

TERMS OF USE OF BUSINESS SERVICE PLANS

I. TERMS OF APPLICATION OF SERVICE PLANS

- 1.1. Business service plan is a set of services provided by Šiaulių Bankas (hereinafter, Bank) to a legal entity that is a resident (hereinafter, Customer) for a specified monthly commission fee.
- 1.2. The Bank offers the following Business Service Plans: **Smart**, **Premium** and **Premium su kredito kortele** (premium + credit card).
- 1.3. More information about the services included in the Business Service Plan and the monthly commission fee is available on the website of the Bank at www.sb.lt.
- 1.4. The Business Service Plan is applied to the Customer based on the Customer's request to apply/discontinue/change the Service Plan (hereinafter, Request).
- 1.5. Once the Customer has chosen a Business Service Plan, it shall be linked to the existing account held with the Bank and a Debit MasterCard Business or MasterCard Business payment card shall be issued (if requested by the Customer). Having ordered a Business Service Plan without a Debit MasterCard Business or MasterCard Business card, the Customer may order the card later. The Service Plan is only linked to one payment card.
- 1.6. The Business Service Plan shall start applying to the Customer not later than two (2) Bank Business Days after a properly filled in and signed Request is submitted to the Bank.
- 1.7. When using the Business Service Plan, the Customer shall comply with the *General Service Rules of Šiaulių Bankas*, *Payment Service Rules of Šiaulių Bankas*, *General Terms of Use of Payment Cards* which are available on the website of the Bank at www.sb.lt.
- 1.8. The Customer shall have the right to change or cancel the Business Service Plan at any time by submitting a request to the Bank.
- 1.9. The Bank shall have the right to change the number of services and the services of the Bank included in the Business Service Plan, as well as the commission fee applicable to the Business Service Plan by informing the Customer thereof *in the manner provided for in the General Service Rules of Šiaulių Bankas*. If the Customer does not agree with the changes made to the Business Service Plan, he/she shall have the right to cancel it by informing the Bank thereof in writing.
- 1.10. Having found that the Customer uses the Business Service Plan unfairly or has otherwise breached the *General Service Rules of Šiaulių Bankas*, *Payment Service Rules of Šiaulių Bankas*, *General Terms of Use of Payment Cards* or *Terms of Use of Business Service Plans*, the Bank may restrict or fully discontinue the application of the Business Service Plan to the Customer. The Bank shall also have the right to discontinue the application of the Business Service Plan to the Customer if it has decided to no longer offer the Business Service Plan service. The application of the Business Service Plan shall be

discontinued on the date specified in the notice delivered to the Customer.

- 1.11. If the Customer cancels the Business Service Plan or the Bank discontinues the application of the Business Service Plan, the Customer shall be charged the commission fees specified in the *Service Rates* for the services provided or payment transactions executed. The *Service Rates* are available at www.sb.lt.

II. APPLICATION OF A COMMISSION FEE

- 2.1. The specific Business Service Plan is subject to the commission fee provided for in the *Service Rates* which shall be paid by the Customer on a monthly basis – on the last calendar day of each month. The commission fee shall only be debited in euro.
- 2.2. The commission fee shall be paid on a monthly basis regardless of the payment transactions performed/not performed and/or restrictions applied to the Customer's account, also regardless of whether the Customer used all or part of the services included in the Business Service Plan, or whether the Customer did not use any payment services.
- 2.3. When using the services of the Bank included in the Business Service Plan, the Customer shall not be required to pay the commission fees provided for in the *Service Rates*, if he/she pays the monthly commission fee for the Business Service Plan. Services that are not included in the Business Service Plan are subject to the commission fees provided for in the *Service Rates*. If the Customer has more than one payment card, other payment cards that are not linked to the Business Service Plan shall be subject to the payment card administration, cash withdrawal and other commission fees provided for in the *Service Rates*.
- 2.4. Should the Customer exceed the specified amount of services and payment transactions included in the Business Service Plan or the permitted maximum amount of cash to be withdrawn/deposited over one calendar month, the Bank shall charge a commission fee specified in the *Service Rates* on the number of payment transactions or the withdrawn/deposited amount of cash exceeding the specified limits.
- 2.5. The commission fee for the Business Service Plan for the first month of using the Business Service Plan shall be deducted in proportion to the actual number of days of using the Business Service Plan.
- 2.6. If the Customer cancels the Business Service Plan before the end of a calendar month, the commission fee shall be calculated based on the actual number of days of using the Business Service Plan in the current month.
- 2.7. Once a calendar month, the Customer shall have the right to change the Business Service Plan free of charge. Terms and rates of the new Business Service Plan shall be applied from the first day of the following month.

Šiaulių bankas AB