

TERMS AND CONDITIONS FOR THE USE OF SERVICE PLANS

I. CONDITIONS FOR THE APPLICATION OF SERVICE PLANS

- 1.1. A service plan is a set of services provided by Šiaulių bankas AB (the 'Bank') that the Client (a natural or a legal person – a resident) can use for a fee (commission) set for the service plan.
- 1.2. The Bank may offer the Clients (separately to natural persons and legal persons) a number of the service plans that are published on the Bank's website www.sb.lt, or may apply an individual service plan comprising a number of services to the Client. The Client may familiarise himself/herself with the service plans and the applicable commission fees online on www.sb.lt or by visiting the Bank's branch. The Client may use only one service plan.
- 1.3. The service plan is linked to the Client's bank account and a payment card is issued at the Client's request. The Client may order a service plan without a payment card, or the payment card may be ordered later, except for the *Kosminis* service plan which is only applied when an agreement on the *Mastercard Gold* payment card with the *LoungeKey* service is concluded. The service plan is linked to only one payment card (main or supplementary) as indicated by the Client.
- 1.4. *Tradicinis* service plan with the *Lojaliems* discount for loyal clients may be ordered by the Client who received regular income to an account opened with the Bank (earnings, pension, social benefits). If the Client using the *Tradicinis* service plan with the *Lojaliems* discount has not received regular income for three months in succession, the Bank will start applying, from the following month, the *Tradicinis* service plan.
- 1.5. Where a service plan is applied to clients of certain age only, when the Client reaches that age, application of his/her service plan shall be automatically stopped and standard *Service rates* published on www.sb.lt will be applied. The Client may apply for another service plan.
- 1.6. The Bank shall have the right to change the number and range of services comprised by the service plan as well as the commission fee rate by informing the Client by the method specified in the *Šiaulių Bankas General Rules for the Provision of Services*. Should the Client disagree with the changes to the service plan, the Client has the right to refuse from it by informing the Bank in writing.
- 1.7. The Client using the service plan undertakes to comply with the *Šiaulių Bankas General Rules for the Provision of Services*, *Šiaulių Bankas Rules for the Provision of Payment Services*, and *General Terms and Conditions for the Use of Payment Cards* published on the Bank's website www.sb.lt.

II. ORDERING AND CHANGING A SERVICE PLAN. REFUSAL FROM A SERVICE PLAN

- 2.1. Application of the service plan will be started after the Client submits a duly completed and signed application. The application of the service plan will start no later than within 2 (two) Bank's business days after receipt of the application.
- 2.2. The service plans (except for the *Jaunimui* service plan or the service plan applied to the Client on an individual basis) are valid indefinitely and end only when the Client or the Bank refuse from it.
- 2.3. The Client has the right to refuse from the service plan or change it for another service plan by filing an application

at the Bank's branch or online. The terms and rates of the new service plan will start to be applied no later than within 2 (two) Bank's business days after receipt of the application.

- 2.4. If the Client refuses from *Kosminis* service plan, the *Mastercard Gold* card with the *LoungeKey* service is blocked and a new payment card not linked to the *LoungeKey* is issued (if the Client wishes to receive such new payment card).
- 2.5. If the Client refuses from the *Kosminis* service plan or closes his/her bank account within 12 months after the start of the *Kosminis* service plan, and the Client has already used the *LoungeKey* service, then the Client must compensate the Bank for the *LoungeKey* service provided to the Customer. The Client's account is debited with the charges for this service in accordance with the *Šiaulių Bankas Rules for the Provision of Payment Services*.
- 2.6. If the Bank has decided not to apply a service plan or has established that the Client is using the service plan in bad faith or fails to comply with *Šiaulių Bankas General Rules for the Provision of Services*, *Šiaulių Bankas Rules for the Provision of Payment Services*, and *General Terms and Conditions for the Use of Payment Cards* as well as provisions of this document, the Bank has the right to stop the use of the service plan by the Client.
- 2.7. Should the Client refuse from the service plan or should the Bank stop the application of the service plan, the commission fees for the services or payment transactions will start to be applied to the Client in accordance with the *Service Rates*.

III. COMMISSION FEE

- 3.1. The service plan is subject to a commission fee specified in the *Service Rates* or applied to the Client individually, payable on a monthly basis, on the last calendar day of the month. The account specified in the Client's application will be debited with the commission fee in euros in accordance with the *Šiaulių Bankas Rules for the Provision of Payment Services*.
- 3.2. The commission fee is paid on a monthly basis irrespective of whether the Client performs payment transactions or not, of restrictions imposed on the Client's account, and on whether the Client has used all the services (or supplementary services) comprised by the service plan in full or in part, or has not used payment or other services at all. Services not used during a calendar month will not be brought forward to next month.
- 3.3. The Client who uses the Bank's services comprised by the service plan and pays the monthly commission fee on the service plan will not pay the fees specified in the *Service Rates*. Services not included in the service plan are subject to the fees specified in the *Service Rates*. The service plan does not include SEPA credit transfers performed at the Bank's branch. Where the said service is provided at the Bank's branch, the Client pays the fee specified in the *Service Rates*. If the Client has more than one payment card, e. g. a supplementary card, then the payment cards not linked to the service plan are subject to the standard fees for administration, cash withdrawal etc. specified for relevant cards in the *Service Rates*.
- 3.4. If the Client exceeds the number of services and payment transactions included in the service plan, or the maximum amount of cash withdrawal / pay-in set for a calendar month, the Bank applies a commission fee on the excess

number of services/transactions or excess amount of cash as stated in the *Service Rates*.

3.5. In the first month of use of the service plan, the commission fee is debited in proportion to the actual number of days when the service plan was used.

3.6. The commission fee for a calendar month in which the Client terminated the use of the service plan is calculated on the basis of the actual number of days when the service plan was used.

4. AB Šiaulių bankas