

CONDITIONS OF USE OF SERVICE PLANS

I. CONDITIONS OF APPLICATION OF SERVICE PLANS

- 1.1. A Service Plan is a set of services of Šiaulių Bankas (hereinafter referred to as the Bank) meant for a resident natural person (hereinafter referred to as the Client) for a set monthly commission fee.
- 1.2. The Bank offers the following Service Plans: **Modern, Traditional, Maximum with a credit card, Maximum with a debit card, For the youth, Cosmic** or the Client may order the **Basic Payment Account** service. The Service Plan *Traditional* can be subject to *Senior* and *For the loyal* discounts. Credit payment card *Mastercard Gold* can be chosen with the Service Plan *Maximum with a credit card*, debit payment card *Debit Mastercard* can be chosen with the Service Plan *Maximum with a debit card*. Upon choosing the Service Plan *Cosmic*, the Client is issued a credit payment card *Mastercard Gold* with *LoungeKey* service. The Client may choose only one Service Plan.
- 1.3. The Client can read about the services covered by a Service Plan and the monthly commission fee charged for them on the Bank's website www.sb.lt.
- 1.4. The Service Plan shall apply to the Client at the Client's request to apply / not to apply / to change the Service Plan (hereinafter referred to as the Request).
- 1.5. When the Client chooses a Service Plan, the Service Plan is linked to the Client's bank account with the Bank and the Client is issued a *Debit Mastercard* or *Mastercard Gold* payment card (if the Client does not have it). The Client may also order a Service Plan without a payment card or order a payment card later, except for the Service Plan *Cosmic*, which applies only in case of entry into the agreement for payment card *Mastercard Gold* with *LoungeKey* service. The Service Plan is linked only to one payment card (the main or additional card, depending on which the Client specifies).
- 1.6. The Service Plan shall start to apply to the Client no later than within 2 (two) business days of the Bank from the time when the Client submits to the Bank a properly completed and signed Request.
- 1.7. The Service Plan *For the youth* can be ordered by a Client under 22 years of age (inclusively). When the Client, who uses the Service Plan *For the youth*, turns 23, his Service Plan shall be automatically stopped from the first calendar day of the next month and the typical *Service Fees* shall start to apply to the Client. The Client can order another Service Plan by submitting a Request to the Bank.
- 1.8. The Service Plan *Traditional* with *Senior* discount can be ordered by a Client who is at least 65.
- 1.9. The Service Plan *Traditional* with *For the loyal* discount can be ordered by a Client who receives or plans to receive regular income (work pay, pension, social benefits) from a legal entity. If the Client, who uses the Service Plan *Traditional* with *For the loyal* discount, does not receive regular income from the legal entity indicated in this item for three months in sequence, the Bank shall unilaterally start to apply the Service Plan *Traditional* to him from the next month.

- 1.10. If the Client orders *Basic Payment Account* service, in addition to the conditions specified herein, the requirements of *Rules for Provision of Šiaulių Bankas Payment Services* shall also apply.

II. CHANGE AND REFUSAL OF A SERVICE PLAN

- 2.1. The Client shall have the right to refuse a Service Plan by completing a Request in the Bank or e-Bank.
- 2.2. The Client shall have the right to change the Service Plan for free once per calendar month. The conditions and fees of a newly chosen Service Plan shall start to apply from the first day of the next month.
- 2.3. If the Client refuses or changes the Service Plan *Cosmic*, the *Mastercard Gold* with *LoungeKey* service shall be blocked and a new payment card, not related to *LoungeKey* services, shall be issued if the Client wishes to receive such a card.
- 2.4. If the Client refuses the Service Plan *Cosmic* or closes bank accounts earlier than 12 months after the date of entry into the agreement for Service Plan *Cosmic* and in that period the Client has used *LoungeKey* service, the Client must compensate for *LoungeKey* fees paid by the Bank for the *LoungeKey* service provided to the Client. These fees shall be debited to the Client's account in accordance with *Rules for Provision of Šiaulių Bankas Payment Services*.
- 2.5. The Bank shall have the right to change the number of services of the Bank covered by a specific Service Plan and the services themselves, also the monthly commission fee charged for a Service Plan, informing the Client about that in accordance with *General Rules for Provision of Šiaulių Bankas Services*. The Client, disagreeing to changes in the Service Plan, shall have the right to refuse it, informing the Bank about that in writing.
- 2.6. The Bank shall have the right to cease application of the Service Plan, sending a notification to the Client about that, if the Client does not comply with *General Rules for Provision of Šiaulių Bankas Services*, *Rules for Provision of Šiaulių Bankas Payment Services* or *General Conditions for Use of Payment Card* and the conditions set out herein or the Bank does not offer one or all Service Plans any longer. The application of the Service Plan shall stop from the date indicated in the notification to the Client.
- 2.7. When the Client refuses a Service Plan or the Bank ceases the application of a Service Plan, the Client shall start to be charged the commission fees indicated in *Service Fees* for services provided or payment transactions performed.
- 2.8. *General Rules for Provision of Šiaulių Bankas Services*, *Rules for Provision of Šiaulių Bankas Payment Services*, *General Conditions for Use of Payment Card* and *Service Fees* are available on the Bank's website www.sb.lt.

III. CHARGING OF COMMISSION FEE

- 3.1. A commission fee indicated in *Service Fees* shall be charged for a specific Service Plan and shall be paid by the Client once per month – on the last calendar day of each month. The commission fee shall be

debited only in euros to the account indicated in the Client's Request, in accordance with *Rules for Provision of Šiaulių Bankas Payment Services*.

- 3.2.** The commission fee shall be paid monthly, irrespective of payments transactions performed / not performed and/or restrictions applicable to the Client's account, no matter whether the Client used all or only some of the services covered by the Service Plan or additional services provided or did not use any payment services or other services offered at all.
- 3.3.** When the Client uses the Bank services covered by his Service Plan and pays the monthly commission fee charged for the Service Plan, he shall not be charged the fees indicated in *Service Fees* for these services. For services not covered by a Service Plan, the commission fees shall be charged at the rates indicated in *Service Fees*. The Client shall be charged SEPA commission fees for credit transfers covered by the Service Plan used by the Client only in case SEPA credit transfers are made not in the e-Bank. If the Client has more than one payment card, e.g., he is issued an additional card, other payment cards, which

are not assigned to the Service Plan, he shall be charged typical payment card administration, cashing and other commission fees indicated in *Services Fees*.

- 3.4.** When the Client exceeds the number of services and payment transactions included into the Service Plan or the allowed maximum cash withdrawal amount per calendar month, the Bank shall start to charge the commission fee indicated in *Services Fees* on payments transactions above the limit or on cash withdrawals above the limit.
- 3.5.** The Service Plan commission fee for the first month of using the Service Plan shall be charged pro rata to the actual number of days of using the Service Plan.
- 3.6.** If the Client stops using the Service Plan before the end of a calendar month, the commission fee shall be calculated according to the actual number of days of using the Service Plan per current month.

AB Šiaulių Bankas