

**TERMS AND CONDITIONS OF THE DAILY BANKING SERVICES PLANS AND THE
BASIC PAYMENT ACCOUNT SERVICE FOR PRIVATE CUSTOMERS**

Effective from 1 February 2018

I. DAILY BANKING SERVICES PLANS FOR PRIVATE CUSTOMERS**1. Main Provisions**

1.1. The Daily Banking Services Plans for Private Customers, a full list is available on the Bank's website and/or at the Bank's customer service offices (hereinafter collectively referred to as the 'Plans' and each individually as the 'Plan') are provided in compliance with the Luminor Bank AB (the 'Bank') General Service Rules (the 'General Rules'), the Terms on Cards' Issuance and Usage for Private Persons, the Terms and Conditions of Internet and Telephone Banking Services for Private Persons, and the provisions of these Terms and Conditions of the Daily Banking Services Plans for Private Persons (the 'Terms and Conditions').

1.2. The terms used in this document are consistent with the terms defined in the General Rules and the conditions of other specific services provided by the Bank save for exceptions specified in these Terms and Conditions.

1.3. Private Customers are entitled to use the Plans only after submitting an application - agreement for the Daily Banking Services Plan for Private Customers (the 'Application'). The Plan is available only to the Private Customer who has submitted the Application (the 'Customer').

1.4. To be able to use the Plan, the Customer must have an account with the Bank, be a user of the Internet banking service and a holder of the principal debit or debit and credit cards.

1.5. The Customer using banking services covered by the Plan and paying the Plan fee shall not pay fees set out in the Price List for these services. Fees for services not covered by the Plan are paid on usual terms as indicated in the Price List.

1.6. The Customer may order only one Plan.

1.7. The Customer may change the current Plan into another Plan offered by the Bank.

1.8. The services covered by the Plan and the related fees are specified on the Bank's website and/or the Internet banking system and/or the Bank's branch offices , therefore the Customer shall get acquainted, by any chosen method, In case if the Customer uses a system of discounts and advantages provided to employees of the Bank's partners, the Customer can find out about the rates applied to the Plan in special offers and/or on a website intended for such employees.

1.9. No additional discounts, special offers or customised fees can be applied to the fees for the services covered by the Plan.

2. Ordering the Plan, Changing the Plan, and Validity of the Plan

2.1. The Customer can order and change the Plan:

a) by submitting a written Application at the Bank's branch; b) by submitting the Application via Internet Banking system; c) by using the Telephone Banking Service or via other channels provided by the Bank.

2.2. The Plan will be activated within 2 (two) banking days after submission of a properly completed and certified Application to the Bank.

2.3. If the Customer orders the Plan via Internet Banking system using the identification means provided to him/her by the Bank, the Customer agrees that the identification codes correctly entered by him/her into the Internet Banking system mean that the Customer has confirmed (signed) the document and that this confirmation has the same legal force as his/her handwritten signature.

2.4. The Plan remains valid for an unlimited duration until it is terminated by the Customer or the Bank.

2.5. The Customer is not entitled to apply for a new terms of the services (via termination and new application etc.) when the Bank announces special campaigns for the daily banking package services.

3. Payment of the Plan Fee

3.1. The Plan fee for the current month is paid on the last Banking day of the month. The Plan fee is paid for the first time on the last banking day of the month in which the Plan took effect, irrespective of the day of the month on which the Plan became effective.

3.2. The bank account indicated by the Customer in the Application will be debited with the Plan fee every month including those months when the Customer did not use any services covered by the Plan.

3.3. The Customer must ensure the availability of sufficient funds on the account for the debiting of the Plan fee.

4. Changes in the Conditions of the Plan and Termination of the Plan

4.1. The Bank has the right to unilaterally make changes with respect to the Plan to the Terms and Conditions set out in this document and (or) to the Price List and the Plan included therein and (or) to the Plan fee by giving the Customer a 60 (sixty) calendar days' written notice prior to the announcement on the Bank's website and in the Bank's branches. The Customer disagreeing with the changes has the right to terminate the use of the Plan upon notifying this to the Bank in writing or via Internet Banking system or through the Telephone Banking Service no later than by the date on which the relevant changes take effect.

4.2. The Bank shall have the right to terminate the Plan on a unilateral basis upon notifying this to the Customer by giving a 60 (sixty) calendar days' notice on the Bank's website and at the Bank's branches. Should the Customer fail to duly fulfil his/her payment obligations, the Bank shall have the right to terminate the Plan unilaterally by giving the Customer a 5 (five) days' written notice according to a procedure established in the General Rules.

4.3. The Customer has the right to discontinue the use of the Plan by submitting an Application in 2 (two) business days either at the Bank's branch or via Internet Banking system or by the Telephone Banking Service or via other channels provided by the Bank.

4.4. If the Customer notifies the Bank of discontinuing the Plan via Internet Banking, the Customer agrees that the identification codes correctly entered by him/her into the Internet Banking system mean that the Customer has confirmed (signed) the document and that this confirmation has the same legal force as his/her handwritten signature.

5. Upon termination of the Plan the fees set out in the Price List become applicable for the Customer. In this case the Bank has the right to apply a monthly fee to the card previously covered by the Plan for the month in which the termination of the Plan took effect.

II. THE BASIC PAYMENT ACCOUNT SERVICE

1. The Bank provides the Basic Payment Account Service in accordance with the Republic of Lithuania Law on Payments (the 'Law') and legal acts implementing the Law.
2. Use of other services of the Bank is not obligatory in order to use the Basic Payment Account Service.
3. Payment services and payment operations included in the Basic Payment Account Service are the same as those comprising the 'Daily' Banking Services Plan for Private Customers as specified in the Price List.
4. Natural persons who have the right, under the Law, to apply for the opening of the Basic Payment Account Service and wishing to open the Basic Payment Account or change their current account into such account have to submit to the Bank an application/agreement for the opening of/changing into the Basic Payment Account together with any information and documents reasonably required by the Bank for the opening of the account.
5. A Private Customer using the 'Daily' Banking Services Plan or holding an account with the Bank and wishing to change their account into the Basic Payment Account has to submit to the Bank an application/agreement for the changing their account into the Basic Payment Account.
6. In case of switch of account into basic payment account it is considered that services used by the customer that are part of basic payment account service according to the Law, are granted under the agreement for basic payment account.
7. An application/agreement for the Basic Payment Account may be submitted by one of the following methods (a) in writing at a branch of the Bank; (b) using the Internet Banking System; (c) using Luminor Telephone Banking System or other channels provided by the Bank.
8. The fee specified in the Price List applies to the Basic Payment Account Service. The fee is reduced 50% for individuals who receive social assistance in cash under the Republic of Lithuania Law on Cash Social Assistance for Low-Income Families. When the individual is no longer classified as a person receiving social assistance in cash under the Republic of Lithuania Law on Cash Social Assistance for Low-Income Families, the full fee for the Basic Payment Account Service specified in the Price List will apply.

9. The fee for the Basic Payment Account Service specified in the Price List is applied irrespectively of whether all or part of the payment services and payment operations included in the Basic Payment Account Service are used.
10. The fee for the Basic Payment Account Service is payable on a monthly basis on the last Business Day of the Bank.
11. The fee for the Basic Payment Account Service is paid from the bank account specified in the Customer's application/agreement for the opening of/changing into the Basic Payment Account. The Customer must ensure the availability of funds in the specified account for the debiting of the fee for the Basic Payment Account Service.
12. Opening/refusal to open the Basic Payment Account, changing an account into the Basic Payment Account, changing the Basic Payment Account into a current account, closing of the Basic Payment Account and other processes related to the Basic Payment Account are governed by the Law and the General Rules.
13. The Bank is entitled to amend the Terms and Conditions to the extent to which they are related to the Basic Payment Account according to the procedure set out in the General Rules.