

PAYMENT SECURITY RULES

1. DEFINITIONS

1.1. The capitalized terms used in these Payment Security Rules ("Rules") shall have the following meanings, unless the context requires otherwise.

1.1.1. Customer shall mean a natural person or legal entity using or expressing the willingness to use the services provided by the Bank.

1.1.2. Payment Transaction shall mean the deposit, transfer or withdrawal of funds initiated by the Customer.

1.1.3. Payment Services shall mean payment services provided by the Bank, as defined in the Law on Payments of the Republic of Lithuania.

1.1.4. Means of Payment shall mean the personalized means and/or certain current procedures agreed upon with the Customer and the Bank and used by the Customer to initiate Payment Orders.

1.1.5. Bank account shall mean an account in the Bank opened on behalf of one or several Customers as the users of Payment Services and used to perform Payment Transactions.

1.1.6. Agreement shall mean a Bank account agreement concluded by the Bank and the Customer.

1.1.7. Parties shall mean the Bank and the Customer, individually referred to as the Party.

2. OBLIGATIONS OF THE USER OF PAYMENT SERVICES RELATED TO THE MEANS OF PAYMENT

2.1. The Customer who is entitled to use the Means of Payment shall have the following obligations:

2.1.1. To use the Means of Payment in accordance with the Rules and Bank's payment terms regulating the issue and use of the Means of Payment;

2.1.2. Having found out about the loss, theft, illegitimate acquisition or unauthorized use of the Means of Payment as well as the facts or suspicions that the personalized security features of the Means of Payment became known or may be used by third parties, to notify the Bank immediately in accordance with the Rules and Bank's payment terms regulating the issue and use of the Means of Payment.

2.2. Having received the Means of Payment, the Customer shall take measures immediately to protect the personalized safety features of the Means of Payment.

3. PROTECTIVE AND CORRECTIVE MEASURES

3.1. The Customer shall immediately notify the Bank in writing about theft or loss of the Means of Payment.

3.2. The Bank shall be entitled to block the Bank Account (i.e., completely or partially suspend the Payment Transactions in the Bank Account) and/or the Means of Payment (i.e., prohibit its use completely or partially):

3.2.1. Due to objective reasons related to the security of funds in the Bank Account and/or the Means of Payment;

3.2.2. Due to suspected illegitimate or unfair use of funds in the Bank Account and/or the Means of Payment or due to highly increased risk that the Customer will not be able to properly fulfil the payment obligation (including the use of the Means of Payment and a credit line or credit limit of the account);

3.2.3. If the Customer fails to observe the Agreement or other Agreements concluded with the Bank;

3.2.4. If the Bank has reasonable suspicion that the funds in the Bank Account and/or the Means of Payment may be used by third parties without authorization;

3.2.5. If the Bank has reasonable suspicion that the Bank Account and/or the Means of Payment may be or are being used for illegal activity;

3.2.6. If the Bank receives substantiated information about the death of the Customer who is a natural person or winding up/termination of the Customer who is a legal person;

- 3.2.7. If the Bank is provided with contradictory information about the persons entitled to represent the Customer;
 - 3.2.8. if the funds in the Bank Account are seized or the Customer's rights to dispose of them are otherwise restricted;
 - 3.2.9. In the cases provided by law of the Republic of Lithuania, other legislation and the Agreement
- 3.3. The Bank shall not be liable for the damages incurred by the Customer due to blocking the Bank Account and/or the Means of Payment, if they were blocked in accordance with the the Payment Security Rules and/or Agreement(s).