

TERMS OF USE OF SERVICE PLANS

I. TERMS OF APPLICATION OF SERVICE PLANS

- 1.1. Service plan is a set of services provided by Šiaulių Bankas (hereinafter, Bank) to a natural person who is a resident (hereinafter, Customer) for a specified monthly commission fee.
- 1.2. The Bank offers the following Service Plans: **Modernus (modern)**, **Tradicinis (traditional)**, **Maksimalus su kredito kortele (maximum + credit card)**, **Maksimalus su debeto kortele (maximum + debit card)**, **Jaunimui (youth)**, or the Customer may subscribe to the **Basic Payment Account** service. The *Tradicinis* service plan may come with a *Senjoras* (seniors) or *Lojaliems* (loyal customers) discount. For the *Maksimalus su kredito kortele* service plan, a MasterCard Gold credit card may be selected; for the *Maksimalus su debeto kortele* service plan, customers may select a Debit MasterCard debit card. The Customer can only choose one Service Plan.
- 1.3. More information about the services included in the Service Plan and the monthly commission fee is available on the website of the Bank at www.sb.lt.
- 1.4. The Service Plan is applied to the Customer based on the Customer's request to apply/discontinue/change the Service Plan (hereinafter, Request).
- 1.5. Once the Customer has chosen a Service Plan, it shall be linked to the Customer's bank account held with the Bank and a Debit MasterCard or MasterCard Gold payment card shall be issued (if the Customer does not have one). The Customer may also order a Service Plan without the payment card or order the payment card later. The Service Plan shall be linked to one payment card only (the main or additional card, depending on the Customer's choice).
- 1.6. The Service Plan shall start applying to the Customer not later than two (2) Bank Business Days after the Customer submits to the Bank a properly filled in and signed Request.
- 1.7. The *Jaunimui* service plan can be ordered by Customers who are 22 years of age or younger. Once the Customer using the *Jaunimui* service plan turns 23, as of the first calendar day of the following month, the application of the Service Plan shall be automatically discontinued and the Customer shall be subject to the standard *Service Rates*. The Customer may order another Service Plan by submitting a Request to the Bank.
- 1.8. The *Tradicinis* service plan with the *Senjorai* discount is available for Customers who are 65 years of age and older.
- 1.9. The *Tradicinis* service plan with the *Lojaliems* discount is available for Customers who receive or plan to receive regular income from legal entities

(salary, pension, benefits transferred by the State Social Insurance Fund Board, Employment Service under the Ministry of Social Security and Labour of the Republic of Lithuania, city or district municipal government or other budgetary bodies of the Republic of Lithuania). If the Customer using the *Tradicinis* service plan with the *Lojaliems* discount has not received regular income from legal entities as set out herein for three consecutive months, as of the following month, the Bank shall unilaterally start applying the *Traditional* service plan.

- 1.10. If the Customer subscribed to the Basic Payment Account service, the requirements of the *Payment Service Rules* of Šiaulių Bankas shall apply in addition to these terms.

II. CHANGING AND CANCELLING A SERVICE PLAN

- 2.1. The Customer may cancel the Service Plan by filling in a Request form at the Bank or through the Internet Bank.
- 2.2. Once a calendar month, the Customer shall have the right to change the Service Plan free of charge. Terms and rates of the new Service Plan shall be applied from the first day of the following month.
- 2.3. The Bank shall have the right to change the number of services and the services of the Bank included in the Service Plan, as well as the commission fee applicable to the Service Plan by informing the Customer thereof *in the manner provided for in the General Service Rules of Šiaulių Bankas*. If the Customer does not agree with the changes made to the Service Plan, he/she shall have the right to cancel it by informing the Bank thereof in writing.
- 2.4. The Bank shall have the right to discontinue applying the Service Plan having notified the Customer thereof, if the Customer does not comply with the *General Service Rules of Šiaulių Bankas*, *Payment Service Rules of Šiaulių Bankas* or *General Terms of Use of Payment Cards*, and the terms of this document, or the Bank no longer offers one or all Service Plans. The application of the Service Plan shall be discontinued on the date specified in the notice delivered to the Customer.
- 2.5. If the Customer cancels the Service Plan or the Bank discontinues the application of the Service Plan, the Customer shall be charged the commission fees specified in the *Service Rates* for the services provided or payment transactions executed.
- 2.6. The *General Service Rules of Šiaulių Bankas*, *Payment Service Rules of Šiaulių Bankas*, *General Terms of Use of Payment Cards* and *Service Rates* are available on the website of the Bank at www.sb.lt.

III. APPLICATION OF A COMMISSION FEE

- 3.1. The specific Service Plan is subject to the commission fee provided for in the *Service Rates* which shall be paid by the Customer on a monthly basis – on the last calendar day of each month. The commission fee shall be only debited in euro from the account indicated by the Customer in the Request as provided for in the *Payment Service Rules of Šiaulių Bankas*.
- 3.2. The commission fee shall be paid on a monthly basis regardless of the payment transactions performed/not performed and/or restrictions applied to the Customer's account, also regardless of whether the Customer used all or part of the services included in the Service Plan, or whether the Customer did not use any payment services.
- 3.3. When using the services of the Bank included in the Service Plan, the Customer shall not be required to pay the fees provided for in the *Service Rates*, if he/she pays the monthly commission fee for the Service Plan. Services that are not included in the Service Plan are subject to the commission fees provided for in the *Service Rates*. The commission fees for SEPA credit transfers included in the Service Plan used by the Customer are charged only if the SEPA credit transfers are performed by other means than the Internet Bank.

If the Customer has more than one Payment Card, e.g., an additional card has been issued, other payment cards that are not linked to the Service Plan shall be subject to the standard payment card administration, cash withdrawal and other commission fees provided for in the *Service Rates*.

- 3.4. Should the Customer exceed the specified amount of services and payment transactions included in the Service Plan or the permitted maximum amount of cash to be withdrawn over one calendar month, the Bank shall charge a commission fee specified in the *Service Rates* on the number of payment transactions or the withdrawn amount of cash exceeding the specified limits.
- 3.5. The commission fee for the Service Plan for the first month of using the Service Plan shall be deducted in proportion to the actual number of days of using the Service Plan.
- 3.6. If the Customer cancels the Service Plan before the end of a calendar month, the commission fee shall be calculated based on the actual number of days of using the Service Plan in the current month.

Šiaulių Bankas AB