

## TERMS OF USE OF THE SERVICE PLAN

Wording is valid from 23 April 2019

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](http://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, For Youth, VIP*. The *Traditional* service plan can be applied discounts *Senior* and *Loyal*. Client may choose 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](http://www.sb.lt).

**1.4.** The service plan shall be applied to the Client in accordance with the Client's request to apply/not apply the Service plan (hereinafter referred to as the Application) submitted at the Bank's branch or using the Bank's internet banking system SB linija (the SB linija).

**1.5.** The Bank Account is opened for the Client who has chosen the service plan or the service plan is linked to the available bank account with the Bank and a Debit Mastercard payment card is issued (if the Client does not have it). The Client may also order the service plan without a Debit Mastercard or order this card later.

**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](http://www.sb.lt).

**1.8.** Having detected that the Client uses unfair or otherwise violates the terms and conditions of the *Bank Account and/or Card Use Agreement* concluded with the Bank, the Bank may restrict the use of the service plan to the Client and subsequently terminate it. After the termination of the service plan, the Client shall pay to the Bank the commission fees set in the *Service Rates* for the services provided from the moment the unfair use of the service plan is recorded.

**1.9.** The service plan *For Youth* can be ordered by a Client up to 22 years of age (inclusive). When a Client who uses the service plan *For Youth* becomes 23 years old, the service plan used by the Client for the first calendar day of the following month shall be automatically suspended and the Client shall be subject to the standard *Service Rates*. The Client may order another service plan upon request in the Bank's branch or via SB linija.

**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 via SB linija.

**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.** By 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 Rates* for these services. Services not included in the service plan shall be subject to commission fees specified in the *Service Rates*. The commission fees applied to the SEPA credit transfers included in the service plan used by the Client shall be applied to the Client only if the SEPA credit transfers are performed not via SB linija.

**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.

**3.5.** If additional Cards are issued to the Client along with the main Card, the additional Card administration, clearing and other commission fees specified in the *Service Rates* shall apply to the Users of Additional Cards.