

TERMS AND CONDITIONS FOR SERVICE PLAN USAGE

Valid from 02/01/2018

The terms and conditions shall be understood as they are defined in the *Payment card usage and account management service rendering conditions and the Rules for the Provision of Payment Services of Šiaulių Bankas*.

I. CONDITIONS FOR THE APPLICATION OF SERVICE PLANS

1.1. A Service plan shall mean a kit of services of Šiaulių Bankas (hereinafter referred to as the Bank) indented for natural person resident (hereinafter referred to as the Client) rendered for the established monthly fee.

1.2. The Bank offers the following **Service plans: Modern, Traditional, Maximum, and For the Youth**. The discounts *For the Seniors* and *For the Loyal* can be applied to the service plan *Traditional*. The Client can choose only one Service plan.

1.3. Services included into a service plan as well as applicable monthly fee are available for the Client's review on the Bank's website at www.sb.lt.

1.4. The Service plan shall apply to the Client according to the Customer's Request to apply / not to apply the Service Plan (hereinafter referred to as the Application) submitted at the Bank's unit or using the Bank's On-line Banking System SB Linija (hereinafter referred to as SB Linija).

1.5. After choosing a service plan a Bank account will be opened to the Client or the Service plan will be related to the existing account and the *Debit MasterCard* will be issued, or the Service plan will be related to the owned *Debit MasterCard* or with *Maestro* payment card. The Clients also can order the Service plan without a *Debit MasterCard* or to order this card later.

1.6. The Service plan with respect to the Client will be activated in 2 (two) Bank's business days after the Clients submits the duly filled and signed Request to the Bank.

1.7. Using the Service plan the Client shall undertake the following:

1.7.1. not to use the Service Plan for provision or receipt of unfair economic benefit and for purposes of his own monetary benefits and (or) profit from its use;

1.7.2. not to use the services included into the Service plan at unreasonably high scope, i.e. exceeding the normal maximum number of initiated and accepted operations sufficient for personal use;

1.7.3. to act in compliance with *the General Rules for the Provision of Services of Šiaulių Bankas, the Rules for the Provision of Payment Services of Šiaulių Bankas and Payment card usage and account management service rendering conditions* which are published on the Bank's website at www.sb.lt and are the integral part of these *Conditions for Application of the Service Plans*.

1.8. After finding out that the Client unfairly uses the Service plan or otherwise breaches the *Bank account and (or) Card usage agreement conditions* the Bank can limit the Client's usage of the plan and terminated it completely

afterwards. After termination of the Service Plan the Client shall pay the service fees set forth in the Service Fees for services rendered from the moment when fraudulent use of the Service Plan has been recorded.

1.9. The Service plan *For the Youth* can be ordered by the Client whose age is under 22 (inclusive). When the Client who uses the Service plan *For the Youth* turns 23, the plan used by him shall be automatically stopped from the first calendar day of the next month and the fee applicable the Service plan *Traditional* shall apply to him. The Client can order other Service plan upon submitting the *Application* in the Bank's unit or via SB Linija.

1.10. 65 year old and older Clients can order the Service plan *Traditional* with the discount *For the Senior*.

1.11. The Service plan *Traditional* with the discount *For the Loyal* can be ordered by the Client who receives regular income (such as salary, pension and pay-outs transferred by the from a legal entity (State Social Insurance Fund Board, Labour Stock Exchange, city or regional municipality, other budgetary institutions of the Republic of Lithuania) for at least one month. If the Client using the Service plan *Traditional* with the discount *For the Loyal* fails receiving regular income from the legal entity specified in this item for three months in a row, the Bank shall unilaterally start applying the fees specified in the Service plan *Traditional*.

1.12. The Client has a right to change the Service plan or to refuse the latter at any time notifying the Bank 2 (two) days in advance by filling the Request in the Bank's customer service point or via on-line banking system SB Linija. If the Client has been using the Service plan shorter than 12 months, the Bank has a right to apply a card issue fee to the payment card with was attached to the Service plan as well as monthly administration fees for the period of card usage which have not been applied to the Client over the Service plan usage period.

1.13. The Bank has a right to terminate application of the Service plan by sending a notice to the Client in person either in a written form and/or by electronic channels from the date specified in the aforementioned notice if the Client fails to comply with the *the General Rules for the Provision of Services of Šiaulių Bankas, the Rules for the Provision of Payment Services of Šiaulių Bankas and Payment card usage and account management service rendering conditions* as well as with terms and conditions set out in this document or if the Bank stops applying one or all Service plans.

1.14. If the Client refuses the Service plan or the Banks terminates application of the Service plan, for the provided services and executed payment transactions the Bank will begin applying the fees which are specified in the *Service fees*.

II. APPLICATION OF THE COMMISSION FEE

2.1. Specified commission fee (hereinafter referred to as the Service plan fee) specified in the *Service fees* shall be charged for each Service plan. This fee shall be paid by the

Client once a month - on the last calendar day of each month. This fee will be debited only in euros from the Client's account specified in the Request as stipulated by the Rules for the Provision of Payment Services of Šiaulių Bankas.

2.2. The Client, using the Bank's services included into the Service plan and paying the monthly Service plan fee, will not have to pay the fees for these services specified in the *Service fees*. However, if the Client withdrawing cash from the joint network ATMs (Nordea/ Danske/Citadele, Šiaulių Bankas) exceeds the limit of the withdrawn amount specified the Service plan the cash withdrawal fee specified in the Service plan shall apply. The services not included into the Service plan shall be charged as specified in the *Service fees*. SEPA credit transfer fees included in to the Service plan used by the Client shall apply only if the SEPA credit transfers are executed via SB Linija.

2.3. Monthly Service plan fee for the first month of Service plan usage is debited proportionally in accordance with the number of days when the Service plan was actually used.

2.4. If before the end of the month the Client wishing to terminate the use of the Service Plan submit the Request, the fee shall be calculated based on the actual number of days the Service plan has been used over the current month.

2.5. If besides the main Card the Additional cards were issued to the Client, then typical Card administration, cash withdrawal and other fees specified in the *Service fees* shall apply to the Additional cardholders.

-----AB Šiaulių bankas