

TERMS AND CONDITIONS FOR APPLICATION OF THE PAYMENT CARD SECURITY PROGRAMME

Valid from 06/12/2016

The definitions shall be understood as they are defined in the Payment card usage and account management service rendering conditions and the Rules for the Provision of Payment Services of Šiaulių Bankas.

I. APPLICATION OF THE SECURITY PROGRAMME

1.1. Security program shall mean compensation of the Client's losses if the Client lost his payment Card (hereinafter referred to as the Card) or the Card was stolen from him and / or illegally used.

1.2. The payment card Security programme shall apply to all clients (natural persons and legal entities, residents and non-residents) of Šiaulių Bankas (hereinafter referred to as the Bank) that ordered this Security programme for a particular Card.

1.3. The Client may get familiar with the services included into the Security programme as well as the applicable monthly fee which are available on the Bank's website at www.sb.lt.

1.4. When the Client orders the Security programme

1.4.1. The Bank shall compensate the credit limit interest (if the credit limit has been granted under the Bank's account /card usage agreement) and the lost amount of funds up to EUR 3 000 if the third parties had used the Card illegally. The Bank shall compensate the Client for the funds illegally debited from the Card account within 1 business day after submission of the Client's claim.

1.4.2. The Bank shall reissue a new Card of the same type free of charge if the Client loses the Card or it is stolen from him or the Card's data are illegally used.

1.4.3. The Client will be able to change the Card's PIN code at any ATM where this service is provided.

1.5. The Security programme shall apply to the Client upon the Client's Request to apply /not to apply a service plan and /or security programme (hereinafter referred to as the Request) submitted in the Bank or via on-line banking system SB Linija. The Security programme shall apply to a particular Card which the Security programme has been ordered to.

1.6. The Security programme shall come into effect from the first day of the next month after submitting of the Request.

1.7. A commission fee due for the Security programme provided to the Card shall be deducted from the Card account once a month (on the first calendar day of each month). The commission fee for the Security programme shall be paid for the current calendar month.

1.8. The Security programme shall be valid for indefinite period of time unless the Client or the Bank terminates its validity.

1.9. The Client has a right to refuse using the Security programme at any time by informing the Bank 2 (two) business days in advance through submitting a written

request in the Bank's unit or via the on-line banking system SB Linija. The Security programme shall be valid until the last calendar day of the month.

1.10. The Bank has a right to terminate application of the Security programme by sending a notice to the Client in person either in a written form and/or by electronic channels from the date specified in the aforementioned notice if the Client fails to comply with the *General Rules for the Provision of Services of Šiaulių Bankas, the Rules for the Provision of Payment Services of Šiaulių Bankas or Payment card usage and account management service rendering conditions or the Bank account /Card usage agreement conditions* or if the Bank stops rendering the Service programme.

II. LOSS COMPENSATION CONDITIONS

2.1. The Client, incurring loss from the lost or stolen Card and /or its illegal usage, has to fill in the form of claim prepared by the Bank and to submit it in any Bank's unit or via on-line banking system SB Linija.

2.2. The Bank, upon necessity, can ask to provide a certificate from the law enforcement authorities or other documents supporting the fact that the Card has been stolen and /or used illegally.

2.3. The Bank shall remain with the right to verify the submitted documents and, upon necessity, order that an expert's report be obtained.

2.4. If the Client owes the Bank for the provided Security programme or other fees due to the Bank for payment transactions or other services rendered by the Bank to the Client, the Bank shall provide the Security programme to the Client only after the Client covers all the indebtedness with the Bank.

2.5. If as the outcome of the investigation the Bank determines that the Client has executed a payment transaction dishonestly or failed complying with the *General Rules for the Provision of Services of Šiaulių Bankas, the Rules for the Provision of Payment Services of Šiaulių Bankas, Payment card usage and account management service rendering conditions*, the Client will be obliged to repay the illegally obtained funds to the Bank (the loss compensated by the Bank), and the Bank has the right to write off that amount from any Client's account with the Bank in accordance with the *Rules for the Provision of Payment Services of Šiaulių Bankas*. The rules indicated in this item are publicly available on the Bank's website at www.sb.lt and shall not be signed with the Client individually.

Šiaulių Bankas AB