

## TERMS OF THE SECURITY PROGRAMME FOR PAYMENT CARDS

The terms shall be understood as they are regulated in the General Terms and Conditions of Use of Payment Cards, General Service Rules of Šiaulių Bankas and Payment Service Rules of Šiaulių Bankas. All these documents are available on the website [www.sb.lt](http://www.sb.lt) under "Important documents".

### I. APPLICATION OF THE SECURITY PROGRAMME

- 1.1. The Security Programme for Payment Cards (hereinafter, the "Security Programme") is a service offering indemnification of the Client in the event of loss or theft of and/or unauthorised use of the Client's payment card (hereinafter, the "Card"), as well as indemnification of the Card user in accordance with the *Terms of Insurance of the Security Programme*.
- 1.2. The Security Programme shall apply to clients (natural persons and legal entities) of Šiaulių Bankas (hereinafter, the "Bank") who have subscribed to the Security Programme for a specific Card, including when it is renewed or extended.
- 1.3. The Client can get acquainted with the *Terms of Insurance of the Security Programme*, as well as services included in the Security Programme and the applicable monthly fee on the Bank's website at [www.sb.lt](http://www.sb.lt).
- 1.4. When a Client subscribes to the Security Programme:
  - 1.4.1. the Bank shall reimburse the interest on the credit limit granted to the Card (if a credit limit has been granted under the Bank Account Agreement/Card Agreement) and the amount of lost funds up to EUR 3,000 if the Card has been used without authorisation by third parties. the Bank shall reimburse the Client for funds illegally debited from the Card Account within one (1) business day after the Client's claim;
  - 1.4.2. the Bank shall issue a new Card of the same type free of charge if the existing Card is lost or stolen, or if the Card details are used without authorisation;
  - 1.4.3. The Client may change the Card PIN free of charge at any ATM where this service is available;
  - 1.4.4. The Card user shall be insured against the following risks by the insurance company referred to in paragraph 2.5 of the Security Programme: insurance against cancellation of event tickets due to sickness, insurance against loss of vehicle keys and third-party liability insurance. The Client can access the *Terms of Insurance of the Security Programme* (sum insured, term of insurance, area of insurance coverage, non-insured events, terms of compensation, etc.) on the website of the Bank at [www.sb.lt](http://www.sb.lt).
- 1.5. The Security Programme shall apply to or be cancelled for the Client only upon receipt of the Client's Request to apply/not to apply the Security Programme to the Card specified by the Client (hereinafter, the "Request") submitted to the Bank or upon activation/deactivation of the Security Programme service in the Internet Bank.
- 1.6. The Security Programme shall be applied to the Card from the first day of the month following the submission of the Request and only if the Card is active/valid and the Security Programme Fee has been debited.
- 1.7. The Security Programme Fee shall be debited once a month (on the first calendar day of each month) from the Client's account and paid for the following calendar month. If on the first calendar day of the month there are no funds or insufficient funds in the Client's accounts to debit the Fee, the attempt to debit the Fee shall be made on the subsequent days (up to the last day of the current month), whenever there are sufficient funds in the Client's accounts to pay the Fee in full. For blocked Cards (when the Card has not been issued, has been lost, stolen, suspended, the account has been blocked, etc.), the Fee shall not be debited, in which case the Security Programme shall not be valid for the Card for the following calendar month. If the Card has been replaced at the Client's request before its expiry date or renewal, the Security Programme shall commence after the issuance of the replaced/renewed Card in the following month, when the Security Programme Fee is debited.
- 1.8. If the Client has arrears to the Bank in respect of the Security Programme service provided or other outstanding fees for payment transactions and other services provided by the Bank to the Client, the Bank shall only provide the Security Programme service to the Client if the Client has settled all the arrears to the Bank.
- 1.9. The Security Programme for an active Card (including a renewed Card) shall be valid indefinitely until terminated by the Client or the Bank.
- 1.10. The Client has the right to opt out of the Security Programme at any time by submitting a request to the Bank or by deactivating the Security Programme service in the Internet Bank. The Security Programme shall be valid until the end of the last calendar day of the month.

- 1.11. The Bank shall have the right to terminate the Security Programme by notifying the Client personally in writing, by email and/or by electronic channels if:
- 1.10.1. for 6 consecutive months, there were no funds in the Client's accounts to debit the Security Programme Fee.
  - 1.10.2. the Client does not comply with the *General Service Rules of Šiaulių Bankas*, *Payment Service Rules of Šiaulių Bankas*, *General Terms of Use of Payment Cards*, or the terms of the Bank Account Agreement/Card Agreement.
  - 1.10.3. the Bank no longer provides the Security Programme service.

## II. TERMS OF COMPENSATION FOR LOSS/DAMAGE

- 2.1. Should the Client suffer losses due to loss, theft and/or unauthorised use of the Card as provided for in sub-paragraph 1.4.1, he/she shall fill in the application/claim form prepared by the Bank and submit it to any of the Bank's outlets or via the Internet Bank.
- 2.2. The Bank may, if necessary, request a certificate from law enforcement authorities or other documents substantiating that the Card has been stolen and/or used without authorisation.
- 2.3. The Bank reserves the right to inspect the documents submitted and, if necessary, to have them examined.
- 2.4. If the Bank, upon investigation, determines that the Client has performed a payment transaction in bad faith or has not complied with the *General Service Rules of Šiaulių Bankas*, *Payment Service Rules of Šiaulių Bankas*, or *General Terms of Use of Payment Cards*, the Client shall be obliged to return to the Bank any illegally received funds (losses compensated by the Bank), and the Bank shall be entitled to unilaterally charge the said sum to any of the Client's accounts in accordance with the *Payment Service Rules of Šiaulių Bankas*.
- 2.5. In case of an insured event referred to in sub-paragraph 1.4.4, the Card user shall submit a notice of claim to the insurance company providing insurance services, Lloyd's Insurance Company S.A, acting through Baltic Underwriting Agency, AB, address: Kęstučio g. 59, 08124 Vilnius, Lithuania, by email to [zalos@bunda.eu](mailto:zalos@bunda.eu), in accordance with the *Terms of Insurance of the Security Programme*, which are published at the Bank's website [www.sb.lt](http://www.sb.lt).

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Šiaulių Bankas AB