

MOBILE APP SERVICE

I. GENERAL PROVISIONS

1.1. The Mobile App (the App) is an App designed for smart devices, which allows Customers to manage their funds in bank accounts, as well as gives access to Customer service network and news of the bank.

1.2. Information on use of the App is provided by calling 1813 (+370 37 301 337 from abroad) or by e-mail kc@sb.lt.

II. SERVICES AND FUNCTIONS

2.1. The App is available upon signing the Online Banking Service Contract (the OB). The App can be downloaded from Google Play (for Android devices), the App Store (for iOS devices), or Windows Phone (for Windows Phone devices) stores.

2.2. The user of the App can:

2.2.1. View account balances and statement of transactions;

2.2.2. Perform SEPA credit transfers;

2.2.3. Perform currency exchange and find out exchange rates;

2.2.4. View deposit agreements;

2.2.5. Receive a message from the bank;

2.2.6. Receive bank information (bank's newsletter, list of bank branches or ATMs, etc.)

III. AUTHENTICATION MEANS

The Bank identifies the User's Identity according to the identity verification means given to/possessed by the User:

3.1. **User ID:** the login name stated in the Online Banking service contract, consisting of alphanumeric characters, which cannot be changed;

3.2. **Login password:** personal password created by the User after the first login to OB.

3.3. **PIN + SMS:** reusable 24 PIN code card and additional Bank-generated code sent by SMS to the User's mobile telephone. PIN + SMS is used for logging to the App and signing the transactions.

3.4. **Mobile signature** (the M-signature): with the help of a mobile phone and a mobile SIM card, you can safely and conveniently connect to the App and sign the transactions.

IV. LOGIN TO THE APP

4.1. The User, before starting to use the App, after login to OB, must replace the original login password with the User-invented login password.

4.2. Login to the App:

4.3. After installing the App, push *Login* button;

4.4. Select Identity verification means: PIN Card/M-signature;

4.5. In the first box of Login window enter User name (ID). It is remembered after the first successful login to the App;

4.6. Then in the second field of the login window enter login password;

4.7. If the M-signature is used for login, enter mobile telephone number in the third field. It is remembered after the first successful login to the App;

4.8. After entering the User ID, login password, mobile phone number, push the *Next* button;

4.9. If PIN card is used for login, enter requested PIN code from the PIN card and the code received by SMS in the second login window and the push *Login* button;

4.10. If the M-signature is used for login, it is necessary to verify the received code and to confirm it by entering the mobile signature sPIN (mobile signature protection) code;

4.11. Select the Customer if OB is used to manage other Customers' Accounts.

V. ENTERING AND SIGNING THE TRANSACTIONS

5.1. The User can perform the following transactions in the App: credit transfer between own accounts, credit transfer within the Bank, SEPA credit transfer and currency exchange.

5.2. When completing an intra-bank transfer and SEPA credit transfer, by clicking on the link NAME, SURNAME/NAME you can view the list of recipients, select the required recipient or remove the recipient from the list.

5.3. When completing a transfer within the Bank and SEPA credit transfer, payment templates created in OB can be used.

5.4. By clicking on the status button *Waiting for Signing*, User can view the details of the selected transactions and sign all/marked transactions by PIN + SMS or M-signature.

5.5. The User, by confirming the transaction with his/her signature, ensures that the data specified in the transaction is correct and that the Customer's account has sufficient funds to execute the transaction and pay the Bank's fees.

5.6. It is recommended to check that the signed transactions have been successfully completed.

5.7. The transactions signed in the App are executed in the same order as in OB and displayed in the OB transaction lists.

VI. Additional information

6.1. If the Customer's/User's login to the OB is blocked/suspended, the App also cannot be logged in.

6.2. The Bank shall block the use of the App and the OB if the Customer/User:

6.3. Incorrectly enters the login password for 5 (five) times;

6.4. For 3 (three) times incorrectly enters the code from PIN card or the code received by SMS/generated by Generator, it will be temporarily blocked, and after 3 times again incorrectly entering the code, it will be blocked. In the case of using the Identity verification means issued not by the Bank, the blocking is done in accordance with the requirements of the third parties.

6.5. If the User forgets/loses the Identity verifying means or if the system has blocked the use of App and OB, the Customer must arrive at any branch of the Bank.

6.6. If for fifteen minutes no action has been taken in the App, the session closes and a message is displayed Caution! The Session has Ended, until the User presses the OK button. After clicking on this button, the User is directed to the initial App window.

6.7. User who wishes to use the App, must use the device that has Android, iOS, or Microsoft Phone operating system installed and has an Internet connection. You must also have the manufacturer-supported version of Mozilla Firefox, Google Chrome, Internet Explorer, Safari, or Android Jelly Bean browser installed, and we recommend using the latest version.

6.8. After having completed the work with the App, User must logout from the system by pressing the exit button.