Vilnius City District Court, and if the amount of the claim (application) is in excess of EUR 43,500 (forty three thousand five hundred), to Vilnius County Court. If the plaintiff (applicant) is the Customer – a natural person – the claim (application) against the Bank shall be submitted according to the Customer's place of residence or the Bank's domicile.
6. The Bank shall have the right to record conversations by telephone in connection with entering into service agreements and meeting their terms and conditions. The Parties do expressly agree that telephone conversation recordings, notifications sent or received by fax according to requisite information indicated in the service agreement shall be deemed to be evidence for settlement of disputes between the Parties.
7. Any and all disputes arising in connection with meeting the terms and conditions under the service agreement, shall be settled through negotiations.
8. The Parties shall mutually abide by the principles of fairness, prudence and integrity and shall duly fulfil the obligations assumed against each other.
9. The Customer shall have no right to assign his / her / its obligations to any third party without the Bank's prior written consent.

Chapter 12. The Bank's and the Customer's communication rules

1. Any and all notifications specified in the Service Agreement and related to the defence of claims according to civil procedure must be made in writing and sent by fax or registered mail at the addresses of the Parties specified in the Service Agreement or in any other manner established under the Service Agreement.
2. Any and all communications, statements of account, reports, certifications, confirmations or any other information, including the General Rules (hereinafter the "notifications") must be made in writing (i. e. a relevant document must be drawn up), other than in cases provided for by legal acts of the Republic of Lithuania and / or agreements as well as any other documents submitted to the Bank (applications, forms, etc.), where notifications may be provided verbally or must be notarised. Documents sent by telecommunication means or by electronic means (by fax or via the Internet) shall be deemed to be documents made in writing.
3. The Bank shall deliver notifications to the customer in person or announce them publicly:
 - 3.1. the Bank's notifications shall be delivered in person or told personally to the Customer, also sent by mail, e-mail, telefax and other telecommunication means, via the Bank's Internet banking system;
 - 3.2. the Bank's public notifications shall be placed at the Bank's website and made available at the premises of the Bank's customer service branches. Such notifications may be additionally published at any national newspaper selected by the Bank (available in an area with more than 60 per cent of the population of the Republic of Lithuania).
4. The Customer's notifications to the Bank shall be delivered or told directly to the Bank's authorised employees, also, sent by mail, telefax, telephone and other telecommunication means, by e-mail, via the Bank's Internet banking system. If the Customer gives a notification verbally, the Bank shall have the right to record the conversation pursuant to the procedure established by laws.
5. The Bank must ensure continuous and quality functioning of the Bank's Internet banking system and the Bank's Website (to the extent it depends on the Bank).
6. Each Party shall be entitled to select a way of delivering notifications, other than in cases peremptorily established by legal acts of the Republic of Lithuania and / or service agreements as well as any other documents (applications, forms, etc.) submitted to the Bank. The Bank's notification announced publicly shall be deemed duly transferred and delivered to the Customer, other than in cases peremptorily indicated by legal acts of the Republic of Lithuania and / or service agreements, where the Bank must deliver a notification to the customer in person. Information that constitutes the Bank's secret may be handed in or told only in person to the Customer or a person duly authorised by him/her.
7. Notifications delivered by the Parties shall be deemed received:
 - 7.1. if a notification has been delivered verbally (including by phone) – at the time it is being told;
 - 7.2. if a notification is handed in directly – on the day it is handed in;
 - 7.3. if a notification is sent by mail – after a 5 (five) calendar days' period (if sent outside / from outside to the Republic of Lithuania – after a 14 (fourteen) calendar days' period) since the day of its dispatch;
 - 7.4. if a notification is sent by e-mail, telefax, telephone and other means of communication – on the nearest banking day in the Customer's recipient country since its dispatch;
 - 7.5. if a notification is announced via the Bank's Internet banking system – on the nearest banking day in the recipient's country following the day of its announcement;
 - 7.6. if a notification is announced publicly – on the day of its announcement;
 - 7.7. if the recipient has confirmed earlier receipt of the notification than mentioned above – on the confirmed day of its receipt.
8. Name and surname or name of a legal person, addresses, telephone, fax numbers and other requisite information (hereinafter the 'contact information'), required to be indicated when sending notifications by the Parties, shall be indicated in the service agreements or any other documents (applications, forms, etc.) submitted to the Bank.
9. If the service agreement includes multiple persons (co-borrowers, account co-holders, etc.), the Bank shall have the right to address notifications related to such service agreement to any of the multiple persons. Such person must forward the information received to other multiple persons indicated in the service agreement.
10. If the service agreement or any other documents (applications, forms, etc.) provided to the Bank does not contain the Customer's contact information, the Bank shall have the right to give the notification according to the latest contact information indicated by the Customer. If the service agreement does not contain the Bank's contact information, the Customer shall have the right to give the notification according to the contact information indicated at the Bank's website.
11. The Parties must forthwith inform each other of any change in their contact information. At the Bank's request the Customer must provide relevant documents in evidence of a change in the contact information. If case of failure to fulfil

such duty, it shall be deemed that any notification sent according to the latest information indicated to the other Party has been duly sent, and any obligation fulfilled based on such information has been duly fulfilled.

12. The Parties must forthwith provide each other with information of any circumstances that may be important for performing under the Service Agreement. At the Bank's request, the Customer must provide documents in evidence of such circumstances, irrespective of the fact that the information has been provided to public registries, also, documents, evidencing the following: a change in sample signature of the Customer or the Customer's representative, initiation or instigation of the Customer's bankruptcy, restructuring proceeding, the Customer's liquidation, reorganisation, rearrangement, etc.
13. The Service Agreement must establish that the Parties must periodically provide each other with certain notifications related to their performance under the Service Agreement.
14. If the Customer does not receive notifications from the Bank that it had to receive from the Bank under the Service Agreement or has submitted its separate request to the Bank in order to receive them, the Customer must forthwith give the Bank inform the Bank about it.
15. The Customer must, having received a notification from the Bank, forthwith check the correctness and accuracy of the information contained in it, and having found any discrepancy, inaccuracy or mistake inform the Bank about it. The Bank's notification shall be deemed confirmed by the Customer, if within a 20 (twenty) calendar days' period since the day of receipt of the notification the Customer did not give any objections or comments (unless otherwise provided in the agreement or in the notification). The present Item shall not be applied to the Bank's notifications that according to their purport, Service Agreement or legal acts of the Republic of Lithuania need not be checked and / or approved by the Customer.
16. Notifications sent by the Bank to the Customer cannot be deemed to be the Bank's offer to the Customer to execute the Service Agreement or use any services, except cases where the Bank's notification clearly states that exactly such offer is being made.
17. The Customer confirms that he / she / it has been duly informed and assumes potential risk of confidential information disclosure to any third parties that may arise when sending or submitting notifications or any other information by e-mail or by phone under the service agreement.
18. The General Rules and the Fees and Charges shall be published in the Lithuanian and English languages. Service agreements shall be executed in the Lithuanian language. At the Customer's request and at the Bank's consent, service agreements may be executed in English and any other language. The Bank shall have the right to request the Customer to compensate the costs for translation of the Service Agreement into a foreign language.
19. The Bank's notifications delivered to the Customer in person shall be made in the Lithuanian language. The Bank shall also be entitled to make such notification in the language in which the Service Agreement has been executed. At the Bank's consent, the Bank's notifications may be made in any other language requested by the Customer. The Bank's notification publicly announced at the Bank's website shall be made in the Lithuanian and English languages. In all other cases the Bank's notification shall be made in the Lithuanian language.
20. The Customer's notification to the Bank may be made in the Lithuanian and English languages.
21. In case of any discrepancy between the texts of the service agreement in the Lithuanian and any foreign language, the text in Lithuanian shall prevail.

Chapter 13. Confidentiality

1. Any service agreement executed by the Bank and the Customer as well as any and all correspondence related to its execution and performing under its terms and conditions shall be confidential with regard to any third parties, other than institutions authorised by the state and in cases established under the General Rules.
2. The Parties shall be prohibited from disclosing to third parties any information that has become known thereto when executing any service agreement or any other agreement or when performing under its terms and conditions. Information may be provided only in cases and pursuant to the procedure established by laws of the Republic of Lithuania and the General Rules. The prohibition shall be effective for an unlimited period of time and shall remain in effect upon expiry of said agreement.
3. The entire information on transactions, payments and security requirements, related to any service agreement executed by the Bank and the Customer or to any other agreement or to performing under its terms and conditions, technical data, also, any other information that is not in public domain, technology knowledge, commercial secrets related to the activities of any of the parties to above-mentioned agreement shall be deemed to be confidential information.
4. The Parties shall have no right to disclose any information related to the terms and conditions of the Service Agreement executed by them or any other agreement nor any other information related to said agreement, other than in cases established under said agreement and laws or any other legal of the Republic of Lithuania.

Chapter 14. Personal data and information protection

1. The following data subjects shall be identified at the Bank:
 - 1.1. Customer – a natural person;
 - 1.2. a person related with the Customer, i. e., a natural person (the Customer's representative, spouse, partner, surety, etc.).
2. Personal data means any information related to a natural person, which is considered the data subject, whose identity is known or may be directly or indirectly identified when using such data as personal ID code, one or several physical, physiological, psychological, economic, cultural or social features typical of such person.
3. Personal data handling means any action related to the personal data: collection, registration, concentration, classification, grouping, connecting, changing (amendment or correction), presentation, announcement, use, logical and / or arithmetical transaction, search, dissemination, destroying or any other action or a set of actions.
4. The Bank shall handle the personal data of the data subject (included but not limited to the name, surname, personal ID code) received from the Customer willing to use or using the Bank's services as well as data received from other sources specified in the General Rules.
5. The data subject has been informed that the Bank has the right to handle his / her / its personal data specified in the Service Agreement and / or in the documents related to the execution of the Service Agreement obtained by the Bank. If within a certain period of time the data subject signs several agreements that differently determine the personal data and information security terms and conditions, it shall be considered that in the process of providing the Bank's services to the data subject, valid shall be the personal data and information security terms and conditions established under the agreement signed the latest.
6. The data subject has been informed or does agree in writing

- or in any other manner or in such a manner that enables identifying the data subject, to turn to the Bank:
- 6.1.** that the Bank, having confirmed the identity of the data subject, would familiarise the data subject with his / her / its personal data being handled, would inform about the type of his / her / its data obtained, sources of such data, purpose of obtaining them, manner of handling and to whom they are submitted;
 - 6.2.** that the Bank would correct any incorrect, incomplete, imprecise information about the data subject and / or would suspend actions of handling, other than storing, such personal data;
 - 6.3.** that the Bank would destroy any illegally collected personal data of the data subject or would suspend actions of handling, other than storing, of such personal data.
- 7.** The data subject represents that he / she / it has been informed about his / her / its right to disagree:
- 7.1.** with personal data handling, and does undertake to provide the Bank with legal arguments of such disagreement in writing or in any other manner that enables to identify the data subject, if the latter decides that handling the data subject's personal data by the Bank is illegal;
 - 7.2.** with the personal data handling for direct marketing purposes and has the right to refrain from disclosing arguments for such disagreement.
- 8.** The data subject has been informed and does agree with the Bank's handling of the personal data for the following purposes:
- 8.1.** consideration of requests or possibility to execute the Service Agreement;
 - 8.2.** analysis of expediency of executing a Service Agreement and meeting its terms and conditions;
 - 8.3.** assessment of operational, solvency, default risk, analysis of the outstanding liabilities monitoring according to the legal acts applied to the Bank's activities;
 - 8.4.** providing of the Bank's financial services and for carrying out other activities as provided for in the legal acts applied to the Bank's activities;
 - 8.5.** providing of information to the Customer on his / her / its Service Agreements with the Bank and with the Bank's subsidiary companies;
 - 8.6.** providing of information to the data subject about services of the Bank and the Bank's subsidiary companies;
 - 8.7.** obtaining information from the data subject about services of the Bank and the Bank's subsidiary companies.
 - 8.8.** ensuring security of the Bank's and the Bank customers' property security (video surveillance);
 - 8.9.** assessment of the quality of execution of the Bank's agreements and performance under such agreements as well as of the services provided by the Bank (recorded telephone call), request for opinion about the services being provided/offered, service quality as well as market research;
 - 8.10.** ensuring compliance with liquidity and solvency requirements according to the legal acts applied to the Bank's activities;
 - 8.11.** analysis and forecast of the behaviour and needs of the data subject as a user of the Bank's services as well as of transactions executed by such data subject with the aim to ensure the Bank's optimal service and individual offerings to the Customer;
 - 8.12.** anti-money laundering and terrorist financing prevention.
- 9.** The data subject represents that he / she / it has been informed about the Bank's right to provide his / her / its personal data to other persons, and the Bank has obtained the consent of the data subject to provide it to:
- 9.1.** the Bank's parent company and to any and all companies that are direct and/or indirect subsidiaries of the Bank's parent company (hereinafter the 'Bank Group') for the following purposes:
 - 9.1.1.** appropriate management of the Customer's liabilities;
 - 9.1.2.** assessment, based on the data and information accumulated by the Bank Group companies, of whether the data subject is or is not able to duly fulfil his / her / its financial obligations and use financial services;
 - 9.1.3.** efficient risk management, implementation of appropriate risk management measures and implementation of risk management requirements established by relevant supervisory institutions;
 - 9.1.4.** informing the Customer about his / her / its Service Agreements with the Bank Group;
 - 9.1.5.** appropriate informing about and providing of the services to the Customer at the entire Bank Group level;
 - 9.1.6.** implementation of anti-money laundering and terrorist financing prevention measures and determination of the origin of funds;
 - 9.1.7.** conducting of studies and analyses of financial ratios by customer groups, services and products as well as other financial ratios.
 - 9.2.** other persons whose activities are related to debt recovery or development, administration or use of the borrower database to enable them to organise, if needed, debt administration and recovery from the Customer;
 - 9.3.** persons administering registries, databases established by laws and other legal acts of the Republic of Lithuania to enable them to include the information and personal data into registries and databases in compliance with legal acts;
 - 9.4.** correspondent banks, paying agents and other persons with whom the Bank has executed cooperation or service agreements for the purpose of performing under the agreements executed with the Customer in compliance with the applied legal acts;
 - 9.5.** correspondent banks, paying agents, banks, beneficiary banks and persons related to the Customer's transaction to the extent this is related to the determination of the source of the Customer's funds for purpose of anti-money laundering and terrorist financing prevention.
 - 9.6.** to the tax administrator or any other institution authorised by the Government of the Republic of Lithuania, following the procedure and to the extent established by them, if such transfer is executed aiming to implement any international treaties or agreements of the Republic of Lithuania, acts of law of the European Union and the Republic of Lithuania on the Automatic Exchange of Financial Information.
- 10.** The Customer represents and it shall also be considered that the data subject represents that actions of the Bank related to providing information or personal data of the data subject to persons specified under Items 9.1.–9.5. of the present Chapter of the General Rules shall not be deemed to be disclosure of the Bank's, the Customer's or the data subject's secret or failure to adhere to laws or any other legal acts of the Republic of Lithuania or violation of the Bank's confidentiality undertaking.
- 11.** The Customer represents and it shall also be deemed that the data subject also represents that it gives its consent to the Bank, engaged in solvency assessment and analysis, to receive personal data and other documentation (included but not limited to information on property ownership, account turnover and balance, employers, requirements to the applicant, etc.) about the Customer and the data subject from:
- 11.1.** the Bank Group companies;
 - 11.2.** other credit institutions and other financial entities;
 - 11.3.** persons engaged in the administration of registers and databases specified by laws or any other legal acts of the Republic of Lithuania.

12. The Bank does undertake to:
- 12.1. apply and seek that other persons who, in accordance with Items 9.1.–9.7. of the present Chapter of the Rules, receive personal data, would apply appropriate organisational and technical measures for the protection of the Bank's obtained personal data from incidental or illegal destruction, replacement, disclosure or from any other illegal handling;
- 12.2. ensure that personal data would be stored for the entire period of the agreement and upon expiry of the agreement for a period established by laws.
13. The Customer must ensure that it will familiarise the related persons indicated by him / her / it whose personal data he / she / it has provided to the Bank with the present terms and conditions for the protection of personal data and information prior to signing the Service Agreement, and that the persons related to the Customer will agree with such terms and conditions.
14. The Bank does undertake to ensure that any legally substantiated request on personal data protection of persons related to the Customer submitted to the Bank is taken into consideration. The Bank does undertake to apply the present terms and conditions for personal data and information protection with regard to persons related to the Customer until they provide their legally substantiated disagreement with the application of the present provisions in their regard.

Annex 1 to the General Service Rules of SEB Bank Payment services and bank account handling rules

1. Introduction

- 1.1. Payment Services and Bank Account Handling Rules (hereinafter the 'Payment Rules') have been drawn up taking into consideration the legal acts of the Republic of Lithuania and the European Union that regulate payment services;
- 1.2. The present Payment Rules shall constitute an integral part of the General Rules, therefore, they must be interpreted and construed together, taking relevant context into account. The Payment Rules shall regulate the terms and procedure for providing payment services and accounts handling by the Bank.

2. Payment services provider

Payment services provider that provides the Customer with payment services shall be the bank indicated under Item 1 of Chapter 2 of the General Service Rules of SEB Bank (hereinafter the General Rules').

3. Definitions

- 3.1. The terms used in the Payment Rules shall be construed as they are defined further in the present Payment Rules, except where a different purport occurs in connection with the context of the Payment Rules. The terms in the text of the Payment Rules are also used as defined under the General Rules and annexes thereto;
- 3.2. **Bank** means the payment services provider indicated under Item 2. of the Payment Rules;
- 3.3. **banking day** means the day when the Bank carries on its activities necessary for executing a payment transaction. The Bank executes payment orders to transfer funds from one account with the Bank to another account with the Bank on a daily basis, and it executes payment orders to transfer funds to accounts with other banks on working days, when the finance (settlement) centre operates and carries on activities necessary for executing payment transactions, acting as a mediator for the Bank in providing payment services and processing data of a relevant – currency payment order. The terms 'working days' and 'days off' shall be construed as defined under the General Rules;

- 3.4. **Framework Agreement** means a bank account agreement or a credit card account agreement, the General Rules being an integral part thereof, executed by and between the Bank and the Customer that establishes the Bank's duty to open a current account as well as terms and conditions for its opening and regulates execution of one-off and recurrent payments;
- 3.5. **beneficiary** means a natural or a legal person that in is indicated in the payment order as the beneficiary of funds of a payment transaction;
- 3.6. **Internet banking services** means providing of payment services via the Internet Banking System of payments via the Internet under the Customer's agreement executed with the Bank;
- 3.7. **statement of account** means the Bank's document that contains information on the payment transaction(s) executed in the current account within a certain period of time;
- 3.8. **Customer** means a natural or a legal person who is user of the Bank's payment service as a payer and / or a beneficiary;
- 3.9. **commission fee** means the service provider's charge for a payment transaction and / or services related to it;
- 3.10. **credit transfer** means a payment service, when at the payer's initiative funds are transferred to the beneficiary's current account;
- 3.11. **payment order** means an order of the payer or the beneficiary to the Bank to execute a payment transaction;
- 3.12. **payment transaction** means payment, transfer or collection of funds initiated by the payer or the beneficiary, irrespective of the payer's and the beneficiary's duties on which the transaction is based;
- 3.13. **payment transaction** authorisation means the payer's consent to execute a payment transaction;
- 3.14. **payment services** means payment services provided by the Bank as defined by the Law of the Republic of Lithuania on Payments;
- 3.15. **payment tool** means a personalised tool and / or certain procedures agreed on by the Customer at the Bank that the Customer uses when initiating a payment order;
- 3.16. **current account** means an account with the Bank opened in the name of one or several Customers, used when executing payment transactions;
- 3.17. **payer** means a natural or a legal person who has a current account and allows to transfer funds from such current account, or, if no current account is available, a natural or a legal person that gives a payment order;
- 3.18. **base currency exchange rate** means the currency exchange rate that is established by the Bank or a public source indicated by the Bank, based on which currency is exchanged;
- 3.19. **durable medium** means medium in which the information meant personally for the user of payment services is stored so that it could be made available within a period in accordance with the purpose of the information and from which information is retrieved without changes;
- 3.20. **Agreement** means the Framework Agreement, One-off Payment Agreement or any other agreement executed by and between the Bank and the Customer on payment services;
- 3.21. **Parties** means the Bank and the Customer having executed the Framework Agreement or the One-off Payment Agreement, each separately referred to as the Party;
- 3.22. **unique identifier** means the current account number IBAN (International Bank Account Number) issued by the Bank to the Customer, according to which the Customer's current account used in the payment transaction is uniquely identified, other than a payment card account. Unique identifier according to which the Customer's

payment card account used in the payment transaction is identified is indicated in the Description of Payment Card Issuance Terms and Conditions;

3.23. foreign state means a state other than the European Union member state and a state other than the European Economic Area (EEA) state;

3.24. member state means the EU member state, the European Economic Area (EEA) state;

3.25. user means a natural person who, based on the Agreement, uses payment services offered by the Bank and acts aiming at objectives unrelated to its any trade, business or professional activities;

3.26. One-off Payment Agreement means an agreement executed by and between the Bank and the Customer whereby one-off payment transactions are regulated, the General Rules being an integral part thereof. For executing one-off payment transactions no currency account is opened and no Framework Agreement is executed.

4. Exceptions

4.1. If payment transactions are executed in foreign state currencies, the Bank and the Customer agree that the Bank has the right to refrain from applying the provisions of the Payment Rules;

4.2. If payment transactions are executed in the currencies of member states by payment to foreign states or from such states, the Bank and the Customer agree that the Bank shall have the right to refrain from applying the provisions of the Payment Rules, other than Item 7.5.6.;

4.3. If the Customer is not the user, the Bank and the Customer agree that the Bank shall have the right to refrain from applying Items 7.3.3.–7.3.5., 8.1., 8.2., 11.10., 11.21., 13.6.–13.7. of the Payment Rules.

5. Execution of agreements

5.1. Framework Agreement:

5.1.1. Framework Agreement shall be executed, if the Customer is willing to:

- open a current account with the Bank; and / or
- execute one-off or recurrent payment transactions, and the Bank requests to open a current account with the Bank;

5.1.2. The Framework Agreement shall be deemed executed, after the Bank and the Customer agree on the terms and conditions for opening the current account;

5.2. One-off Payment Agreement:

5.2.1. One-off Payment Agreement shall be executed, if the user of payment services requests a one-off payment transaction, execution whereof does not require opening a current account;

5.2.2. One-off Payment Agreement shall be executed, after the Bank and the Customer agree on the terms and conditions for providing a one-off payment service;

5.3. Other agreements on payment services:

5.3.1. if the Framework Agreement does not establish to provide certain payment services, the Bank and the Customer shall have the right to execute separate agreements on such payment services;

5.3.2. if in connection with certain payment services separate agreements have been executed and it is necessary for the Customer to open a current account, the provisions of the Framework Agreement shall be additionally applied to the relations between the Parties in connection with such payment services.

6. Commission fee, interest rates and currency exchange

6.1. In consideration for payment transactions executed and / or related services provided by the Bank, the Customer shall pay to the Bank a commission fee in an amount fixed by the Bank;

6.2. Commission fee shall be specified in the Fees and Charges;

6.3. The Bank shall be entitled to debit the commission fee to the Customer's current account in which the payment transaction is executed. The Bank shall be entitled to debit the commission fee to the Customer's other accounts opened with the Bank. In cases established by the Bank, the Customer shall pay the commission fee in cash prior to or after the payment transaction;

6.4. If a payment transaction is executed using the current account, and funds in the Customer's current account are insufficient for executing the payment transaction and for payment of the commission fee, the Bank shall have the right to reject the payment transaction;

6.5. Commission fee shall be paid in the currency specified in the Fees and Charges;

6.6. If funds in the current account are insufficient for payment of the commission fee specified in the Fees and Charges in the currency specified in the Fees and Charges, the Bank shall have the right to apply the base currency exchange rate and exchange the currency of the account funds with the currency specified in the Fees and Charges;

6.7. The Bank shall pay interest to the Customer for funds in the account as specified at the Bank's Website, unless otherwise specified under the Framework Agreement or the Fees and Charges. Interest shall accrue on the balance of funds in the payment account which is calculated upon completion of that particular day's last transaction in the current account. Calculation of such interest shall be based on an assumption that a year consists of 365 days. Interest accrued for a calendar month shall on the last day of the calendar month be transferred to the Customer's current account; if the Bank decreases the interest rate on funds in the current account, the Customer shall have the right to forthwith and without paying any commission fee terminate the Framework Agreement within 30 (thirty) calendar days as of the day of announcement of the new interest rate;

6.8. If the Bank for the purpose of executing payment transactions grants to the Customer a credit, the Customer shall pay to the Bank interest specified in the Framework Agreement, Service Agreement or in the Fees and Charges on the granted credit;

6.9. The Bank shall apply the new key currency exchange rate or key interest rate immediately and without separate notice. Information about changes in the key currency exchange rate or key interest rate established by the Bank shall be available at the Bank's Website or at the Bank's branches, unless the Bank and the Customer have agreed otherwise.

7. Use of payment services

7.1. The main characteristics of payment services are defined by the Payment Rules and other agreements on payment services;

7.2. Information that must be provided in the payment order:

7.2.1. the Bank credits or debits funds to the current account according to the unique identifier indicated in the payment order received by the Bank. If besides the unique identifier the payment order contains any additional information, the Bank shall be responsible only for execution of the payment transaction according to the unique identifier provided in the payment order. When crediting or debiting funds to the current account according to the unique identifier indicated in the payment order received by the Bank, the Bank shall have the right to refrain from checking whether such unique identifier corresponds to the account owner's personal or any other data;

7.2.2. the Bank shall, when executing payment order initiated by the Customer, transfer to the beneficiary's payment services provider the information provided in the payment

order. The Bank shall have the right to establish mandatory information that must be submitted to the Bank in order that a payment order would be duly executed;

- 7.3.** Giving consent for executing a payment transaction and cancellation of the payment transaction:
- 7.3.1.** the Customer may give his / her / its consent for executing a payment transaction pursuant to the procedure established by the Bank or in a form and manner agreed on by the Bank and the Customer. A consent provided in writing must be signed by the Customer or by his / her / its representative. Consent on execution of payment transactions may also be approved by e-signature, a password issued to the Customer, codes and / or any other means established under the agreement evidencing the Customer authenticity. Documents approved in said manner shall be deemed approved by the Customer and be legally equally effective as hardcopy documents signed by the Customer;
- 7.3.2.** the Customer's consent to execute a payment transaction shall be provided before execution of the payment transaction. At an arrangement between the Customer and the Bank, the Customer's consent (authorisation) to execute a payment transaction may be provided also after execution of the payment transaction;
- 7.3.3.** a payment order cannot be cancelled after it has been received by the payer's payment services provider, other than in cases established under the present Rules;
- 7.3.4.** payment orders specified under Item 7.4.2. of the Rules, may be cancelled no later than before the end of the day preceding the agreed day;
- 7.3.5.** upon expiry of the terms specified under Items 7.3.3.–7.3.4., payment order may be cancelled only at an arrangement between the Customer and the Bank;
- 7.3.6.** the Bank shall have the right to charge the commission fee specified in the Fees and Charges for cancellation of the payment order;
- 7.3.7.** If the payment order is submitted via e-channel and the Bank has suspicions that the payment order might be issued by any other person than the Customer / e-channel user nominated by the Customer and / or security requirements of identification means are breached and / or security of hardware, software, telephone and other equipment of the Customer and / or e-channel user nominated by the Customer used to log in to the Internet Banking System is breached and / or other features of a breach of the initiated transaction exist or if any other reasonable doubts whether the payment transaction initiated via e-channels is authorized by the Customer / e-channel user nominated by the Customer exit (hereinafter the 'suspicious transaction'), in such case the Bank shall be entitled to take any additional actions necessary for investigation of such suspicious transaction and/or to refuse to execute the suspicious transaction and, if necessary, to block use of payment instrument and / or customer identification and / or security instruments. Having identified any suspicious transaction, the Bank may contact the Customer by using the Customer's contact data specified for the Bank (by telephone or other agreed telecommunication instruments) and request to approve / reject the suspicious transaction that has been initiated. If the Customer / e-channel user nominated by the Customer is not available for the Bank at the specified contact details or after contacting the Customer / e-channel user nominated by the Customer, such Customer does not authorise the above-mentioned payment transaction. The Bank shall be entitled to refuse to execute such payment transaction as a non-authorized transaction. In any case after refusal to execute the transaction, as the non-authorized transaction, the Bank

shall inform the Customer / e-channel user nominated by the Customer via the Internet Banking System about such non-execution and the reasons of non-execution no later than within one business day. The Customer / e-channel user nominated by the Customer shall be responsible for regular update of his / her / its contact details at the Bank. If the Bank fails to contact the Customer at the contact details specified by the Customer, the Customer shall be liable for all related consequences and the Bank shall not be liable for the above.

7.4. Payment order receipt at the Bank:

- 7.4.1.** a payment order shall be deemed received at the Bank on the day of its receipt, if the payment order was received before the moment in time specified in the Fees and Charges. If the payment order was received at the Bank after the time specified in the Fees and Charges or on a non-banking day, it shall be deemed that the payment order was received at the Bank on the first banking day following the day of providing the payment order to the Bank, other than in case established under Item 7.5.1. of the Rules. The Bank shall be entitled to debit the amount of the payment order to the Customer's current account on the day of providing the payment order to the Bank;
- 7.4.2.** at an agreement between the Customer initiating the payment order and the Bank the execution of the payment order may commence on any specific day at the close of any specific period or, if the Customer is the payer, on the day the Customer provides funds to the Bank. In cases established under the present Item it shall be deemed that the payment order has been received at the Bank on such agreed date. If the agreed date is a non-banking day, the payment order shall be deemed received on the banking day immediately succeeding such agreed date;
- 7.4.3.** if the Bank accepts the payer's payment order that does not contain the entire information required by the Bank (e. g., the beneficiary's name, the beneficiary's IBAN account number, etc.) and if, for the purpose of processing the information provided in the payment order and producing the final payment order, it attracts any third parties (e. g., accepts payments based on utilities bill books), the payer's payment order shall be deemed received, after third parties provide the Bank with the entire information required by the Bank that is necessary for the execution of the payment order;
- 7.4.4.** the Bank shall accept payment orders, if they are in line with the terms and conditions for executing payment orders and other requirements of the Bank for formalising and submitting documents, with which the Customer shall be familiarised at the Bank's customer service branches;
- 7.4.5.** the Bank shall accept directly provided payment orders only filled out using a printing device, and payment orders provided by natural persons – only filled out using a printing device or by hand in block print letters;
- 7.4.6.** the Bank shall not accept and shall not execute the Customer's payment orders for executing transactions in the Customer's account, if the funds in the account are under attachment or the Customer's right to dispose of the funds has been otherwise encumbered, also, where transactions executed by the Bank are suspended in cases established by laws or any other legal acts of the Republic of Lithuania;
- 7.4.7.** having declined the Customer's written payment order provided at the Bank's customer service branches, the Bank shall forthwith give the Customer a relevant notification, return the payment order to the Customer and shall indicate the reason for such return;
- 7.4.8.** the Bank shall not be held liable for declining the Customer's orders that are contradictory to laws or any other

legal acts of the Republic of Lithuania;

- 7.4.9.** the Bank shall execute the Customer's payment orders pursuant to the procedure established by laws of the Republic of Lithuania. The Bank shall not be held liable for declining payment orders, if the Customer, when providing payment orders to the Bank, failed to adhere to the order of priority established by laws for satisfying claims made against the Customer;
- 7.4.10.** if in cases provided for by laws or any other legal acts of the Republic of Lithuania any third parties have provided payment orders or the agreement establishes the Bank's right to debit funds payable by the Customer to the Bank to the account or handle the Customer's account, the Bank shall execute the Customer's payment orders only after executing the orders given by such third parties and / or after debiting the amounts payable by the Customer to the Bank under agreements;
- 7.4.11.** the provider of the payment order shall be responsible for the correctness of the data in the payment order provided to the Bank;
- 7.4.12.** in case of a refunds based on the payment order due to reasons beyond the control of the Bank (imprecise payment order data, the beneficiary's account is closed, etc.), the refunded amount shall be credited to the Customer's account. The fees paid by the beneficiary for the execution of the payment order shall not be reimbursed, no accrued interest over the omitted maturity of execution of the payment order shall be paid, and costs and expenses related to returning of the funds shall be debited to the Customer's account;
- 7.5.** Terms for providing payment services:
- 7.5.1.** in case of credit transfers are executed in the Euro within the Republic of Lithuania, the Bank does undertake to ensure that, upon receipt of the payment order, the payment transaction amount would be credited to the beneficiary's payment services provider's account on the same working day, if the payment order was received at the Bank on the same banking day before the hour specified in the Fees and Charges, which may not be earlier than 12.00 a. m. If the payment order is received after the hour specified in the Fees and Charges, which may not be earlier than 12.00 a. m., or on a non-banking day, the Bank does undertake to ensure that the payment transaction amount would be credited to the beneficiary's payment services provider's account no later than on the next banking day;
- 7.5.2.** if the Customer is the payer, the Bank does undertake to ensure that upon receipt of the payment order, the payment transaction amount would be credited to the beneficiary's payment services provider's account no later than by the close of the next banking day. If the payment transaction is executed against provided hardcopy payment order, the Bank does undertake to ensure that upon receipt of such payment order, the payment transaction amount would be credited to the beneficiary's payment services provider's account no later than within 2 (two) banking days. In the Fees and Charges the Bank may fix shorter periods in days for executing payment transactions. Said provisions shall apply to:
- 7.5.2.1.** payment transactions executed in the Republic of Lithuania in the Euro, other than in cases specified under Item 7.5.1.;
- 7.5.2.2.** payment transactions in the Euro, in case of money transfer to or from other member states;
- 7.5.3.** if payment transactions are executed within the Republic of Lithuania or money transfers are made to or from other member states in currencies other than those of the Euro zone countries and the Customer is the payer, the Bank

does undertake to ensure that upon receipt of a payment order the amount of the payment transaction would be credited to the beneficiary's payment services provider's account no later than within 4 (four) banking days. In its Fees and Charges the Bank may fix shorter periods in days for executing payment transactions;

- 7.5.4.** if payment transactions are executed in foreign state currencies or in currencies of the member states and money transfer is made to or from foreign states, and the Customer is the payer, no periods in days shall be fixed for crediting the payment transaction to the beneficiary's payment services provider's account, except in cases specified in the Fees and Charges;
- 7.5.5.** in the case established under Item 7.4.2. of the Payment Rules, if credit transfers are made in the Euro within the Republic of Lithuania, the Bank shall ensure that the amount of the payment transaction would be credited to the beneficiary's payment services provider's account on the day of execution of the payment order, and if the day of execution of the payment order is not a banking day – on the next banking day;
- 7.5.6.** if the Customer is the beneficiary, the Bank shall ensure a possibility for the Customer to use the amount of the payment transaction in the current account immediately after such amount is credited to the Bank's account and after the Bank has received the entire relevant information required for this purpose, provided the funds are received before the latest time for funds crediting specified in the Fees and Charges; if the Customer is the beneficiary and the Bank has enabled the Customer to use the funds of the payment transaction in advance even though the funds were not yet credited to the Bank's account, the Bank shall have the right to debit the funds credited the Customer's account and accrued interest, if the funds of such payment transaction were not credited to the Bank's account on the following banking day. If funds in the Customer's account are insufficient for debiting the amount credited, the Customer does undertake at the Bank's request to forthwith refund the amount credited and the amount of interest accrued by the Bank;
- 7.5.7.** if cash is deposited to the Customer's current account in the current account currency, the Bank shall ensure a possibility to dispose of the received funds no later than on the next banking day. If the Customer is the user, the Bank shall ensure a possibility to dispose of the funds immediately upon receipt of such funds;
- 7.5.8.** the period for providing any other payment services shall be established under Service Agreements, the Fees and Charges or any other documents (e. g., requests, applications or forms);
- 7.6.** Service Agreements may establish a maximum limit for payment transactions executed using the payment tool;
- 7.7.** The Bank credits funds to the account in the payment currency. A detailed list of payment currencies is available via the Internet at www.seb.lt. The procedure for funds crediting to the account and payment procedure, if the Customer's account is linked with the payment card, and funds in different currencies are available in the account, is established in Item 3.2 of Annex 2 to the General Rules.
- 7.8.** Cash shall be credited to the Customer's account or disbursed from the Customer's account in the currencies and a detailed list of such currencies is available via the Internet at www.seb.lt.
- 8. Information provided to the user of payment services**
- 8.1.** Information on transactions executed under the Framework Agreement and one-off transactions:

- 8.1.1.** the Bank must, before the start of the one-off payment transaction initiated by the Customer (beneficiary) under the Framework Agreement, at the Customer's request provide the Customer with information on the longest term (fixed under Item 7. of the Payment Rules) for executing such payment transaction, on payable commission fee and on the split of the commission fee amount (specified in the Fees and Charges). Said information shall also be available for the Customer at the Bank's branch and the Bank's Website;
- 8.1.2.** the Bank shall in the statement of account indicate the following information on payment transactions:
- payment transaction amounts debited to the Customer's current account;
 - information based on which the Customer can identify each payment transaction and information related to the beneficiary;
 - payment transaction amount in the currency in which the amount is debited to the current account or in the currency indicated in the payment order;
 - amount of the commission fee for the payment transaction and the way the commission fee amount is split or interest payable by the Customer for such payment transaction;
 - currency exchange rate applied by the Bank and the amount of the payment transaction after currency exchange, if the payment transaction involved currency exchange;
 - date of the current account debiting;
- 8.1.2.1.** amounts of each payment transaction credited to the Customer's current account:
- information based on which the Customer (beneficiary) can identify each payment transaction and the payer, also, payment order data sent alongside with the payment transaction;
 - amount of the payment transaction in the currency in which the amount is credited to the Customer's current account;
 - amount of the commission fee for the payment transaction and the way the commission fee amount is split or interest payable by the beneficiary for such payment transaction;
 - currency exchange rate applied by the Bank and the amount of the payment transaction before currency exchange, if the payment transaction involved currency exchange;
 - date of crediting;
- 8.1.3.** the Customer may get the statement of account in the following ways:
- 8.1.3.1.** upon appearing at the Bank's branch directly from the Bank officer;
- 8.1.3.2.** if the Customer is user of the Bank's Internet banking services system, he / she may print the statement of account out himself / herself based on a relevant Service Agreement using the means provided under such Agreement;
- 8.1.3.3.** sent by the Bank by mail or in any other agreed manner under a relevant agreement by and between the Customer and the Bank and / or at the Customer's request;
- 8.1.4.** if the Customer is the user, he / she is entitled to get the statement of account free of charge containing information specified under Item 8.1.2. on transactions executed in the current account in the following manner:
- 8.1.4.1.** if the Customer is user of the Bank's Internet banking services system, he / she may print the statement of account out himself / herself based on a relevant Service Agreement using the means provided under such agreement. Statements of account are provided in this manner free of charge, irrespective of the frequency of providing them. The Bank shall be entitled to establish the period for which information on the transactions executed is provided in the statement of account in this manner, in any event, however, the Customer shall have the right to get, in this manner, a free-of-charge statement of account, which at the Customer's discretion contains information on transactions executed in the current account within no more than a 30 (thirty) calendar days' period before the Customer's request or within the preceding calendar month;
- 8.1.4.2.** the Customer shall have the right, upon appearing at the Bank, to obtain, once a month, from the Bank's officer a free-of-charge statement of account, which at the Customer's discretion contains information on transactions executed in the current account within no more than a 30 (thirty) calendar days' period before the Customer's request or within the preceding calendar month;
- 8.1.5.** for providing statements of account to the Customer who is not the user, also, for any additional information, other than that specified under Item 8.1.2. of the present Rules, provided at the user's request for more frequent providing of statements of account or for their providing in any other manner or by any other means that those specified under Item 8.1.4., the Customer must pay a commission fee in an amount specified in the Fees and Charges;
- 8.2.** Information on one-off payment transactions:
- 8.2.1.** if a payment order for a one-off payment transaction is provided using payment instruments established under the Framework Agreement, the Bank shall have no obligation to provide relevant information or enable familiarisation with the information that has already been provided to the payment services user based on the Framework Agreement concluded with any other payment services provider or that will be provided thereto under such Framework Agreement;
- 8.2.2.** terms and conditions for executing one-off payment transactions:
- 8.2.2.1.** for the purpose of due execution of a payment order the Customer must indicate to the Bank the unique identifier and / or any other information requested by the Bank (if applicable);
- 8.2.2.2.** the longest term for executing the payment service shall be specified under Item 7. of the present Rules;
- 8.2.2.3.** the commission fee payable by the Customer and the way in which the amount of commission fee is split shall be specified in the Fees and Charges;
- 8.2.2.4.** if the payment transaction involves currency exchange, the base currency exchange rate shall be applied;
- 8.2.2.5.** in case of one-off payment transactions, the provisions of Item 7. of the Payment Rules shall apply;
- 8.2.3.** having received a payment order for a one-off payment transaction, the Bank shall forthwith enable the Customer (payer) to familiarise, in a reasonable manner, with the following:
- 8.2.3.1.** information based on which the Customer identifies the payment transaction and information related to the beneficiary;
- 8.2.3.2.** amount of the payment transaction in the currencies indicated in the payment order;
- 8.2.3.3.** amount of the commission fee paid by the Customer for the payment transaction and the way in which the amount of the commission fee is split – this information shall be specified in the Fees and Charges;
- 8.2.3.4.** base currency exchange rate and the payment transaction amount after currency exchange, if the payment

transaction involved currency exchange;

8.2.3.5. date of the receipt of the payment order;

8.2.4. at the Customer's request, the Bank shall provide the information specified under Item 8.2.3. in writing.

9. Duties of payment services users in relation to payment tools

9.1. The Customer entitled to use the payment tool shall have the following duties:

9.1.1. when using the payment tool, to follow rules regulating the issuance and use of the payment tool;

9.1.2. having found out about any loss, theft, illegal acquisition of the payment tool or about its unauthorised use, also, about facts or suspicions that personalised security features of his / her payment tool have become known to or may be available to any third parties, to forthwith give the Bank a relevant notification or the entity indicated thereby, observing the rules regulating the issuance and use of the payment tool;

9.2. Having been issued the payment tool, the Customer must take actions to protect the individual security features of the payment tool.

10. Rules of communication between the payment services provider and the payment services user

The rules of communication between the payment services provider and the payment services user shall be established in the General Rules.

11. Security and rectifying measures

11.1. The Customer must forthwith notify the Bank in writing or in any other manner of his / her payment tool theft or loss;

11.2. The Customer entitled to use the payment tool must adhere to the terms and conditions specified under Item 9.1. of the present Rules;

11.3. Having been issued the payment tool, the Customer must adhere to the terms and conditions established under Item 9.2. of the present Rules;

11.4. The Bank shall have the right to block the current account (to suspend payment transactions in the current account, in full or in part) and / or the payment tool (to prohibit using it, in full or in part):

- if the Customer on the Bank's request fails to provide his / her updated personal data to be submitted following the procedure established by acts of law of Lithuania;
- due to any objective reasons related to funds in the current account and / or to the security of the payment tool;
- due to suspected illegal or unfair use of funds in the current account or of the payment tool or due to highly increased risk related to the Customer's potential inability to duly meet his / her / its payment obligation (also when using the payment tool and credit line or the credit limit in the account);
- if the Customer fails to observe the Agreement or any other agreements concluded with the Bank;
- if the Bank has reasonable suspicion that any third parties may potentially illegally use the funds in the current account and / or the payment tool;
- if the Bank has reasonable suspicion that the current account and / or payment tool may potentially be used or has been used for criminal activities;
- if the Bank obtains reasonable information about the Customer's death;
- if the Bank is provided with controversial information about persons empowered to represent the Customer;
- in cases stipulated by laws or any other legal acts of the Republic of Lithuania or in cases established under the Agreement;

11.5. The current account and / or the payment tool shall be blocked at the Customer's initiative, if the Customer sub-

mits a relevant request to the Bank or informs the Bank in a manner established under the Agreement that the payment tool issued to the Customer has been stolen or lost in any other way and funds in the current account and / or the payment tool are used or may be used in any other illegal manner. The Bank shall have the right to demand that the Customer's request provided verbally to block the current account and / or the payment tool would be subsequently confirmed in writing or in any other way acceptable to the Bank. If the current account and / or payment tool was blocked at the Customer's initiative, the Bank may cancel the blocking only upon receipt of the Customer's request in writing, unless otherwise established under the Agreement. The Bank shall have the right to replace the blocked payment tool with a new one;

11.6. In the above cases the Bank shall notify the Customer, in a manner established under the Agreement, of blocking the current account and / or the payment tool and reasons for such blocking, if possible, before blocking the current account and / or the payment tool and no later than forthwith upon its blocking, except in cases when providing of such information would impair the security measures or would be prohibited under any other legal acts;

11.7. The Bank shall unblock the current account and / or the payment tool (or replace it with a new payment tool) when reasons for blocking the current account and / or the payment tool cease to exist;

11.8. The Bank shall not be liable for the Customer's losses, sustained due to blocking the current account and / or the payment tool, if they were blocked pursuant to the procedure established under the Framework Agreement;

11.9. Payment transaction shall be deemed authorised (approved) only after the Customer has given his / her / its consent to execute it. The form and procedure for such consent shall be established in the Agreement. The Customer may authorise the payment transaction either before or after its execution, if the Customer and the Bank have so agreed. If the above-referred consent is not available, it shall be deemed that the payment transaction has not been authorised;

11.10. The Customer may anytime before the time indicated under Items 7.3.3.–7.3.5. after which the payment transaction cannot be cancelled (moment of irrevocability) cancel his / her / its consent to execute the payment transaction; consent to execute several payment transactions may also be cancelled, in which case all further payment transactions shall be deemed unauthorised;

11.11. If the Customer is the user and denies having authorised a payment transaction that has been executed or maintains that the payment transaction has been improperly executed, the Bank shall have the duty to prove that authenticity of the payment transaction was confirmed, that it was duly registered and no technical or any other hindrances had any impact on it;

11.12. If the Customer is the user and denies having authorised any payment transaction that has been executed, the Bank's registered use of the payment tool shall not necessarily constitute sufficient evidence that the Customer has authorised the payment transaction, has acted unfairly, has intentionally or through gross negligence failed to fulfil one or several duties established under Items 11.2. and 11.3. If the Customer is not the user, the use of the Bank's registered payment tool shall constitute sufficient evidence that the Customer has authorised the payment transaction;

11.13. If the Customer is the user, the losses resulting from any unauthorised transaction in an amount of EUR 150 shall

- be covered by the Customer, if the losses result from:
- use of lost or stolen payment tool;
 - illegal acquisition of the payment tool, if the Customer failed to protect the personalised security features;
- 11.14.** If the Customer is not the user, any and all losses that are incurred due to the above-indicated reasons shall be covered by the Customer;
- 11.15.** Any and all losses that are incurred due to unauthorised payment transactions shall be covered by the Customer, if the Customer has sustained them through his / her / its unfair actions, having failed to fulfil one or several duties established under Items 11.2. and 11.3. through gross negligence or intent;
- 11.16.** After the Customer gives the notification indicated under Item 11.5. to the Bank, the Customer's losses that have been sustained due to loss, theft or illegal acquisition of the payment tool shall be covered by the Bank, except if the Customer has acted unfairly;
- 11.17.** If the Bank does not create conditions to anytime notify about loss, theft or illegal acquisition of the payment tool, the losses incurred due to unauthorised use of the payment tool shall be covered by the Bank, except if the Customer has acted unfairly;
- 11.18.** The Customer must no less than once a month check information on payment transactions in the current account. The circumstance that the Customer did not request the statement of account to be sent thereto shall not dismiss the Customer from fulfilling said obligation;
- 11.19.** The Customer must notify the Bank of any unauthorised or unduly executed payment transactions, also, of any other error, discrepancy or inaccuracy in the statement of account. Such notification must be give forthwith, however, no later than within 60 (sixty) calendar days as of the day when the Bank, in the Customer's opinion, executed an unauthorised payment transaction or unduly executed the payment transaction;
- 11.20.** If the Customer is the user, he / she must forthwith notify the Bank in writing about any unauthorised payment transaction or undue debiting of funds to the current account, however, no later than within 13 (thirteen) months as of the day of such debiting to the current account. If the Customer is not the user, the Customer must give the notification indicated under the present Item to the Bank within a term indicated under Item 11.19.;
- 11.21.** If the Customer fails to give any notification at the time indicated under Items 11.19. and 11.20., it shall be deemed that the Customer has unconditionally agreed with the payment transactions executed in the current account;
- 11.22.** The terms specified under Items 11.19. and 11.20. of the Payment Rules shall not apply, if the Bank has not provided information to the Customer on an unauthorised or unduly executed payment transaction or has not created conditions for familiarisation with it;
- 11.23.** Having received the Customer's notification within the period indicated under Items 11.19. and 11.20. and having found that the payment transaction has not been authorised by the Customer, the Bank shall forthwith refund to the Customer the amount of such unauthorised payment transaction and shall restore the balance of the account to which said amount was debited that would exist if the payment transaction had not been executed, other than in cases specified under Items 11.13.–11.15., where liability for any unauthorised payment transaction rests with the Customer;
- 11.24.** If the Customer giving the payment order indicates the unique identifier, such payment order shall be deemed duly executed, if it has been executed according to the indicated unique identifier. When crediting funds to the current account or debiting them according to the unique identifier indicated in the payment order received by the Bank, the Bank shall have the right to refrain from checking whether such unique identifier corresponds to the name and surname / name of the current account owner. If the unique identifier indicated by the Customer is erroneous, the Bank shall not be liable under Item 11.25. for non-execution of a payment transaction or undue execution, however, it must seek to recover the funds of the payment transaction;
- 11.25.** If besides indicating the unique identifier the Customer also provides additional information, the Bank shall be liable only for the execution of the payment transaction according to the unique identifier indicated by the Customer;
- 11.26.** If the Customer (payer) has initiated the payment transaction, the Bank shall be liable for due execution of the payment transaction. If the Bank can prove to the Customer (payer) and in certain cases to the beneficiary's payment services provider that the payment services provider has received the amount of the payment transaction, the beneficiary's payment services provider shall be liable against the beneficiary for due execution of the payment transaction;
- 11.27.** If liability as per Item 11.26. arises to the Bank as the payer's payment services provider, the Bank shall forthwith refund to the Customer (payer) the amount of unduly executed payment transaction or shall restore the balance of the current account to which such amount was debited that would exist if the unduly executed payment transaction had not been executed;
- 11.28.** If liability under Item 11.26. arises to the Bank as the beneficiary's payment services provider, the Bank shall forthwith credit the amount of the payment transaction to the Customer's (beneficiary's) current account and / or shall enable the Customer (beneficiary) to dispose of it;
- 11.29.** In case of delayed execution of the payment transaction, the Bank shall at the Customer's request pay to the Customer default interest of 0.02 per cent per each day of delay;
- 11.30.** The Bank shall not be liable for the Customer's sustained additional costs or incurred indirect losses (non-received income, profit, etc.) in connection with the non-executed or unduly executed payment transaction;
- 11.31.** In case the Customer (payer) initiates a payment transaction and no payment transaction is executed or is unduly executed, the Bank as the payer's payment services provider must forthwith in any event at the Customer's (payer's) request take actions to find out the reasons and notify the Customer (payer) about the results of the search;
- 11.32.** The Bank shall be liable against the Customer for the commission fees and interest of the Customer due to non-execution or undue execution of the payment transaction through the Bank's fault;
- 11.33.** The Bank's and the Customer's liability shall not apply in case of any extraordinary or unforeseen circumstances that were beyond the control of the person requesting to take such circumstances into account and consequences whereof would be inevitable irrespective of every effort to avoid them, or where this is established by legal acts regulating the Bank's activities;
- 11.34.** The Bank shall have the right to debit to the Customer's account any erroneously credited amounts. If funds in the Customer's account are insufficient for debiting the erroneously credited amounts, the Customer does uncon-

ditionally undertake within 3 (three) calendar days as of the day of the Bank's request to refund to the Bank such erroneously credited amounts.

12. Amendments to the agreements

12.1. The Bank shall be entitled to unilaterally amend the General Rules (which constitute an integral part of the Framework Agreement) upon giving the Customer a relevant notification pursuant to the procedure and within the period established under Chapter 9 of said Rules. If the Customer disagrees with the amendments, the Customer shall have the right to forthwith and without paying any commission to terminate the Framework Agreement before the day on which the amendments will take effect; the Customer must submit its written request to the Bank for the termination of the Framework Agreement;

12.2. If the Customer does not avail of the right to terminate the Framework Agreement before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made;

12.3. The One-off Payment Agreement may be amended or terminated at the Bank's or at the Customer's initiative at the Customer's written request submitted to the Bank no later than before the day of accepting the payment order at the Bank;

12.4. Any other agreements on providing payment services may be amended pursuant to the procedures established therein.

13. Effective term and expiry of agreements

13.1. The Framework Agreement shall continue in effect without any fixed period of time, unless otherwise established under the bank account agreement or under the credit card agreement;

13.2. The One-off Payment Agreement shall continue in effect until the day of execution of the payment transaction specified therein;

13.3. Any other agreements on payment services shall continue in effect for a period indicated therein;

13.4. The Customer shall have the right to terminate the Framework Agreement upon giving the Bank a relevant no less than 30 (thirty) days' notification;

13.5. If the Customer terminates the Framework Agreement concluded for more than a 12 (twelve) months' period or for an unlimited period of time after a 12 (twelve) months' period since the day of entering into the Framework Agreement, the Customer shall pay no commission fee. In all other cases the Customer shall pay to the Bank the commission fee specified in the Fees and Charges for termination of the Framework Agreement;

13.6. The Bank may terminate the Framework Agreement concluded for an unlimited period of time upon giving a relevant notification no less than 60 (sixty) calendar days before the date of termination of the Framework Agreement, unless otherwise established by laws or any other legal acts of the Republic of Lithuania;

13.7. The commission fee regularly charged for payment transactions shall be paid by the Customer proportionately until the day of termination of the Framework Agreement. If the commission fee was paid in advance, it shall be proportionately refunded;

13.8. Payment transactions initiated under the Agreement before the day of expiry of the Agreement, shall be finalised abiding by the provisions of the Agreement that were effective before the termination of the Agreement, unless the Bank and the Customer have agreed otherwise;

13.9. In cases established by law the Bank shall have the right to forthwith terminate the Agreement or reject execution of the payment transaction;

13.10. The Bank shall have the right, in case of any significant reasons, to forthwith terminate the Agreement. Significant reasons may be as follows:

13.10.1. at the time of concluding the Agreement or when performing under it, the Customer provides the Bank with incorrect and / or incomplete information or totally refuses to provide the Bank with the Bank's required information, if such information is of material importance to the Bank;

13.10.2. the Customer does not provide the Bank with information on changes in the information contained in the Agreements and / or in any other documents provided to the Bank, if such information is of material importance to the Bank;

13.10.3. the Customer fails to provide data on his / her / its financial standing at the Bank's request, if such data are necessary for the Bank for taking a decision on loan issuance or on providing any other services;

13.10.4. the Customer fails to notify the Bank about circumstances that have occurred which may have an adverse effect on due fulfilment of the Customer's obligations against the Bank;

13.10.5. the Bank has reasonable suspicion that the Customer is related to money laundering or any other criminal activities;

13.10.6. the Bank has substantiated knowledge that the Customer is not trustworthy;

13.10.7. the Customer avoids or refuses to provide, at the Bank's request and within the indicated period of time, information on the origin of financial resources or property, or any other additional information;

13.11. The Bank shall have the right, having thoroughly assessed all the circumstances known thereto, to unilaterally terminate the Agreement also due to important reasons other than those indicated under Item 13. In such event, the Bank shall forthwith notify the Customer about the termination of the Agreement;

13.12. At the Bank's demand the Framework Agreement may be terminated, if over more than a year's period no transactions were executed in the Customer's account;

13.13. In case of termination of the bank account agreement, the balance of funds in the Customer's account shall be disbursed in cash to the Customer or at his / her / its instruction shall be transferred to any other account no later than within 5 (five) calendar days since the day of submitting the Customer's written request to terminate the bank account agreement. If the Customer has not given any instruction to transfer funds to any other account, the Bank shall transfer the funds to the Bank's internal account and close the Customer's bank account;

13.14. The Customer's funds in the Bank's internal account shall be disbursed only when the Customer appears at the Bank in person and submits his / her / its relevant written request.

14. Settlement of disputes procedure

The procedure for settlement of disputes between the Bank and the Customer shall be established in Chapter 11 of the General Rules.

Annex 2 to the General Service Rules of SEB Bank Payment card issuance and use rules

1. Introduction

1.1. Payment Card Issuance and Use Rules (hereinafter the 'Payment Card Rules') drawn up according to legal acts of both the Republic of Lithuania and the European Union regulating payment services and payment by payment cards as well as

according to the rules of Visa Europe and MasterCard International associations;

- 1.2.** The Payment Card Rules shall be an integral part of the general Service Rules, therefore, they must be interpreted and construed together, taking relevant context into account. The Payment Card Rules shall regulate the procedure for payment cards issuance, use and payment by them;
- 1.3.** A customer's bank account to which a debit card account is linked or the customer's credit card account shall be managed and payment services shall be provided according to Payment Services and Bank Account Handling Rules (The General Rules, Annex 1).
- 2. Definitions**
 - 2.1. debit card** means a payment card linked to the Bank account and which is a means for managing the Customer funds in the Bank account;
 - 2.2. debit card agreement** means an agreement executed with the Customer which defines requirements for using a debit card (plastic);
 - 2.3. credit card** means a payment card linked to the credit card account which is a means for managing the Bank credit limit issued in the credit card account;
 - 2.4. credit limit** means a credit limit issued by the Bank at certain maturity to the Customer, which the latter may draw down according to the terms and conditions established under a relevant agreement;
 - 2.5. credit card agreement** means an agreement executed with the Customer which defines the requirements for the use of the credit card (plastic), for the drawdown of the limit funds in the credit card account;
 - 2.6. cardholder** means a natural person whose data are embossed in the card and whom the Customer grants the right to execute payment transactions from the account, withdraw cash at the Bank's sub-branches or at ATMs, deposit cash at the Bank's ATMs, pay for goods and services at merchants. The cardholder and the Customer may be one and the same person or different persons;
 - 2.7. card agreement** means a relevant card type agreement which defines the specificity of the use of that particular type of card (debit card agreement, credit card agreement or additional credit card agreement);
 - 2.8. fees and charges** means the Bank's approved Payment Card Fees and Charges (booklet 'Payment Card Fees and Charges'), which establishes payment card fees and charges. The fees and charges are announced at www.seb.lt and are available at the Bank's sub-branches;
 - 2.9. day of funds debiting to the account** it is the day when the Bank debits funds to the Customer's payment account;
 - 2.10. payment transaction day** means the day on which the payer initiates transactions executed by payment card;
 - 2.11. payment card (hereinafter the 'card')** means the Bank's issued electronic payment instruments which is the Bank's property. The card may be used only by the person whose name and surname are embossed in the card and which bears that person's signature. The card bears the cardholder's and legal person's embossed data (if the owner of a relevant payment account is a legal person);
 - 2.12. transaction data processing day** means the day on which Visa or MasterCard associations exchange the currency of the payment transaction with the currency of the payment account. This day may be different from the day of execution of the payment transaction;
 - 2.13. additional credit card agreement** means an agreement executed with the Customer, who has been indicated by the main cardholder, which agreement defines the requirements for the use of the additional credit card (plastic);
 - 2.14. account** means the Customer's Bank account to which the

debit card(s) is (are) linked or the Customer's credit card account which may have the Bank's issued credit limit;

- 2.15.** account linked to a valid payment card means such account that may be used to execute payment transactions by the above card.
- 2.16. contactless payment by card** means a transaction authorization (verification) by touching the contactless reader with the card to make the transaction;
- 2.17. Other terms used in the text of the Payment Card Rules shall be construed as they are defined in the General Rules.**
- 3. Card use**
 - 3.1.** In consideration for the Bank's executed payment transactions and / or for the services related to such services the Customer shall pay to the Bank a set amount commission fee;
 - 3.2.** The Bank shall credit funds to the Customer's account, to which the debit card is linked, in the payment currency irrespective of the currency in which the card account is managed, however, when paying by card the Customer may use only the currency in which the card account is managed. If the Customer, when paying by card, is willing to use the currency credited to the account other than that in which the card account is managed, he / she must convert it into the currency in which the account is managed. At an ATM the Customer may see the balance only in the currency in which the account is managed;
 - 3.3.** The Customer shall pay the fees established in the Fees and Charges for the card issue and use. Starting from 09-07-2015, the annual card fee was changed by the card use fee. The above fee shall be debited for the previous period for each month on the same date of the card validity period. If the card agreement is terminated on the Customer's request, the Bank shall have a right to apply and to debit the fee for the current month. If the card agreement between the Customer and the Bank is signed until 09-07-2015 and the procedure for the annual card fee debiting is established therein, the procedure for debiting the fee specified in the present shall be binding on the Customer starting from the following month of the annual card fee debiting date. The annual card fee/card use fee shall be debited from the accounts of holders of SEB Laisvalaikis MasterCard (debit / credit) cards following the procedure established in the card agreement between the Customer and the Bank.
 - 3.4.** The Bank shall have the right to apply individual cash withdrawal or any other charges to the Customer, if the Customer's employer and the Bank have executed an agreement on transfer of salary to the Bank account linked to a debit card or if a legal person transfers funds (pension, scholarship or any other funds) to the Customer's account under an agreement between the legal person and the Bank on funds transfer, if the Customer has not provided to the Bank its written request to apply standard cash withdrawal or any other charges;
 - 3.5.** The cards offered by the Bank may be used for:
 - 3.5.1.** payment in consideration for goods and / or services in Lithuania and abroad at points of service marked with Visa and / or MasterCard labels;
 - 3.5.2.** payment in consideration for goods and / or services via the Internet by any card issued by the Bank;
 - 3.5.3.** cash withdrawal in Lithuania or abroad at ATMs marked with Visa and / or MasterCard labels;
 - 3.5.4.** cash withdrawal in Lithuania and abroad at banks and their units that are members of Visa Europe and / or MasterCard International associations;
 - 3.5.5.** cash depositing at the Bank's ATMs equipped with cash-acceptance function to the Bank account opened in one's own name with the Bank, which account is linked to the

debit card, or to the credit card account. The Customer may deposit cash at the Bank's ATMs to his / her other account opened with the Bank only after submitting a relevant separate request;

- 3.5.6.** money transfer within the Bank and its sub-branches between accounts opened with the Bank or with any other banks;
- 3.6.** When issuing the card to the Customer, the Bank shall issue a PIN number that is known only to the Customer. At the Customer's request, the Bank may, at a set fee, issue a new PIN number at the same time when issuing a new card. The PIN code issued to the Customer may be changed by the Customer, free of charge, at any ATM of the Bank in Lithuania;
- 3.7.** When collecting the card issued by the Bank, the Customer must sign on it in a designated space;
- 3.8.** When paying by card or when withdrawing cash, the Customer shall confirm the correctness of transactions executed by his / her signature or by the card PIN number, or by touching the contactless reader with the card to make the transaction. In cases established by Visa Europe and MasterCard International associations, it is possible to pay by card or withdraw cash using a card without checking the account balance;
- 3.9.** A card transaction shall be considered authorised, if the cardholder:
- confirms the transaction by entering the card PIN number;
 - signs on a transaction receipt (a document evidencing a transaction by card) issued at a point of sale / service;
 - provides the card data and / or his / her own data to the merchant/service provider that meets the requirements of Visa and MasterCard associations (for hotels, rental companies, Internet sites, etc. that may service the cardholders without requesting the card itself);
 - confirms the transaction by entering the one-time security code received by the means of SMS message or by e-mail, if the merchant is a participant of programmes "Verified by Visa" or "MasterCard SecureCode".
- At the moment of contactless payment by card, the transaction shall be authorised by touching the contactless terminal with the card and by making other actions specified by the terminal;
- 3.10.** the card is the Bank's property and may be used only by the person whose name and surname appear on the card and the latter bears the signature of such person;
- 3.11.** A new card issued to the Customer shall be inactivated, i. e. the Customer cannot withdraw cash at ATMs by the Bank's produced card or pay at merchants (including but not limited to payments by the card online) before expressing his / her request to activate the card and to pay / to reserve funds for the card online transaction. The Customer may activate the card (except for activation / blocking the card for payment / funds reservation for online transaction) at any ATM by entering the correct PIN number, by turning to any customer service unit or via the Bank's Internet services system. The Customer may activate / block the card for payments / reserve funds for the online transactions by calling the Bank on a 24-hour basis at 1528 or by visiting any customer service unit of the Bank. The card may be used any time round the clock until expiry of its validity, i. e. until the year indicated on the card and until 24 o'clock of the last day of the month indicated on the card. Irrespective of the card activation method / the card blocking for the online payments, the setting changes for the online payments in any specified method during the entire card validity period shall be unlimited;
- 3.12.** contactless functionality activation / refusal of activation. The contactless payment card shall be automatically activated. If you are willing to get access to this functionality, you have to make one transaction to be confirmed

by the card PIN number (on the ATM or when using the card reader). The contactless payment functionality may be disabled/enabled any time, following the procedure established by the Bank, which is announced on the Bank website. The card status (contactless payments enabled/disabled) will change after execution of one transaction to be confirmed by the card PIN number;

- 3.13.** Anytime round the clock, the Customer may find out the balance of his / her account at the Bank's ATMs, via the Bank's Internet banking system, by phone or mobile phone, provided a relevant agreement has been executed;
- 3.14.** At points of sale marked with Visa and / or MasterCard labels only the cards that belong to Visa Europe association may be used, at points of sale marked with MasterCard label only the cards that belong to MasterCard International association may be used.

4. Card transactions

4.1. The cardholder (the Customer) must:

- 4.1.1.** provide the card to an employee of the trading and service company / a merchant's salesperson or to enter the card PIN number or to touch the card reader that has the contactless payment functionality installed, with the card. After executing several contactless payments in a row, you will be required to enter the card PIN number for the cardholder's verification purposes;
- 4.1.2.** if possible, demand that the card information would be read in the cardholder's presence;
- 4.1.3.** provide a personal identity document, if when paying at a merchant or withdrawing cash at customer service units it is so required by the merchant's or the Bank's salesperson;
- 4.1.4.** before signing the document evidencing the card transaction, carefully check the transaction data. After signing the document or entering the card PIN number or touching the card reader with the activated contactless card, the cardholder confirms his / her obligation to pay for the goods and services. The cardholder must keep the document evidencing the transaction by card until the Customer receives from the Bank a reporting-period (monthly) statement (hereinafter the 'statement'). If the statement contains no record of the executed transaction, the Customer must keep the document evidencing the transaction by card until he / she receives from the Bank the next-month statement indicating said transaction;
- 4.1.5.** sign the document evidencing the transaction by card in the same signature he / she has signed the card agreement, on the card and in the request to be issued a payment card. The Customer's signing the card agreement, on the card and the request to be issued a payment card and the document evidencing a transaction by card in different signatures shall be deemed to be gross negligence and violation of the terms and conditions for the use of the card (if the cardholder changes, according to the procedure established by laws, his / her name and / or surname, he / she shall provide the Bank with documents established by laws and fills out the Bank's standard-format request);
- 4.1.6.** when withdrawing cash at ATMs / depositing cash at ATMs, insert the card into the ATM at the indicated slot and in the indicated direction, and follow the instructions shown on the screen of the ATM;
- 4.1.7.** consider that the transaction which involved payment by card from the account has been executed, if the cardholder signed the document evidencing the transaction by card or indicated the card number when ordering goods or services by phone, mail or via the Internet (without producing the card itself), and has entered one-time security code received by the means of SMS message or by e-mail if the merchant is a participant of programmes "Verified by

Visa" or "MasterCard SecureCode" or used the PIN number when withdrawing cash from an ATM / depositing cash at an ATM or when paying by chip card at points of sale equipped with a chip card terminal;

- 4.1.8.** consider that the cardholder (the Customer), who has provided the service provider with the card data via the Internet and after entering one-time security code received by the means of SMS message or by e-mail if the merchant is a participant of programmes "Verified by Visa" or "MasterCard SecureCode", has confirmed his / her obligation to pay in consideration for goods and services from funds in the account against the document evidencing the transaction by card. The cardholder (the Customer) must keep the confirmation received from the service provider via electronic means of the order of goods or services until the receipt of the statement;
- 4.1.9.** when paying by card via the Internet, to indicate, at e-shop request, the card's CVV2 / CVC2 code, which the Customer may find out as follows:
- 4.1.9.1.** on each card, other than Maestro and Visa Virtuon cards, the indicated CVV2 / CVC2 code is the last three digits printed on the signature strip of the card;
- 4.1.9.2.** the Customer acquiring a Visa Virtuon card, the CVV2 code is printed on a separate sheet of paper that is handed in together with the card;
- 4.1.9.3.** Maestro card holders must turn to the nearest unit of the Bank;
- 4.1.10.** when paying by card via the Internet to online shops bearing such signs as "Verified by Visa" or "MasterCard SecureCode" shall enter one-time security code received by received by the means of SMS message or by e-mail;
- 4.1.11.** ensure that when a transaction is executed involving payment by card from the account, the balance of funds (including the credit limit issued) in the account would be sufficient for the transaction.
- 4.1.12.** ensure that the Bank is submitted a correct mobile phone number and e-mail address of the Customer to enable the Bank (or based on its instruction – any third person) to send one-time security codes for confirmation of the online transactions. The Customer understands that in case of his/her failure to submit a correct mobile phone number and/or e-mail address to the Bank, any possibility to make payments to online shops bearing such signs as "Verified by Visa" or "MasterCard SecureCode" does not exist.
- 4.2.** The Bank must:
- 4.2.1.** activate the card at the customer's request in one of the 3 ways indicated in Item 3.10. of Section 3;
- 4.2.2.** when a transaction which involves payment by card from the account is executed, make reservation of a relevant amount in the account according to the rules set by Visa Europe and MasterCard International associations. In cases established by Visa Europe and MasterCard International associations, payment by card may be made or cash may be withdrawn without checking the cardholder's identity, i. e. without checking the balance of the account. In said cases, no reservation of a relevant amount is made in the account;
- 4.2.3.** revoke the reservation of funds in the account, if it receives no notification about payment by card(s) within 15 (fifteen) calendar days as of the funds reservation day;
- 4.2.4.** debit funds to the account, having received a relevant notification from a merchant on payment by card(s);
- 4.2.5.** having received a notification about any cash deposit at any of the Bank's ATM or a notification from a foreign bank about complementary cash depositing in the account, without a separate instruction from the Customer exchange the currency of the amount indicated in the

notification with the currency of the account according to the Bank's established currency buying / selling rate established on that particular day and credit it to the account;

- 4.2.6.** every month, no later than within 3 (three) working days, to produce to the Customer the previous reporting period (month) statement and provide it to the Customer, if over the reporting period the latter has executed at least a single transaction;
- 4.2.7.** provide information about the account only to the Customer or to any other persons in cases and according to the procedure established by laws of the Republic of Lithuania or at the Customer's consent. Holder of an additional card is provided only with information on transactions executed by card issued in his / her name.

5. Automated currency exchange procedure when paying by card

- 5.1.** If the Customer makes payments by the debit or the credit card, in any other currency than the currency of the card account, the card account currency will be automatically converted into the payment currency (foreign currency) according to the procedure announced on the Bank's website www.seb.lt.
- 5.2.** The Bank shall debit funds to the Customer's account upon receiving relevant confirmation from the location where the transaction by card was executed. The day of funds debiting to the account may be different than the payment transaction day and / or the transaction data processing day.

6. Credit limit

- 6.1.** The Customer (natural person) may use the credit limit issued to him / her by the Bank over the card validity period and must repay it at the terms and conditions established under the card account agreement. The credit limit validity period for the Customer (legal person) shall be 1 (one) year. At the close of each year, the Bank shall review the limit issued and, having found no violations of the agreement terms and conditions and if the Customer default risk has not significantly increased, it shall automatically extend the credit limit validity for 1 (one) more year, in any way, however, no longer than until expiry of the card (renewed card) validity period. In such event, the Customer shall not be additionally informed about the extension of the credit limit validity. If the Customer has, within said 1 (one) year period, violated the agreement terms and conditions related to the credit limit issuance, and / or the Customer default risk has considerably increased, the Bank shall have the right, having revised the issued credit limit, to decrease or to cancel it, upon giving a relevant no less than 7 (seven) calendar days' prior written notification to the Customer (legal person);
- 6.2.** The Bank shall calculate the interest established under the credit card agreement on the non-drawn-down credit limit as well as interest on the exceeded credit limit, considering that a year consists of 365 days, and a month consists of its actual number of days. Interest on the non drawn-down credit limit shall accrue starting from the day of the drawdown of the entire limit or any portion thereof until its repayment to a full extent. Interest on the exceeded credit limit shall accrue starting from the first day when the credit limit established under the credit card agreement was exceeded until the Customer repays to the Bank the amount which exceeds the credit limit;
- 6.3.** The Bank shall have the right to decrease or cancel the issued credit limit (even though the credit limit is covered when due), if:
- 6.3.1.** the Customer violates agreements executed with the Bank;
- 6.3.2.** the Customer has not been using the issued credit limit for half a year period or longer.

7. Announcing the card invalid

7.1. The card holder (the Customer) must:

- 7.1.1. having lost the card(s) or believing that any third persons have become aware of the PIN number or any illegal transactions are executed in the account, immediately give the Bank a relevant verbal notification, request to announce the card invalid, indicate his / her name and surname, personal identity number and residential as well as the statement receipt address. Verbal notifications are accepted 24 hours a day by phone in Vilnius at (8 5) 268 2800 or 1528. After verbal notification to the Bank, it shall be prohibited to use the card. Having found the card after a verbal notification to the Bank, the Customer must return it to the Bank. If in the Customer's opinion the card was stolen and / or illegal transactions are executed in its account, he / she must inform the police about it;
- 7.1.2. within 3 (three) working days as of the day of a verbal notification, fill out the Bank's set-format notification about the card loss, confirm in writing the fact of the card loss, the fact of submitting a request to announce the card invalid and state in writing the details of the circumstances of the card loss, the reasons for submitting his / her request for to announce the card invalid, specify the circumstances indicated by the Bank. The Customer's refusal or avoidance without any objective reasons to meet this obligation shall be deemed to be the Customer's avoidance to cooperate with the Bank in trying to find out the circumstances of the card loss, disclosure of the PIN number with the aim to conceal violation(s) of the terms and conditions of the use of the card. If the Customer is abroad and cannot within 3 (three) working days since the day of the verbal notification to fill out the set-format notification about the card loss, confirm in writing the fact of the card loss, the fact of submitting a request to announce the card invalid and state in writing the details of the circumstances of the card loss, the reasons for submitting his / her request for to announce the card invalid, specify the circumstances indicated by the Bank, he / she must print out the Bank's set-format notification available at the Internet site www.seb.lt about the card loss, fill it out, sign and within 3 (three) working days as of the day of the verbal notification send it to the Payment Cards Department of SEB Bank at the address: Gedimino pr. 12, LT-01103 Vilnius, Lithuania;
- 7.1.3. if in the Customer's opinion the card has been stolen and / or illegal transactions are executed in its account, and the Customer has failed to inform the police about it, it shall be deemed that the Customer has lost the card(s) or any illegal transactions are executed in its account through gross negligence of the Customer;

7.2. The Bank must:

- 7.2.1. based on the Customer's written or verbal notification about the card loss as well as on his / her request to announce the card invalid, announce the card invalid at a fee established in the fess and charges. If the Customer has several cards linked to the account, and one of such cards is lost, the Bank, having received a relevant notification, shall announce invalid only that particular card, and the Customer may use other cards without restrictions;
- 7.2.2. at the Customer's request given in writing or in any other analogous manner agreed on with the Bank, issue, instead of the lost card, a new card and indicate on it the validity period of the lost card.

8. Card block

8.1. The Bank shall have the right:

- 8.1.1. unilaterally block the account (to suspend payment transactions in the account in full or in part) and / or the

card (i. e. to prohibit using it in full or in part), terminate the agreement, close the account, debit the debt to any other accounts of the Customer with the Bank, and exchange the required amount according to the Bank's relevant currency buying / selling rate established on that particular day, if:

- 8.1.1.1. the Customer fails to cover the debt in the account, which debt occurred over the previous reporting period (month), within 30 (thirty) calendar days since the day on which the statement for that particular period was drafted, if according to the procedure established by the Bank no credit limit has been issued or if the Customer exceeded the credit limited issued by the Bank;
- 8.1.1.2. the Customer fails, at the terms and conditions established in the card agreement, to cover the drawn-down limit or any portion of it, if according to the procedure established by the Bank a credit limit has been issued to the Bank;
- 8.1.1.3. the Customer fails to observe the main terms and conditions of the agreement established under Item 13.10. of the General Rules;
- 8.1.1.4. there exist any other cases provided by laws of the Republic of Lithuania;
- 8.1.2. keep the account and / or the card blocked and terminate the agreement, if the account has been blocked due to failure to cover the drawn-down credit limit when due, and the Customer, having covered the debt in the account is again willing to use the card further.
- 8.1.3. if the Customer making payments to online shops bearing such signs as "Verified by Visa" or "MasterCard SecureCode" for five times in a row enters a wrong one-time security code sent to the Client by the means of SMS message or e-mail, the Bank shall have a right to block such card ability to make payment transactions to online shops, bearing such signs as "Verified by Visa" or "MasterCard SecureCode".

9. Requirements for the use of Mano VISA card

9.1. The Customer confirms that:

- 9.1.1. the use of the image he / she has provided and which is printed on Mano VISA cards(s) does not violate any third persons' rights (nor any copyright), and there exist no legal third-party claims to the provided image or to its any separate parts;
- 9.1.2. the portrait(s) of an individual(s) in the image is (are) used with the knowledge and consent of the owner of the portrait;
- 9.2. If any doubts transpire or arise in that the image is used illegally or in violation of the rights of any third persons, the Customer must, at the Bank's demand, no later than within 7 (seven) calendar days, return the card to the Bank, submit a new card and compensate the Bank or any other persons for its / their losses or any other damage sustained through illegal use of the image;
- 9.3. The Bank shall have the right, if it transpires that the image is used illegally and / or if the Customer fails to return the card to the Bank on time, to immediately block the card;
- 9.4. The Customer shall be responsible for the legality of the use of the provided image and he / she guarantees that the use of the image will not render any harm either to the Bank or to any third parties and shall not be in violation of an individual's privacy, copyright or any other rights;
- 9.5. The Customer undertakes, at the Bank's demand, to provide documents evidencing the Customer's right to use the card image;
- 9.6. The Bank shall have no obligation to check the legality of the use of the image.

10. Procedure for obtaining the card:

- 10.1. The Customer may obtain the card in the following ways:

- 10.1.1.** new debit card may be obtained by the private Customer at any unit of the Bank or may be received by post at the address specified by the Customer.
- 10.1.2.** renewed debit card shall be sent to the private Customer by non-registered mail at the address specified the Customer. The address data may be checked against data available in the menu Item Accounts and cards / Card list in the Bank's Internet Service System by selecting a relevant card. At the Customer's request, the renewed debit card may be sent by registered mail or obtained at any unit of the Bank;
- 10.1.3.** renewed debit card may be obtained by the corporate Customer at the Bank unit or at the Customer's request the renewed card may be sent at the address specified by the Customer;
- 10.1.4.** new or renewed credit cards, new debit cards issued to the corporate Customers or reissued cards shall be obtained by at any unit of the Bank and shall not be sent to Customers by post;
- 10.2.** new and renewed debit card in Lithuania may be send by non-registered or registered mail (the card to the Customer may be handed in person upon signature). A new card or the renewed card shall be sent abroad by non-registered mail;
- 10.3.** private Customer, willing to obtain a renewed card at any unit of the Bank, to change the address for the card sending, and / or to change the card sending method, and also the corporate Customer willing to receive the renewed card by post, to change the address for the card sending, and / or to change the card sending method, may do it as specified below:
- 10.3.1.** by choosing a relevant card in the Bank's Internet Service System and by changing the card delivery address and / or its delivery method by post or to submit an order for obtaining the card at the Bank unit;
- 10.3.2.** by calling the Bank at 1528 and submit an order to change the card delivery address and / or the delivery method or to submit the order for obtaining the card at the Bank unit;
- 10.3.3.** at the Bank unit by filling out an application;
- 10.4.** card holder and / or the account holder (if the card holder and account holder are different persons) shall submit an application to the Bank regarding the change in the renewed debit card obtaining method and / or change in the address no later than 1 month prior to the card expiry date. An application regarding the change in the obtaining method and / or the change in the address for sending the renewed business debit card, if sending of such card by post was ordered at the Bank unit or by phone, may be submitted only by a representative of the legal entity;
- 10.5.** the Customer willing to receive a new debit card by post at the specified address, may submit an order at the Bank unit by filling out the application;
- 10.6.** the delivery of new debit card by post may be ordered by the card holder and account holder (if the card holder or account holder are different persons);
- 10.7.** renewed debit card is not activated. After the card renewal, PIN number shall not be changed and shall not be sent to the Customer. The card activation instruction together with the card shall be enclosed in the envelope for the Customer;
- 10.8.** renewed card received by post may be activated by the card holder:
- 10.8.1.** via the Bank's Internet Service System by entering a special code indicated in the activation instructions sent together with the card;
- 10.8.2.** in any ATM located in Lithuania or abroad when executing a standard transaction (cash withdrawal; or checking the balance of account) and when entering a correct PIN number;
- 10.8.3.** at any unit of the Bank;
- 10.9.** new debit card sent by post is blocked. The PIN number shall be sent in a separate envelope to the Customer (except for the case when Visa Virtuon card is sent to the Customer). The instructions on the card blocking annulment shall be included in the envelope with the PIN number to be sent to the Customer (except for the case when Visa Virtuon card is sent to the Customer: the instructions on the card blocking annulment shall be included in the envelope with the card);
- 10.10.** after receipt of the new debit card by post the card holder may annul the card blocking:
- 10.10.1.** by entering a special code in the Bank's Internet Service System that is specified in the instructions on the card blocking annulment sent together with the PIN number or with the card (if Visa Virtuon card is issued);
- 10.10.2.** at any unit of the Bank;
- 10.11.** fees specified in the Payment Card Fees and Charges shall be applied for the new card or renewed debit card sending by post, and for obtaining at the Bank unit. The fee from the Bank account linked with the new or the renewed debit card ,shall be automatically debited when ordering a new card or renewing the card and shall not depend on the account balance,
- 10.12.** if within 30 (thirty) days of the debit card renewal and its sending date by post at the address specified by the Customer, the Customer due to any reasons fails to activate the card, the card shall be blocked. If within 90 (ninety) days of the new debit card ordering and its sending date by post at the address specified by the Customer, the Customer due to any reasons fails to annul the card blocking, the card shall be blocked forever. The Customer willing to use the card after expiry of the specified period (30 (thirty) or 90 (ninety) days) shall have to submit an application of the card reissue at the Bank unit, or via the Bank's Internet Service System or by contacting the Bank at 1528. The Customer must pick up the new card and the new PIN number at the Bank unit;
- 10.13.** after receipt of the renewed card by post, the Customer shall:
- 10.13.1.** obtain a proof that private individual's name and surname or legal entity's name are correctly imprinted on the card, and sign the signature section on the reverse side of the card;
- 10.13.2.** the former card must be cut with scissors into several parts;
- 10.13.3.** not activate the card received by post, and return the envelope with the card to any unit of the Bank if the received envelope is damaged or if any doubts exist that the card might be taken out of the envelope;
- 10.14.** after receipt of the new card and the PIN number by post, the Customer shall:
- 10.14.1.** obtain a proof that private individual's name and surname are correctly imprinted on the card, and sign the signature section on the reverse side of the card;
- 10.14.2.** not annul card blocking of the card received by post, and return the envelope with the card and/or the PIN number to any unit of the Bank if at least one received envelope is damaged or if any doubts exist that the card or the PIN number might be used by third persons or the card, the PIN number might be read.
- 11. Card safety requirements**
- 11.1.** The Customer must:
- 11.1.1.** having obtained the card, sign on it (no signature is required in case of Visa Virtuon card);

- 11.1.2.** not bend the card, keep it away from water, high temperature, electromagnetic field or any other mechanical impacts;
- 11.1.3.** not give his / her card, not tell the PIN number to any third persons nor in any other way allow or enable them to use the card or find out the PIN number;
- 11.1.4.** not send the card(s) by mail either in Lithuania or abroad and, after a transaction at an ATM, not leave it in the ATM;
- 11.1.5.** consider the card a valuable document and keep it safe equally as money, cheques or any other valuable documents;
- 11.1.6.** ensure security of one-time security code received by the means of SMS message or e-mail used to confirm payment transactions to online shops bearing such signs as "Verified by Visa" or "MasterCard SecureCode";
- 11.2.** The Bank recommends to memorize the Bank's issued PIN number, not to write it on the card, pocketbook on any leaflet or elsewhere, not to enter it in the mobile phone, to destroy the envelope with the PIN number.
- 11.3.** The Bank recommends the cardholder (the Customer), before using the card to familiarise with the Bank's recommendations ensuring security of the payment card issued by the Bank. Such information is announced and continuously updated on www.seb.lt. To ensure security of payments by card abroad and via the Internet, the Bank prepares and continuously updates the list of countries all over the world applying the additional security measures for payments by card, which is available on www.seb.lt. The Customer planning a trip to the country(ies) included in the above list and willing to avoid any inconveniences related to limitations of payments by card is required to inform the Bank before going on a trip;
- 11.4.** The Bank shall establish standard daily card transaction limits (maximum cash withdrawal limit from ATM and transaction limit, payment amount and payment card transaction limits). The daily card transaction limit shall be applied for payments via the Internet and merchants accepting cards, for cash withdrawal from ATMs, cash departments of other banks, at the branches of "Lietuvos Paštas" at the shops offering cash withdrawal service, for payments via the Internet Bank (applied only to credit card users). If the Customer exceeds the limits approved by the Bank, the Bank shall not execute the instructions given by the Customer. The Customer may familiarise with the standard daily card transaction limits in the Service Fees and Charges. If the Customer is willing to change any daily card transaction limit, such Customer shall have to submit an application to the Bank. The Bank shall have a right to reject such application for increase in the transaction limit if such increase in the limit in the Bank's opinion may result in high risk for the Bank and / or the Customer. The Bank shall have a right to unilaterally approve and change the standard daily transaction limits (e.g. if required by "Visa" and / or "Mastercard", and if mandatory after amendments to acts of law aiming to ensure secure payments by card, etc.), by providing relevant information to the Customer following the procedure for amending the Rules and / or Annexes established in the Rules.
- 12. Other terms and conditions**
- 12.1.** Expiry of a debit card (e. g. termination) shall not render the General Agreement invalid. If due to any reasons the bank account agreement expires, the debit card agreement linked with such account shall also expire;
- 12.2.** A debit card agreement or an additional card agreement executed with a holder of an additional card shall expire (is terminated) among other things on the following bases:
- 12.2.1.** expiry, due to any reason whatsoever, of the Bank account or the credit card account agreement(s) executed between the Bank and the holder(s) of the Bank / credit card account;
- 12.2.2.** demand, by at least one of the co-holders of the Bank account or the credit card account, to terminate the agreement with the cardholder;
- 12.3.** The Bank undertakes as follows:
- 12.3.1.** to obtain insurance coverage for holders of Visa Business (in USD), Visa Business (credit card), MasterCard Business, Visa Gold, Visa Gold (in USD), Visa Platinum, MasterCard Standard, MasterCard Standard (in USD) and all types of Visa Classic, other than Visa consumer loan and Visa Classic (debit card), against financial loss while travelling abroad from the Bank's selected insurance company(-ies). Relevant insurance terms and conditions, insurance rules, insurance company's contact information and telephone numbers for calling in case of any insurance event shall be available at the Bank's website www.seb.lt. The Bank shall reserve its right to change the insurance terms and conditions, the insurance company(-ies) and refuse part or all of the previously indicated card insurance coverage, having made a relevant prior announcement at the Bank's website www.seb.lt;
- 12.4.** The Bank shall have the right:
- 12.4.1.** without the Customer's separate consent, to assign to other persons the security interest that has arisen based on the card agreement;
- 12.4.2.** to keep safe a new / renewed card(s) indicated in the cardholder's (the Customer's) request and produced by the Bank as well as its PIN number at the Bank no longer than 1 (one) year since the day on which the card was produced. After the established period and if the cardholder (the Customer) fails to collect his / her new produced / renewed card, the Bank shall have the right to destroy the card, the PIN envelope and close the account. In case there are funds in the Customer's account, and the Customer has not given any instruction to transfer funds to any other account, the Bank shall transfer the balance of the account to the Bank's internal account and shall close the card and the account. The balance of funds shall be disbursed to the Customer against the Customer's written request provided to the Bank;
- 12.4.3.** to close the account and / or cancel the card validity if, after the Customer has collected his / her new or renewed card, the Customer executes no transactions for more than 1 (one) year. In case there are funds in the Customer's account, and the Customer has not given any instruction to transfer funds to any other account, the Bank shall transfer the balance of the account to the Bank's internal account and shall close the account. The balance of funds shall be disbursed to the Customer against the Customer's written request provided to the Bank;
- 12.4.4.** not to renew the card, if the Customer has collected the produced card which is an active card, however, over 1 (one) year before expiry of the card no transactions were executed in the card account;
- 12.4.5.** in case of the card renewal or issuance of a newly produced card, to issue the card bearing a trademark of any other international association. If the Customer disagrees to use the card bearing a trademark of another international association, the Customer shall have the right to, without paying any fee whatsoever, immediately terminate a relevant Card Agreement upon giving the Bank a relevant written request.
- 12.5.** The Customer must:
- 12.5.1.** notify the Bank, in writing or in any other analogous manner agreed with the Bank, about any change in the address at which the statement and other notifications

are sent. The Customer shall confirm his / her consent that the Bank would send the statement at the Customer's earlier address, if the Customer's notification about a change in the address was received at the Bank later than days 1–10 of the previous month. If the Customer does not receive or refuses to receive the statement, the Customer must anyway fulfil his / her obligations under the card agreement. Having received no statement, the Customer must enquire why he / she did not receive it, if he / she had to receive it;

- 12.5.2. cover the costs that were sustained after using an additional card(s) linked to the account before the verbal notification to the Bank indicated under Item 8.1.2. of the Payment Card Rules as well as any and all costs that were sustained using the PIN number;
- 12.5.3. be answerable for any and all the debts in the account and cover them immediately, if the Bank has not issued a credit limit, has no longer issued a credit limit or if the Customer exceeded the credit limit issued by the Bank;
- 12.5.4. notify the Bank in writing about a refusal to use the card(s) one (1) month before expiry of the card validity, in order that the Bank does not renew the card and does not debit to the account the fee established in the fees and charges;
- 12.5.5. return the card(s) to the Bank, if its (their) validity expires or is any of the parties expresses the intention to terminate the Bank account and / or the debit card or the credit card agreement;
- 12.5.6. ensure that the cardholder's observance of the Payment Card Rules;
- 12.5.7. the Customer, by filling out a request to be issued an additional payment card(s), agrees that other persons to whom such additional card(s) is (are) issued, would use the card;
- 12.6. In case of the card(s) loss or in case if the Customer believes that any third persons have become aware of the PIN number(s) or any illegal transactions are executed in the account, the Customer fails to observe at least one item of the card agreement, it shall be deemed that the Customer has lost card(s) or any third persons have become aware of the PIN number, or any illegal transactions are executed in the account though the Customer's gross negligence;
- 12.7. The Bank shall not be liable:
 - 12.7.1. if any third party refuses to accept the card, disburse cash or if due any third party's actions the Bank has been unable to approve a transaction which involves payment by card;
 - 12.7.2. if any third party provides the Customer with poor quality services or sells poor quality goods for which the Customer pays by card(s);
 - 12.7.3. for any indirect losses or damage sustained using the card, other than in cases where losses or damage have occurred through the Bank's intentional actions or gross negligence;
 - 12.7.4. for the implementation or for the terms of third-party loyalty programmes applied to the Customer;
- 12.8. In cases established under Items 12.7.1.–2.7.4. of the Payment Card Rules for failure to fulfil obligations or their improper fulfilment, liability shall rest directly with third parties.

13. Settlement of Disputes

- 13.1. The Customer shall have the right: no later than within 13 (thirteen) months as of the day on which the statement on funds debiting to the account was produced, to provide to the Bank his / her claim regarding erroneous funds debiting to the account, having enclosed a document evidencing a relevant payment by card transaction. The

Bank shall have the right, over the period of examination of the claim, to credit, on interim basis, the amount indicated in the Customer's claim and, having found that the claim is unmotivated, to debit said amount to the account without the Customer's separate consent. The Bank shall unconditionally and irrevocably credit the amount indicated in the Customer's claim, having found the claim to be a motivated one;

- 13.2. The Customer undertakes to provide his / her claim in the Bank's established format referred to under Item 13.1. The Customer's refusal or avoidance, without any objective reasons, to fulfil said obligation or specify the circumstances indicated by the Bank shall be deemed as the Customer's avoidance to cooperate with the Bank with the aim to find out the circumstances of erroneous, in the Customer's opinion, debiting of funds to the account or inaccuracies in the statement over the previous reporting period, the aim being to conceal gross negligence in the use of the card or violation(s) of the terms and conditions for the card use;
- 13.3. The Customer's providing the Bank with erroneous data or misleading circumstances and reasons of the card loss, of the request to announce the card invalid, misleading indication of the circumstances at which the PIN number has become accessible or known to third persons, shall incur liability established by laws of the Republic of Lithuania, and in case a request is provided to announce the card invalid it shall be deemed that the Customer has lost the card(s) or the PIN number(s) has (have) been revealed to third persons though the Customer's gross negligence or intent.
- 13.4. The Customer, who incurred any losses resulting from losing the contactless payment card or its illegal use, shall have to fill out the claim form prepared by the Bank, and submit it at any unit of the Bank or via the Internet Bank;
- 13.5. The procedure for addressing disputes between the Bank and the Customer is laid down in Chapter 11 of the General Rules.

Annex 3 to the General Service Rules of SEB Bank General terms and conditions for spot transactions in foreign currency

1. The present Terms and Conditions of Spot Transactions in Foreign Currency (hereinafter referred to as the "Currency Conversion Rules") shall be applicable for spot contracts in foreign currency (hereinafter referred to as the "Currency Contract") between the Bank and any Customer at the agreed rate and shall regulate the Procedure for Currency Contract Execution and Implementation. The parties clearly agree that all executed and outstanding Currency Contract shall be deemed to form one single contract. The Currency Conversion Rules shall be deemed an integral part of the General Regulations, therefore, they shall be jointly read and interpreted in this context.
2. Any Currency Contract may be executed verbally (by phone) any business day during working hours. Any Currency Contract shall be deemed executed and shall come into effect from the moment when the parties verbally agree on the principal terms of the Currency Contract. Any Currency Contract shall be executed by specifying the same settlement date, i.e., according to formula T+0, therefore the Customer shall effect payments under any executed Currency Contract no later than until the end of the same banking day.
3. If the Customer suspends its payments under the Currency Contracts, the Bank shall be entitled to immediately terminate all Currency Contracts and inform the Customer about termination thereof in verbal form (by phone).

4. If a party or any other entity requests any relevant institution, or in any other form, to initiate restructuring, reorganisation, insolvency, bankruptcy or liquidation procedure or to appoint an administrator of assets or obligations (or any portion thereof), or if a moratorium of activity of a party to the Currency Contract is declared, all Currency Contracts shall be deemed automatically expired (terminated) without giving any notice.
5. If the Customer fails to duly fulfil its obligation to timely effect payments under any executed Currency Contract or if the Bank terminates the Currency Contract in accordance with Item 3 of the Currency Conversion Rules, the Bank shall be deemed a party calculating the final settlement amount (hereinafter referred to as the "calculating party"). Respectively, if the Currency Contract expires under Item 4 of the Currency Conversion Rules, a party not determining expiry of the Currency Contract shall be deemed the calculating party. If a Customer is deemed the calculating party, all required calculations shall be performed by the Bank nominated by the Customer and operating in Lithuania and entitled to enter into currency conversion deals in Lithuania.
6. The calculating party shall primarily determine the market value of the outstanding Currency Contract. In such case if several Currency Contracts are outstanding, the calculating party shall have a right to identify the market value of all outstanding Currency Contracts in the Euro (in such case, foreign currency shall be exchanged into the Euro at the rate for non-cash transactions approved by the Bank as of such date) and apply netting. Netting between the parties shall be applied so that obligations of both parties under all Currency Contracts are paid as a lump-sum equal to the current outstanding amount. If the amount calculated following the procedure established in the present Item is higher for the calculating party, the other party has to pay the surplus amount to the calculating party the same day immediately. The Bank shall be entitled without any special notice or consent of the Customer to debit the amount specified in the present Item from the Customer's bank accounts with the Bank. If the higher calculated amount must be paid to another party, the party terminating the Currency Contract shall have to pay the surplus amount (difference) within 10 (ten) business days.
7. If the Bank is closed, i.e., the Bank is impeded from making or receiving payments due to a strike, blockade, boycott, lockout or any other similar circumstances (or the Bank itself or any other entities are subject to or initiate such actions), the due date under a relevant contract(s) shall be postponed, until such impediment ceases to exist. In such case the parties shall not be liable for any loss or damage. Interest accrued on the postponed due amount shall accrue on overdue amount until the actual payment date at the interbank market rate approved by the Bank for the nearest deferred term. The Bank in any case shall not be held responsible for any disruptions or other disturbances in the Bank's computer systems or telecommunications between the Bank and the Customer.
8. In such case if a payment may not be effected in the specified currency due to any Lithuanian or foreign acts of law, decisions of any Lithuanian or foreign authority, or similar event, then such payment shall be effected in the Euro.
9. The procedure for addressing disputes between the Bank and the Customer is laid down in Chapter 11 of the General Rules.

Annex 4 to the General Service Rules of SEB Bank Terms and conditions of investment advise services

1. General Terms

- 1.1. The present Terms and Conditions of Investment Advice Services (hereinafter referred to as the Terms and Conditions)

shall be followed by the Bank when rendering the investment advice service to customers or potential customers, or to their duly authorised representatives (hereinafter referred to as the customers).

- 1.2. The present Terms and Conditions shall be applied when rendering the investment advice service, i.e. when providing the personal recommendation for the customer. The personal recommendation shall be provided for the customer, only when the customer has provided answers to all of the questions specified in the Financial Need Assessment, Suitability and Appropriateness Questionnaire (hereinafter referred to as the Questionnaire). The Bank shall provide the personal recommendation for the customer based on the data specified by the customer in the Questionnaire. Agreement between the parties can also consist of Model Portfolio Terms and Conditions (if client has signed them) and / or Private Banking Advisory Agreement (if client has signed it). In case of differences between these Terms and Conditions of investment advice services and Model Portfolio Terms and Conditions and (or) Private Banking Advisory Agreement, these Terms and Conditions of investment advice services apply as far as they do not conflict with the and Model Portfolio Terms and Conditions and (or) Private Banking Advisory Agreement.
- 1.3. In the process of the investment advice service by the Bank, the contractual relationship shall be established between the Bank and the customer. An agreement between the parties shall consist of the Questionnaire and the present Terms and Conditions. The customer shall confirm his/her agreement on the present Terms and Conditions by signing the Questionnaire or by confirming the above via Internet Banking System before receiving the personal recommendation.
- 1.4. The Bank shall have a right to make amendments to the present Terms and Conditions following the procedure to that used for the General Service Rules established in Item 9 thereof.
- 1.5. In issues not regulated by the present Terms and Conditions, the General Service Rules shall be applied to the extent not contradicting the present Terms and Conditions.
- 1.6. At the provision of the investment advice service, the Bank shall take into consideration and act in compliance with the Policy for Prevention of Conflicts of Interest approved by the Bank and the principles of the investment advice service established in the acts of law.

2. Definitions

- 2.1. **Investment advice service** means the service that covers collection of the customer data, investment product selection and allocation of the customer's funds among different investment products and provision of personal recommendation to the customer.
- 2.2. **Investment product** means the financial instruments (transferable securities and other financial instruments, unit-linked life insurance products (including but not limited to financial instruments linked with them and combinations thereof), and also pension accumulation products – the state social insurance premium portion (hereinafter referred to as Pillar II), additional voluntary pension (hereinafter referred to as Pillar III), investment units of the professional pension funds) being offered by the Bank seeking to duly allocate funds invested by the customer.
- 2.3. **Personal recommendation** means the individual recommendation for the customer in relation to one or several investment product transactions, i.e. the recommendation to buy, sell, exchange, hold the investment product or to exercise or not to exercise certain rights related to the investment product. Personal recommendation shall be provided

taking into consideration the customer's knowledge and experience in the investment area, investment goals (as well as the investment period) and the level of risk that the customer is willing to accept.

2.4. Following of personal recommendation means the placement of customer's independent order for the investment product specified in the personal recommendation provided by the Bank (in written form), or signature of an agreement for the investment product within the period specified in Item 3.7 of the present Terms and Conditions.

3. Conditions of the Investment Advice Services

- 3.1.** The Bank shall provide the investment advice service to the customer duly and lawfully considering in particular the interests of the customer.
- 3.2.** The Bank prior to providing its personal recommendation for the customer, shall have a right to obtain all necessary information about the customer's knowledge and experience in the investment area, and also information about the customer's financial situation and investment goals seeking to properly identify the investment service content and scope, and to get a proof that the personal recommendation provided for the customer meets the below specified criteria:
- 3.2.1.** the customer has the knowledge and experience in order to understand the investment risk involved with the following the personal recommendation;
- 3.2.2.** the customer's is able financially to bear investment risks (as well as the investment period) consistent with his/her investment objectives related to following the personal recommendation;
- 3.2.3.** the personal recommendation corresponds to the objectives (as well as the investment period) of the customer investment goals.
- 3.3.** Upon the provision of investment advice services, the Bank shall proceed from the assumption that all information received from the customer about his/her knowledge and experience in relation to investments as well as his/her financial situation is correct, accurate and complete. The customer signing the Questionnaire confirms that all information included in the Questionnaire is correct, accurate and complete.
- 3.4.** The Bank will assess all information given by the customer as a whole in order to determine suitability of the investment products for the customer.
- 3.5.** The investment advice is directed personally for the customer. The personal recommendation made by the Bank on the basis of individual circumstances related to the customer cannot be generalized does not extend to any third party nor to identical or similar circumstances in the future or in the past and shall not be disclosed nor made known or available for the public through any information channel.
- 3.6.** The customer cannot rely on the personal recommendation provided by Bank in any relations and disputes with third parties.
- 3.7.** The customer has a right to rely and follow the personal recommendation, i.e. it shall be deemed that the personal recommendation is effective for the period of twenty one (21) calendar days after the issue date of the personal recommendation, if the personal recommendation does not specify otherwise.
- 3.8.** The issued personal recommendations shall not be updated on regular basis but only on the customer's request. In such case if data specified in the Questionnaire has changed, and/or if the validity period of the personal recommendation indicated in Item 3.7 of the Terms and Conditions has expired, the customer shall be obligated to request the Bank to assess such changes in the data and to issue a new personal recommendation, i.e. the Bank shall provide a new

personal recommendation only based on the customer's request. The Bank recommend to the customer on regular basis (at least once per year) to arrive for a advice seeking to review / assess whether the risk of the investment products being held by the customer meets the customer's goals (as well as the investment period), tolerable risk level and the investment period.

- 3.9.** The Bank shall not be obligated to update the personal recommendation issued for the customer or to notify the customer of any changes or occurrence of any other circumstances, which directly do not depend on the Bank (e.g. market situation, price of the financial instruments changed, etc.).
- 3.10.** The Bank may refuse to provide the personal recommendation and/or the customer shall not have a right to follow the personal recommendation if:
- 3.10.1.** the customer failed to provide the Bank with sufficient data about the circumstances indicated in Item 3.2 of the Terms and Conditions;
- 3.10.2.** the customer shall not confirm the correctness of the data as specified in Item 3.3 of the Terms and Conditions;
- 3.10.3.** the circumstances related to the customer- and disclosed to the Bank have changed and/or the validity of the personal recommendation has been expired, and the customer does not apply for the provision of new personal recommendation as specified in Item 3.8 of the Terms and Conditions;
- 3.10.4.** under other circumstances if these circumstances to not enable at the professional assessment of the Bank, to provide customer with the personal recommendation;
- 3.11.** On the ground of the circumstances set forth in Item 3.10 of the Terms and Conditions, any transactions performed by the customer (including but not limited to the transactions when the Bank is deemed to be an intermediary or a party to the transactions), shall be deemed to have taken place on the initiative of the customer without any investment advice or observance of a personal recommendation.

4. Customer classification

- 4.1.** The Bank shall regard the customer as non-professional investor in the provision of investment advice services unless the customer has informed the Bank that the customer meets the criteria set for being regarded as a professional investor.
- 4.2.** The non-professional investor may request to be regarded as a professional investor in the case and pursuant to the procedure provided for by Law on Markets in Financial Instruments of the Republic of Lithuania.
- 4.3.** If the Bank regards the customer as an eligible counterparty for investment services offered by the Bank as established in the Law on Markets in Financial Instruments of the Republic of Lithuania, then in providing the investment advice service the Bank shall regard such customer as a professional investor.
- 4.4.** When providing the investment services to a professional customer the Bank shall be entitled to assume that:
- 4.4.1.** the customer possesses the required level of knowledge and experience in order to understand the risks related to following the personal recommendation in relation to such investment products, transactions or services specified in the personal recommendation; and
- 4.4.2.** the customer is financially capable to bear any and all risks related to the investment into investment products, transactions or services specified in the personal recommendation, which are in conformity to his/her investment objectives (only the investment objectives are assessed by the Bank).
- 4.5.** The professional investor shall be obliged to advise the Bank of any changes that may have an impact on his/her regarding as a professional investor.

5. Representations, warranties and other obligations of the customer

- 5.1.** The customer consents to the provision of information specified in Item 5.2 of the Terms and Conditions exclusively by the means of a website and he/she has access to the internet
- 5.2.** The customer confirms that prior to the personal recommendation, the Bank has submitted and the customer has carefully examined the following:
 - 5.2.1.** the Terms and Conditions and the General Service Rules of the Bank and he/she agrees with the aforementioned terms and conditions. The General Service Rules are also available on the Bank's website <https://www.seb.lt/bendrosios-paslaugu-teikimo-taisykles>;
 - 5.2.2.** Description of the Financial Instruments and Related Risks and the Policy for Prevention of Conflicts of Interest, which are also available on the Bank's website <https://www.seb.lt/privatiems-klientams/taupymas-ir-investavimas/investuotoju-apsauga>;
 - 5.2.3.** information about expenses and fees related to the investment advice service. Information about them is also available on the Bank's website <https://www.seb.lt/kasdiene-bankininkyste/paslaugu-sarasas-ir-ikainiai>.
- 5.3.** The customer assumes an obligation to provide the Bank with adequate, sufficient and correct information about his/her investment knowledge and experience, and also about his/her financial situation and investment objectives (as well as the investment period) and any other information which may be necessary for the Bank to provide the investment advice service and for determining the suitable investment products for the customer.
- 5.4.** The customer must inform the Bank of any changes in the information submitted to the Bank, including (but not limited to) the information that may have an effect on:
 - 5.4.1.** whether the customer is regarded as a professional or non-professional investor;
 - 5.4.2.** on the content of personal recommendation given to the customer.
- 5.5.** The customer confirms that the Bank has warned him/her that in the event he/she submits incorrect or insufficient information to the Bank or does not submit / refuses to submit information (does not provide all information), or does not notify of any changes that have occurred in submitted information to the Bank, pursuant to the order set forth in Item 3.8 of the Terms and Conditions, in such case it may be impossible for the Bank to assess adequately whether the investment product is suitable for the customer.
- 5.6.** The customer must independently and continuously monitor his/her investments in the investment products, including market prices and changes in the financial market. The Bank when providing the investment advice service, shall not be engaged in the customer's investment management, shall not monitor the value of the investment products, shall not provide the investment portfolio management service, shall not provide any tax or legal consultations, except for the cases if a separate agreement is signed between the Bank and the customer on such service.
- 5.7.** The customer is aware that if the personal recommendation involves several different investment products, the individual investment products contained in it can individually differ from the customer's circumstances and may not be suitable, in case the customer will choose the proportions that differ from those presented in the personal recommendation..
- 5.8.** The customer is aware that the Bank providing investment advice services does not take into consideration and does not provide all investment products available in the market which could be suitable for the customer. The Bank has

accumulated the greatest volume of information and knowledge about the SEB Group's investment products, therefore providing personal recommendation for the customer, it may primarily recommend the SEB's products suitable to the customer. The personal recommendations shall be provided in the best interests of the customer, irrespective of the interests of the SEB Group, the SEB Group employees or other interests. The SEB Group has identified the activity areas where the conflicts of interests may arise between the SEB Group, the SEB Group employees and customers, as described in the SEB Group's Policy for Prevention of Conflicts of Interest (http://www.seb.lt/pow/content/seb_lt/pdf/lt/Interesu_konfliktu_vengimo_politika.pdf).

5.9. The customer is aware that the Bank does not guarantee any capital preservation or return for any investments.

5.10. The customer is aware that that the taxation of the investment products depends on the individual circumstances related to the customer and can change in the future. The customer must consider the given circumstance even if the Bank has referred to the specific taxation aspect in the information communicated to the customer.

6. Service fee

6.1. The Bank shall have the right to charge for the provision of the investment service pursuant to the valid Fees and Charges.

7. Responsibility

7.1. The Bank and the customer shall be responsible for any damage caused to the other party by non-fulfilment of these Terms and Conditions within the extent and pursuant to the procedure stipulated in legal acts of the Republic of Lithuania and the terms and conditions.

7.2. The Bank shall be obligated to compensate any loss caused the losses incurred by the customer only in such case, if such losses resulted from improper investment advice service by of the Bank. The bank shall indemnify any loss caused to the client at the provision of investment advice service only if such loss occurred as a result of wrongful activities or inactivity of the bank

7.3. The Bank shall not be responsible for the investment losses incurred by the customer, i.e. such losses that resulted from negative developments in the financial market, fluctuations in currency rates, inflation and other risks. The Bank shall not be responsible for any changes in the investment environment, and also for creditworthiness of the issuer or third party and shall not be obligated to compensate losses of the customer resulting from acts of the issuer, its representatives, payment agents or third party or from their failure to act.

7.4. The final decision on the investment products to be selected, a decision whether to follow the personal recommendation, and also a decision to place the order or to enter into an agreement on the investment products, or to assume some type financial obligation shall be independently adopted by the customer himself/herself, taking into consideration his/her knowledge and experience in the investment area, financial position, investment goals and all risks resulting from personal recommendation.

7.5. The customer is aware that prior to the personal recommendation, the Bank in verbal form has duly familiarised and informed about the potential investment risk. The customer following the personal recommendation, and placing an order to buy/sell the investment product, also confirms acceptance of such risk.

7.6. The customer confirms that he/she understands and agrees that return on investment may decrease or increase and past performance does not guarantee future results. In some cases the decrease in value of customer's investment may be more remarkable than the acceptable decrease in value specified in the Questionnaire filled out by the customer.

- 7.7. The customer is aware that the personal recommendations are not deemed to be the Bank's promise or commitment to guarantee the customer's return on investments.
- 7.8. The customer is aware of and agrees that the Bank shall not be responsible for any loss that the customer suffers as a result of a transaction upon execution of which the customer does not follow the personal recommendation, or a transaction which is performed by the customer while following the personal recommendation, but the validity of the personal recommendation has expired and/or any circumstances related to the customer have been changed or are incorrect.
8. The procedure for addressing disputes between the Bank and the Customer is laid down in Chapter 11 of the General Rules.

Annex 5 to the General Service Rules of SEB Bank E-invoice forwarding and payment rules

1. Introduction

- 1.1. The E-invoice (hereinafter referred to as the e-invoice) Forwarding and Payment Rules (hereinafter referred to as the E-invoice Forwarding Rules) are prepared taking into consideration acts of law of the Republic of Lithuania and the European Union, regulating payment services, the Rules of the Presentation of Electronic Invoices to Payers approved by the Association of Lithuanian Banks available on website (www.lba.lt);
- 1.2. The E-invoice Rules make an integral part of the General Rules, therefore the above Rules shall be read and interpreted jointly, taking into consideration the context. The E-invoice Rules shall regulate the e-invoice forwarding to the Payers and payment terms and related procedure thereof;
- 1.3. The E-invoice Rules shall be applied to such Payers, who submitted the e-invoice applications and signed or not signed the E-invoice Automated Payment Agreement, and also to the Payers who gave their consent to debit funds according to the Seller's direct debit orders, which after the effective date of the present E-invoice Rules, shall be substituted by the E-invoice Automated Payment Agreements;
- 1.4. The Bank shall forward e-invoices to the Payers and execute the e-invoice thereof, in accordance with the present Rules, if the Seller agrees with the Bank or with any other payment service provider on the e-invoice forwarding and if the Payer does not refuse of the e-invoice acceptance and / or automated payment thereof, the Payer shall have a right any time to refuse of the e-invoice acceptance and / or automated payment thereof free of charge, by notifying the Bank following the procedure established in Item 8.5.

2. Definitions

Definitions used in the E-invoice Rules shall be interpreted as defined below, except for the cases, when a different meaning is formed by the context of the E-invoice Rules. Definitions specified in the General Rules and in other annexes to the above-mentioned Rules shall also be used in the E-invoice Rules;

due date means calendar date specified in the e-invoice of the e-invoice mandatory payment;

Bank means the payment service provider specified in Item 1 of Section 2 of the General Rules;

Partial e-invoice means the e-invoice including only such data that is necessary for the e-invoice payment. It shall not include any information about the rendered services and / or the supplied goods;

e-invoice means the e-invoice sent on request of the Payer by the Seller to the Payer for the rendered services and / or the supplied goods to it or to any other recipient of services or goods;

e-invoice automated payment means the e-invoice payment, when the Payer entitles the Bank in the name of the

Payer to automatically transfer funds from the account specified by the Payer for payment against the e-invoices issued by the specified Sellers;

E-invoice Automated Payment Agreement means the Agreement between the Bank and the Payer, under which the Payer entitles the Bank in its name and from the account specified by it to transfer funds for payment against the e-invoices submitted by the Seller;

e-invoice forwarding address means the Payer's bank account number in IBAN format specified in the Payer's e-invoice application;

internet bank means the Banking Website of the Bank to be used by the Payer after signature of the electronic service agreement with the Bank;

Seller means the person, who has provided services or sold goods to the service recipient and has submitted a relevant e-invoice to the Payer (the Payer may be the recipient of services / goods or any other person);

limit means the maximum amount of the e-invoice automated payment per day and / or per calendar month specified by the Payer in the E-invoice Automated Payment Agreement;

payment date means the date of the e-invoice automated payment specified by the Payer for the Bank;

payment period means the period specified by Seller that includes the e-invoice automated payment date of the special e-invoice selected by the Payer;

payment service provider means any bank or any payment institution;

Payer means the person who submitted the e-invoice application and/or signed the Agreement with the Bank;

Payer's account means the bank account of the Payer specified by the Payer in the Special Part of the E-invoice Automated Payment Agreement;

credit e-invoice means the e-invoice submitted by the Seller to the Payer, after reconciliation of the formerly submitted e-invoice data;

service ID means a unique number of the service/goods supply agreement assigned by the Seller in the Seller's system (customer's code, customer number, reference number);

e-invoice application means the Payer's application to the Seller for e-invoice forwarding for the services rendered and/ or the goods supplied to the Payer or to any other recipient of services or goods.

3. E-invoice forwarding

- 3.1. The Payer, willing to receive e-invoices shall have to submit the e-invoice application to the Seller or the Bank (if the Seller agrees that the application may be submitted at the Bank);
- 3.2. The Payer may submit the e-invoice application at the Customer Service Unit of the Bank, via the Internet Bank or via any other electronic channels if the Payer has signed the Electronic Service Agreement with the Bank;
- 3.3. The Payer may submit the e-invoice application to the Seller following the procedure established and announced by the Seller;
- 3.4. If the Payer submits the e-invoice application it shall be deemed that the Payer agrees to receive the e-invoices at the Bank in accordance with the E-invoice Rules;
- 3.5. The e-invoices may be received by the Payer via the Internet Bank or at the Customer Service Unit of the Bank, if the Electronic Service Agreement is signed with the Bank;
- 3.6. The Payer may receive the e-invoices only from such Sellers, who provide such service and are specified on the Bank's website www.seb.lt;
- 3.7. The e-invoice applications received from the Payer shall be sent by the Bank to the Seller or to the Seller's payment service provider;

- 3.8. The e-invoice received from the Seller shall be submitted by the Bank to the Payer no later than 2 (days) prior to expiry of the due date;
- 3.9. The Bank shall forward the e-invoice received from the Seller to the Payer without changing its content or data;
- 3.10. The partial e-invoice shall be forwarded to the Payer, who is not the recipient of the services to be paid up against the e-invoice, or if it is forwarded to the Payer, who is not a user of the Internet Bank, or in other cases established by the Seller, or based on the Payer's request. The service recipient shall have a right to receive the e-invoice including all information in any other method agreed with the Seller;
- 3.11. If the Payer fails to receive the e-invoice, it shall have to contact the Seller;
- 3.12. The e-invoices received by the Bank shall be kept for 15 months;
- 3.13. The received e-invoices may be paid by the Payer in the below methods: 1) money transfer order, 2) e-invoice automated payment according to the E-invoice Rules, 3) other method selected by the Payer.

4. E-invoice automated payment

- 4.1. The Payer, willing to pay the e-invoices automatically shall have to sign the E-invoice Automated Payment Agreement with the Bank following the procedure established in Item 8;
- 4.2. The Bank, following the E-invoice Automated Payment Agreement and the Payment Service and the Bank Account Handling Rules (see Annex 1 to the General Rules), on the payment date shall initiate the automated payment of the e-invoice forwarded to the Payer. The Payer may select one of the below payment days: the third day (after the e-invoice receipt on the Internet Bank) or on the last day of the due date specified in the e-invoice, or if the Seller has specified the payment period – on any day selected by the Payer within such payment period;
- 4.3. The Payer on the payment date starting from 00:00 (hours, minutes) shall be obligated to fulfil the requirements related to the Payer's account:
 - 4.3.1. sufficient balance for the automated e-invoice payment;
 - 4.3.2. sufficient balance for payment of fees, if any;
 - 4.3.3. sufficient limit granted for the e-invoice automated payment of the amount specified in e-invoice;
- 4.4. If the Payer fails to fulfil the requirements established in Item 4.3, the e-invoice shall not be automatically paid up;
- 4.5. if the Seller forwards the e-invoice to the Bank less than 2 (days) prior to the due date or after the due date, the Bank shall not forward the e-invoice to the Payer and shall not execute the e-invoice automated payment;
- 4.6. if the Seller submits the e-invoice to the Bank prior to the payment date, however the due date specified in the e-invoice expires earlier than the specified payment date, the Bank shall not pay the e-invoice automatically;
- 4.7. The Payer may establish in the Special Part of the E-invoice Automated Payment Agreement that:
 - 4.7.1. e-invoice is paid partially;
 - 4.7.2. to approve daily and/or monthly limit;
- 4.8. If the Payer agrees with the e-invoice partial payment and on the payment date the balance of funds in the Payer's account is insufficient or the approved limit is too small for the e-invoice payment, the Bank each day shall execute the payment orders for transfer of the total amount specified in e-invoice, until the amount of funds in the Payer's account is sufficient or until the Payer increases the limit, however no longer than until the e-invoice due date; If on the due date, the funds in the Payer's account are insufficient or the limit is not increased, the Bank on the due date shall transfer such amount of funds to the Seller that is available in the Payer's account;

The Bank shall not automatically and partially pay the e-invoice if the amount of funds available in the Payer's account is less than 1 (one) euro;

- 4.9. If the Payer did not select the option of the e-invoice partial payment and on the payment date the amount of funds in the Payer's account is insufficient or the approved limit is too small for the e-invoice payment, the Bank each day shall execute the payment orders for transfer of the total amount specified in e-invoice, until the amount of funds in the Payer's account is sufficient or until the Payer increases the limit, however no longer than until the e-invoice due date; If on the due date, the funds in the Payer's account are insufficient or the limit is not increased, the Bank shall not transfer any funds for the e-invoice payment;
 - 4.10. The Payer shall have a right to revoke the specified e-invoice automated payment, without terminating the E-invoice Automated Payment Agreement by submitting the request to the Bank no later than 1 (one) day prior to the payment date;
 - 4.11. The e-invoice shall not be automatically paid, if the Payer's account is under attachment or its disposal is restricted in any other way following the procedure established by acts of law of the Republic of Lithuania or following the procedure established in the General Rules;
 - 4.12. The Bank for the e-invoice forwarding and/or for the e-invoice automated payment may impose a fee, if such fee is established in the Service Fees and Charges. The fee shall be debited by Bank from the Payer's account after executing the e-invoice automated payment;
 - 4.13. The Bank shall not forward the e-invoice to the Payer and shall not pay the e-invoice automatically, if the Seller failed to submit the e-invoice to the Bank;
 - 4.14. If the Seller forwards credit e-invoice aiming to change or revoke the initial e-invoice, the Bank shall forward such credit e-invoice to the Payer and shall change the amount payable against the e-invoice based on the credit e-invoice data;
 - 4.15. The Bank shall pay e-invoices if the e-invoice currency is the euro.
- #### **5. Responsibility**
- 5.1. The Payer shall be responsible for correctness of the data included in the e-invoice application and in the Special Part of the E-invoice Automated Payment Agreement;
 - 5.2. The Bank shall be responsible for the e-invoice forwarding to the Payer according to the E-invoice Rules;
 - 5.3. The Bank shall be responsible for the e-invoice automated payment of the e-invoices forwarded to the Payer according to the E-invoice Automated Payment Agreement;
 - 5.4. The Bank shall not be responsible:
 - 5.4.1. for correctness of data included in the e-invoice, as well as for the payable amount and for other content of the e-invoice;
 - 5.4.2. for e-invoice non-payment or for overdue payment and for the relevant sanctions imposed on the Payer by the Seller or for any other lodged claims, if the Bank executed the e-invoice automated payment in compliance with the E-invoice Automated Payment Agreement;
 - 5.4.3. for non-executed e-invoice automated payment if the Seller or the Seller's payment service provider failed to send the e-invoice or has sent it when it was impossible to execute the under the E-invoice Automated Payment Agreement, or if the Seller when forwarding the e-invoices, has breached the agreements signed with the Bank;
 - 5.4.4. for non-executed e-invoice automated payment, if the e-invoice is not paid automatically due to insufficient account balance or due to insufficient daily/monthly limit for

the and for payment of the fee established in the Service Fees and Charges to the Bank for this service;

5.5. The Bank shall not be responsible for implementation of the Payer's and the Seller's mutual obligations and shall not investigate the Payer's and the Seller's mutual claims.

6. Dispute resolving

6.1. Any and all disputes between the Payer and the Bank shall be resolved in accordance to acts of law of the Republic of Lithuania and following the procedure established in the Chapter 11 of General Rules.

6.2. The language of communication between the Bank and the Customer and the rules are established in Chapter 12 of the General Rules.

7. Protection of the payers' rights

7.1. The Payer shall have a right to refund of the amount of already executed e-invoice automated payment from the Bank, if the Payer, who is a private individual, within 8 (eight) weeks from the day when the funds were debited from the account, has submitted an application to the Bank for refund and if both the below specified requirements are met:

7.1.1. when authorizing the e-invoice automated payment, the exact amount of the transaction was not specified;

7.1.2. amount of the e-invoice automated payment is higher than the amount that might be reasonably expected by the Payer, taking into consideration its former expenses, the terms of the agreement signed with the Seller and other circumstances. If the Payer, entitling the Bank to execute the e-invoice automated payment specified the limit of such transactions (limit per transaction or per several transactions to be performed within the specified period of time), it shall be deemed that it might reasonably expect namely such amount of the payment transactions;

7.2. On the Bank's request, the Payer is obligated to provide the data proving that the terms established in Items 7.1.1–7.1.2 exist;

7.3. The Payer shall not have a right to a refund of the automatically debited amounts, if the e-invoice was forwarded to it not less than 4 weeks prior to the scheduled date of the e-invoice automated payment;

7.4. The Bank, after receipt of the Payer's application to refund the amount of payment transaction, within 10 (ten) business days either shall refund the total amount or shall specify the reasons of refusal to refund it and the procedure for appeal against such refusal;

7.5. The Payer, who is a private individual, shall have a right to refund of the amount of already executed e-invoice automated payment from the Bank, if funds from the Payer's account were illegally debited and the Payer no later than within 13 (thirteen) months from the date of the funds debiting from the Agreement has lodged a claim with the Bank related to illegal debiting of funds from the account;

7.6. Item 7 shall be applied in such case if the Payer is a private individual.

8. Signature, validity, amendment and termination of the e-invoice application and e-invoice automated payment agreement

8.1. The Payer may sign the E-invoice Automated Payment Agreement with the Bank via the Internet Bank (if the electronic service agreement is signed with the Bank) or at the Customer's Service Unit of the Bank, or at the Seller's Customer's Service Unit (if the Bank has granted entitlements to the Seller), or via other electronic channels, if the Bank ensures such possibility;

8.2. The E-invoice Automated Payment Agreement shall consist of: the Special Part that includes the Payer's data to be signed by the Payer, the E-invoice Rules and General Rules;

8.3. The Payer shall enter into the E-invoice Automated Payment Agreement by signing the Special Part of the E-invoice

Automated Payment Agreement at the Customer Service Unit of the Bank or by confirming it on the Internet Bank, or via other electronic channels;

8.4. The Special Part of the E-invoice Automated Payment Agreement may be amended only by mutual written agreement between the Payer and the Bank, however the E-invoice Rules may be unilaterally amended by the Bank by giving a notice of warning to the Payer following the procedure established in Section 9 of the General Rules;

8.5. If the Payer disagrees with amendments to the E-invoice Rules, the Payer shall have a right to terminate the E-invoice Automated Payment Agreement by giving at least 1 (one) day written notice to the Bank and without paying any termination fees. If the Payer does not express its intentions to terminate the E-invoice Automated Payment Agreement prior to the effective date of the amendments to the E-invoice Rules, it shall be deemed that the Payer agreed with such amendments;

8.6. The E-invoice Automated Payment Agreement shall come into effect from the moment of signature in Bank's Customer Service Unit or confirmation by signature on the Internet Bank or via other electronic channels or from the date agreed by the Bank and the Payer and may be valid for an unlimited term or for a specified term;

8.7. The Payer may change the Payer's e-invoice in the E-invoice Automated Payment Agreement, on the payment date, to agree or disagree with the e-invoice partial payment, the limit amount and validity term of the E-invoice Automated Payment Agreement, by submitting a relevant request to the Bank via the Internet Bank or via other electronic channels, or at the Customer Service Unit;

8.8. If the Seller changes the payment period, the Bank shall have a right to change the payment date, specified in the E-invoice Automated Payment Agreement, if the payment date does not fall within the new payment period. Information about the new payment period may be received by the Payer from the Seller;

8.9. The Payer shall have a right to terminate the E-invoice Automated Payment Agreement any time free of charge, however by giving at least 1 (one) day written notice to the Bank via electronic channels or to the postal address, specified in Item 1 of Chapter 2 of the General Rules, or by submitting it at the nearest customer service unit of the Bank, the addresses of such units are available on the Bank's website www.seb.lt. If the E-invoice Automated Payment Agreement is concluded via electronic channels, the Payer shall have a right to terminate the Agreement following the procedure established in Item 3 of Chapter 10 of the General Rules if the Payer is the consumer;

8.10. The Bank shall have a right to terminate the E-invoice Automated Payment Agreement by giving at least 30 (thirty) calendar days' notice to the Payer via the Internet Bank or via other electronic channels, or by announcing about it to the public on the Bank's website www.seb.lt;

8.11. The E-invoice Automated Payment Agreement shall expire:

8.11.1. on expiry date of the Payer's Account Agreement;

8.11.2. after closure of the bank account, if the number hereof is the e-invoice forwarding address;

8.11.3. if the Payer submits an application to terminate the e-invoice sending;

8.11.4. on expiry date of the E-invoice Forwarding Agreement between the Bank and the Seller (the Sellers shall be announced following the procedure established in Item 3.6);

8.11.5. if the Bank receives a notification of death of the Payer, who is a private individual;

8.11.6. if the Bank or the Payer terminates the E-invoice Au-

tomated Payment Agreement following the procedure established in Items 8.5, 8.9, 8.10;

- 8.12.** The list of the Sellers, who signed the Bank E-invoice Forwarding Agreements with the Bank, shall be announced on website (www.seb.lt);
- 8.13.** On expiry date of the validity term of the E-invoice Automated Payment Agreement, the Bank shall not pay the e-invoices automatically, however shall continue forwarding the e-invoice issued by the Seller for the Payer to the Internet Bank if the Payer did not refuse to receive thereof;
- 8.14.** If the Payer has submitted the e-invoice application to the Seller, it may be revoked via the Internet Bank, via other electronic channels or at the Customer Service Unit of the Bank only in such case, if the Seller has forwarded at least one e-invoice to the Payer. If the Payer has submitted the above-mentioned application at the Bank, it may be revoked in any method mentioned above, irrespective of whether at least one e-invoice was forwarded or not;
- 8.15.** If the Payer has submitted the e-invoice application via the Internet Bank and if the electronic service agreement between the Payer and the Bank has expired, e-invoice shall be automatically paid up, if the validity term of the E-invoice Automated Payment Agreement has not expired in the cases established in the Agreement;
- 8.16.** On expiry date of the E-invoice Automated Payment Agreement, the Payer shall be obligated to pay fees to the Bank only for actually rendered services under the Agreement, if such fees are established in the Service Fees and Charges;
- 8.17.** In all other cases not established in the E-invoice Automated Payment Agreement, the Bank and the Payer shall act in accordance with the General Rules.

9. The Payer's representations

The Payer signing the E-invoice Automated Payment Agreement represents as follows:

- 9.1.** his/her consent that the E-invoice Automated Payment Agreement concluded via electronic channels shall take effect on its effective date, prior to expiry of the 14 (fourteen) days' agreement refusal period (applicable only to the Payers that are considered to be consumers);
- 9.2.** familiarisation with all terms of the E-invoice Automated Payment Agreement prior to signature hereof, understanding and acceptance thereof;
- 9.3.** receipt of his/her copies of the E-invoice Automated Payment Agreement and its integral parts specified in Item 8.2;
- 9.4.** familiarisation with his/her right established in the Law on Personal Data Protection of the Republic of Lithuania to disagree with his/her personal data handling by the Bank, and with the personal data handling terms established in Chapter 14 of the General Rules (applicable only to the Payers who are considered to be consumers).

For more detailed information on the General Rules, on terms and conditions, fees and charges please go to www.seb.lt or call at 1528, (8 5) 268 2800 or visit our bank branches.

www.seb.lt