



SB LINIJA SERVICE DESCRIPTION

I. General Provisions

- 1.1 The present description of SB Linija service (hereinafter referred to as *Service Description*) shall constitute an integral part of the *SB Linija Service Agreement* (hereinafter referred to as *Agreement*) signed between the Bank and the Customer.
- 1.2 The terms used herein have the meanings assigned to them in the *Terms and Conditions for E-Services* that shall constitute an integral part of the Agreement too.
- 1.3 For enquiries relating to SB Linija service, call +370 700 55055, or contact us by e-mail at kic@sb.lt.

II. Identifiers

The Bank determines the identity of the User by means of identifiers provided / available to the User:

- 2.1. **User ID:** a login name specified in the Agreement, consisting of a combination of letters and numbers. Once chosen, a username cannot, as such, be changed.
- 2.2. **Initial Password:** a numeric password generated by the Bank, supplied in an envelope or contained in the Agreement (when the password envelope is unavailable). It is used only for the User's first login to SB Linija and must be changed by the User at the initial login.
- 2.3. **Login Password:** the individual User password created at the initial login to SB Linija. The password must be made up of a set of characters (6 or more) consisting of the letters of the basic Latin alphabet, numbers and / or standard symbols. The password should not contain any spaces, Lithuanian letters or special characters. For security reasons, the login password must be changed regularly therefore the User will be prompted to enter a new password every 30 days from the date of the last password change. Also, the User can change the login password from the SB Linija menu; select: Settings -> User Password Change.
- 2.4. **PIN:** a reusable 24-passcode card issued to the User by the Bank for the purposes of logging in and / or signing Transactions when using SB Linija or the Šiaulių Bankas mobile app ("**the App**").
- 2.5. **TAN:** a one-time 288-passcode table issued to the User by the Bank and used only for signing Transactions over SB Linija. After using all the codes in the card table, a new password card is issued to the Customer upon request and payment of a fee for the issuance of a new password card at the existing rates approved by the Bank.
- 2.6. **Code Generator:** an electronic device issued by the Bank, that generates authentication (login) and signature codes.
- 2.7. **SMS:** an equivalent of the electronic signature which by means of SMS received to a mobile connection telephone or codes generated by the Bank allows login to SB Linija and signed the Transactions.
- 2.8. **Electronic Signature:** the signature possessed by the Customer, which is generated by electronic means for verifying the identity of signatories and authenticity of electronic documents / transactions signed with an electronic signature. The User can operate a static signature or a mobile signature:
 - 2.8.1. **Mobile Signature:** an electronic equivalent of an ink signature that allows the Customer to safely and conveniently sign in to SB Linija or the App via mobile phone and SIM card and to sign transactions with a legally compliant signature. A mobile signature can be used by any natural person who is a citizen of the Republic of Lithuania, regardless of whether a mobile phone SIM card is owned by a company or a private person. A mobile signature-enabled SIM card can be purchased at a mobile network operator's or at any office of the Bank.
 - 2.8.2. **Static Signature:** an encrypted USB storage device (USB flash drive) or ID chip card with an electronic signature feature provided by State Enterprise Center of Registers.
- 2.9. **Password:** a password or code for one type of transaction signatures specified in the Agreement: User-generated password, a code on the PIN or TAN passcode card, an electronic signature, a generated QR code or a code sent in SMS.

III. Login to SB Linija

- 3.1. The Customer who wants to use SB Linija service shall have to sign an agreement with the Bank.

- 3.2. Your initial login to SB Linija involves the following steps:
 - 3.2.1. Enter link <https://online.sb.lt> in the address bar in your internet browser or click the link [www.sb.lt](https://online.sb.lt) -> *Online Banking* -> *SB Linija* on the Banking web page;
 - 3.2.2. Enter the username (ID) in the upper bar of SB Linija login screen. The User ID is specified in the Agreement under "User Rights". It consists of a combination of letters and numbers and cannot be changed;
 - 3.2.3. Enter the initial password in the lower bar of SB Linija login screen. The initial password is supplied in an envelope or contained in the Agreement (when the password envelope is unavailable). It consists of eight digits and is used only for the User's first login.
- 3.3. After entering the User ID and initial password, click "Login".
- 3.4. Select a security log tool allowed to the User (password card, SMS, code generator, mobile signature or static signature).
- 3.5. When a new window opens, enter the requested PIN from your code card (first, you need to scratch off a protective layer from the card) or code sent in SMS, or code generated by the code generator, or the mobile signature, or the static signature and click "Enter".
- 3.6. While login to the SB Linija for the first time you have to replace the initial password with the User-generated login password (made up of a set of characters (6 or more) consisting of the letters of the basic Latin alphabet, numbers and / or standard symbols) by clicking "Reset" on the newly opened window. The Bank recommends that you retain the password envelope or the Agreement containing the initial password so if you have forgotten your password, you can arrive at the Bank and get your password reset to the initial password contained in the envelope or the Agreement if no such envelope has been supplied.

IV. Users of SB Linija

- 4.1. When signing the Agreement, the Customer can specify one or several Users who are granted the privilege to manage the Customer's bank account through SB Linija.
- 4.2. The Customer can specify the User authorization with respect to transaction management when entering into the Agreement, or later upon a separate request:
 - 4.2.1 **unauthorized to sign** (without signature authorization, i.e. a transaction will be entered only but not executed until signed by the authorized User);
 - 4.2.2 **first signature authorization** (the primary signature authorization, i.e. a transaction entered and signed will be executed - the authority of the first signature is sufficient);
 - 4.2.3 **second signature authorization** (the signature authorization, i.e. a transaction will be entered and signed but not executed until signed by the first authorized User);
 - 4.2.4 to establish that every transaction is verified by all / at least one of the first authorized Users;
 - 4.2.5 to change transaction management authorization for itself and other Users: transaction entry / verification authority.

V. Transaction Limit and Account Management Privileges

- 5.1. The Bank has the right to set transaction limits on the account in accordance with the requirements of the legal acts of the Republic of Lithuania, other agreements between the Customer and the Bank or upon the Customer's separate request for setting transaction limits on the account:
 - 5.1.1 **per transaction**: the maximum allowable amount which can be entered and /signed by the User per transaction;
 - 5.1.2 **per day transaction**: the maximum allowable amount which can be entered and /signed by the User per 24 hours;
 - 5.1.3 **per month transaction**: the maximum allowable amount which can be entered and /signed by the User per calendar month.
- 5.2. At the Customer's request, the following account management privileges can be granted to the User:
 - 5.2.1. view only: to structure a personal statement of account, view the account balance and other information;
 - 5.2.2. credit only: to execute payments into the account;
 - 5.2.3. debit only: to execute payments out of the account;
 - 5.2.4. credit and debit: to execute payments into and out of the account.

VI. Entering and Signing Transactions

- 6.1. Transactions are prepared by selecting the appropriate item from the SB Linija or App menu and filling in the required information.
- 6.2. The User must sign a prepared transaction by clicking "Enter and Sign" for it to be executed. The Customer / User shall use the identifier issued to them by the Bank or otherwise available to them,

- or a Customer- / User-generated password to sign transactions.
- 6.3. A transaction will not be executed if the User clicks "Enter". This transaction will qualify under unsigned transactions (select SB Linija menu item *Transactions* -> *Transaction List Sets* -> *Unsigned Transactions*). Having entered a number of transactions, the User can sign all of them at a time.
 - 6.4. Transactions on SB Linija appear in four lists (select SB Linija menu item *Transactions* -> *Transaction Lists*):
 - 6.4.1. **Unsigned:** transactions that have been entered but not enabled by the User signature or transactions not enabled by other Users of the Customer. Transactions on the given list affect the future balance amount (select SB Linija menu item *Accounts* -> *Account Overview*). The User must enable the transaction by signature not later than 100 (one hundred) days after entering the transaction (otherwise it will not be executed);
 - 6.4.2. **Signed:** transactions enabled by the User signature which are performed at the Bank. The User can delete transactions in this list if execution thereof is not required;
 - 6.4.3. **Rejected:** transactions enabled by the User signature but unexecuted due to lack of funds in the accounts, errors detected or for any other reasons. The user is separately notified of rejected transactions through SB Linija;
 - 6.4.4. **Executed:** transactions enabled by the User signature and executed. Information about the executed payment orders is added in a statement of account (select SB Linija menu item *Accounts* -> *Extract*).
 - 6.5. By signing a transaction, the User ensures that the transaction data is correct and there are sufficient funds in the Customer's account to execute the transaction and pay the Bank charges.
 - 6.6. It is recommended that the User check whether a transaction was successful every time a transaction is signed.
 - 6.7. The User must check the information on the account transactions at least once a month. The Customer must notify the Bank in writing of improperly executed transactions, as well as any other errors, inconsistencies or inaccuracies.

VII. Payment Order Execution through SB Linija

- 7.1. Payment orders are executed on the same day if the payer and the payee have their accounts at the Bank, with the exceptions specified on the Bank's website at www.sb.lt under the SB Linija Transactions execution schedule.
- 7.2. Payments orders to other banks registered in Lithuania and to foreign banks are executed in the manner specified in the Standard Rates and the Rules of Payments. The execution times are specified on the Bank's website at www.sb.lt under the SB Linija Transactions execution schedule.

VIII. Currency Exchange

- 8.1. Foreign exchange transactions in other currencies can be entered before 11.40 p.m. on business days, are executed on the same business day. If the currency exchange transaction is submitted later than specified in the table, the exchange shall be executed next day.
- 8.2. If the User selects and enters transaction "At the Contractual Rate", the foreign exchange transaction is approved or rejected by the Bank employee.

IX. Importing Transactions

- 9.1. In the event that the User is employee of the Customer (legal entity) or is authorized to manage another Customer's (legal entity's) accounts and has a computerized accounting program or any other program to produce pre-prepared SEPA credit transfers, local and international payment orders, prepared payment transactions can be comfortably imported to SB Linija system for execution in one of the formats required by the Bank (LITAS-ESIS before 01/01/2016) or ISO 20022 xml (since 01/01/2016) is recommended). In this case, prepared payment transactions are directly imported to SB Linija system instead of being manually entered by the User. In that case the User only needs to sign the Transactions without entering the Transaction details via SB Linija.

X. Additional Information

- 10.1. It shall be the duty of the Bank to deny the Customer / User access to SB Linija and the App if:
 - 10.1.1 a written request is submitted at any branch of the Bank on a banking business day;
 - 10.1.2 the Bank receives a telephone call at 8 700 55055, 8 800 10007 or +370 37 395 532 (international call);
 - 10.1.3 the Bank receives a telephone call at other numbers listed on the Bank's website;
 - 10.1.4 a wrong login password has been entered 5 (five) times;
 - 10.1.5 a wrong code from the password card or code generator or e-signature or SMS has been entered 3 (three) times;

- 10.1.6 a wrong signature password has been entered 3 (three) times.
- 10.2. If the User has forgotten / lost the identifier(s) or the banking system has prevented access to SB Linija and the App, the Customer has to arrive at any branch of the Bank (an identity document is required).
- 10.3. Prior to logging in to SB Linija, the User must verify that the web browser:
 - 10.3.1. displays the correct website address that starts with `https://online.sb.lt/ ...`;
 - 10.3.2. displays a small padlock icon (in the lower-right corner or on the right or left side of the address bar depending on the Web browser) which indicates a totally secure connection. If there is no such icon, the User shall discontinue the use of the service and immediately notify the Bank.
- 10.4. If the User does not perform any action on SB Linija for 12 (twelve) minutes, a message that the session is going to timeout is displayed for 3 (three) minutes, during which one of two buttons: "Continue" or "Quit" can be clicked. If neither of the given applications is selected within 3 (three) minutes, the session is closed and a relevant message is displayed until the User clicks the "OK" button. After the button is pressed the User is redirected back to the main login page.

XI. Hardware and Software Requirements

- 11.1. To be able to use SB Linija, the Customer / User must operate hardware with a *Windows 7* or a later operation system and internet access installed. Also the User must have a manufacturer-supported and, advisably, latest version of the *Microsoft Internet Explorer, Mozilla Firefox, Google Chrome, Opera* or *Safari* browser, except the latest version of *Google Chrome* browser which does not support Java Applet since 1 September 2015, therefore not recommended to the Clients who use Static signature for login.
- 11.2. The User must take care of hardware, software or other equipment used to login to SB Linija as well as protection against viruses and other threats. For example, to update the anti-virus system, web browser, anti-spyware and firewall applications, refrain from using obsolete software such as Internet Explorer 6 or Windows XP that is no longer subject to updates.
- 11.3. When the User has finished its SB Linija Banking session, it must log out by choosing the "Log Out" button (top right corner).