

TERMS OF USE OF THE SERVICE PLAN

Terms are understood as they are regulated in the *General Terms and Conditions of Payment Card Usage and Šiaulių bankas' Payment Services Provision Rules*, which are publicly available on the website of Šiaulių bankas www.sb.lt.

I. CONDITIONS FOR APPLYING SERVICE PLANS

1.1. The service plan is a set of services provided by Šiaulių bankas (the Bank) to a natural person - resident (the Client) for a fixed monthly commission.

1.2. The Bank offers the following service plans: **"Modern"**, **"Traditional"**, **"Maximum with credit card"**, **"Maximum with debit card"**, **"Youth"**, **"VIP"**. For the **"Traditional"** service plan, discounts for **"Senior"** and **"Loyal"** can be applied. The credit payment card Mastercard Gold can be selected for the service plan **"Maximum with credit card"**, the debit payment card "Debit Mastercard" can be selected for the service plan **"Maximum with debit card"**. The Client may select only one Service Plan.

1.3. The Client may familiarize with the services included in the service plan and their monthly commission fee on the Bank's website www.sb.lt.

1.4. The Service Plan is applied to the Client in accordance with the Client's application to apply / not to apply the service plan (the Application), submitted at the Bank's branch or using the Internet Bank.

1.5. A bank account is opened for the Client who has chosen the Service Plan or the Service Plan is linked to the existing bank account with the Bank and a Debit Mastercard or Mastercard Gold payment card is issued (if the Client does not have one). The Client may also order the Service Plan without a Payment Card or order this Payment Card later. The Service Plan is linked to only one Payment Card (main or additional card, depending on which the Client specifies).

1.6. The service plan shall be applied to the Client no later than 2 (two) banking days from the moment when the Client submits the Application duly completed and signed to the Bank.

1.7. The Client, using the service plan obliges:

1.7.1. Not to use the service plan to provide or receive unfair economic benefits or to gain financial benefit and/or profit from it;

1.7.2. Not to use the services included in the service plan to an unreasonably large extent, i.e. not exceeding the maximum number of operations initiated and received sufficient for personal use;

1.7.3. To comply with the *General Service Provision Rules of Šiaulių bankas*, the *Payment Services Provision Rules of Šiaulių bankas* and the *General Terms of Use of the Payment Card*, which are available publicly on the Bank's website www.sb.lt.

1.8. The Bank, having established that the Client uses the Service Plan unfairly or otherwise violates the terms of the *Bank Account and (or) Payment Card Use Agreement* concluded with the Bank, may restrict the use of the Service Plan for the Client and later terminate it completely. After the termination of the Service Plan, the Client shall pay to the Bank the commissions specified in the *Service Fees* for the provided services from the moment when the unfair use of the Service Plan is recorded.

1.9. The service plan **"Youth"** can be ordered by the Client, who is up to 22 years of age (inclusive). When the Client using the Service Plan **"Youth"** turns 23 years old, the Service Plan used by the Client is automatically suspended from the first calendar day of the next month and the typical *Service Fees* are applied to the Client. The Client may order another Service Plan by submitting the Application at the Bank's branch or the Internet Bank. The Client has the right to cancel the Service Plan by filling in the Application in the Bank or in the Internet Bank.

1.10. The **Traditional** service plan discounted with **For Senior** can be ordered by the Client at the age of 65 years.

1.11. The service plan **Traditional** discounted with **For Loyal** can be ordered by the Client, who receives or plans to receive from the legal entity permanent income (salary, pension or benefit

transferred by the State Social Insurance Fund Board, Employment Service under the Ministry of Social Security and Labor, city and district municipality or other budgetary institutions of the Republic of Lithuania). If the Client, using the service plan **Traditional** with a discount **For Loyal**, does not receive the permanent income from a legal entity for three months in a row, the Bank shall unilaterally apply the service plan **Traditional** from the next month.

II. CHANGING AND TERMINATION OF THE SERVICE PLAN

2.1. The Client shall have the right to withdraw from the service plan by completing the Application at the Bank or using the Internet Bank.

2.2. The Client shall have the right to change the service plan free of charge once per calendar month. The terms and rates of the newly selected 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 the Bank's services included in the particular service plan and the services themselves, as well as the monthly commission fee applicable to the service plan by informing the Client via electronic channels, as regulated in the *General Service Provision Rules of Šiaulių bankas*. The Client, who does not agree with the amendments to the service plan, has the right to refuse it by informing the Bank in writing.

2.4. The Bank shall have the right to terminate the application of the service plan by sending a notice to the Client personally in writing and/or via electronic channels, from the date specified in this notice, if the Client fails to comply with the terms and conditions set forth in the *General Service Provision Rules of Šiaulių bankas*, *Šiaulių bankas' Payment Service Provision Rules* or *General Terms of Use of the Payment Card* and this document or the Bank no longer applies one or all of the service plans.

2.5. Upon the Client's refusal of the service plan or termination of the service plan by the Bank, the Client shall be charged the commission fees for services rendered or payment transactions provided in the *Service Rates*.

III. APPLICATION OF COMMISSION FEE

3.1. The specific service plan is subject to a commission fee specified in the *Service Rates*, to be paid by the Client once a month, on the last calendar day of each month. The commission fee shall be debited only in euros from the account specified in the Client's Application, as regulated in *Šiaulių bankas' Payment Service Provision Rules*.

3.2. When using the Bank's services included in the Service Plan and paying a monthly fee for the Service Plan, the Client shall not pay the fees specified in the *Service Fees* for these services. Services not included in the Service Plan are subject to commission fees of the amount specified in the *Service Fees*. Commission fees for credit transfers SEPA included in the Service Plan used by the Client are applied to the Client only if the credit transfers SEPA are made not via On-line banking. If the Client has more than one Payment Card, e.g. the issued additional payment card, other Payment Cards not assigned to the Service Plan shall be subject to the standard Payment Card administration, cash withdrawal and other commission fees specified in the *Service Fees*.

3.3. The service plan commission fee is written off in the first month of use of the service plan in proportion to the actual number of days of use of the service plan.

3.4. If the Client terminates the use of the service plan before the end of the calendar month, the commission shall be calculated on the basis of the actual number of days of use of the service plan during the current month.