

TERMS AND CONDITIONS OF THE SMS BANKING SERVICE

Relevant from 2024-02-28

1. SMS banking service is a service ordered by the Client, which is provided by the Bank by sending short messages (hereinafter, SMS messages) to the Client's mobile telephone number specified in the Client's request, informing the Client about the transactions (crediting and/or debiting of funds) or the balance of funds on the bank account.

2. The SMS banking service is provided via a mobile communication system used by subscribers of a Lithuanian mobile operator worldwide in the GSM connection area.

3. The Bank sends SMS messages to the Client's mobile telephone number specified in the request in accordance with the terms and conditions specified in the request.

4. SMS messages can be sent in Lithuanian or English from 8:00 a.m. to 8:00 p.m.

5. In one SMS message, the Bank will indicate not more than five (5) most recent transactions on a specific bank account, the amount of which exceeds EUR 1.45, unless the Client has requested to receive SMS messages about transactions with a lower amount. The information is sent when there is a change in your bank account or at the time specified in the request each day. Clients can learn more about the SMS messages sent and see their samples on the Bank's website at www.sb.lt.

6. The Client can change his/her mobile telephone number, bank account numbers, as well as the SMS banking services ordered or cancel them by submitting a request at the Bank's branch or via the Internet Bank.

7. If the Bank cancels or introduces new SMS banking services or unilaterally closes the Client's bank account(s), the Bank will inform the Client thereof.

8. For the provision of the SMS banking service, the Client will pay to the Bank a commission fee of the amount set out in the *Service Rates* published on the Bank's website at www.sb.lt.

9. The Bank immediately deducts the client's commission for the provided SMS messages (services rendered) from any client's bank account, as provided in the Rules for providing payment services of Šiaulių Bankas. The Bank does not send notifications if there are insufficient funds in the bank client's accounts to deduct the commission.

10. The Bank has the right to block the SMS banking service and not to send SMS messages to

the Client if the Client is in arrears to the Bank and the Client's accounts do not contain funds to pay the commission fee for the services provided and/or the Client's accounts are restricted. The SMS banking service will be unblocked after the Client has settled the debt.

11. The Client must protect his/her mobile telephone with the available security measures (PIN, fingerprint, face recognition, etc.), keep the SIM card of the mobile telephone secure and ensure that the SIM card or the mobile telephone number cannot be accessed by third parties. If there is a threat that the SIM card and/or mobile telephone number has been used by third parties, or if the Client has lost the SIM card, or if the Client has terminated the contract with the mobile operator regarding the use of the mobile telephone number specified in the request, or if the Client has changed the mobile telephone number, the Client must immediately inform the Bank and submit a request to change the telephone number for the SMS banking service. The Client assumes all risk of losses and other consequences arising from circumstances occurring prior to the date of the Client's notification to the Bank of the blocking of the mobile telephone number and/or the intention not to use the mobile telephone number in the future.

12. If the Bank becomes aware of the theft or loss of the mobile telephone and/or SIM card specified in the Client's request, or any other circumstance whereby the provision of the SMS service would infringe upon the Client's legitimate interests, the Bank will have the right to block the SMS banking service without the Client's separate request.

13. The Bank has the right to terminate the provision of the SMS banking service if the Client has been in arrears for more than one year for this service, if the Client is the subject of insolvency proceedings, or if the Bank has been informed that the mobile telephone number does not belong to the Client and/or if the SIM card may be used or may have been used by third parties. The Bank will also have the right to terminate the provision of the SMS banking service in the cases provided for in the *General Service Rules of Šiaulių Bankas*.

14. The Bank shall not be liable if the Client does not receive the SMS message due to reasons beyond the Bank's control, e.g., due to disruption of services provided by Lithuanian or foreign mobile

communication service providers, unavailability, or limitation of the services and in other cases.

15. Clients may access the *General Service Rules of Šiaulių Bankas*, the *Payment Service Rules of Šiaulių Bankas* and the *Service Rates* on the website of the Bank at www.sb.lt or in customer service units of the Bank.