

FINORA BANK UAB CONDITIONS FOR THE PROVISION OF PAYMENT SERVICES

*Version No. 1,
effective from 15-10- 2025*

1. DEFINITIONS

- 1.1. **Administrator** – a User appointed by the Client who has the rights to designate other Internet Bank Users, assign them any Internet Bank user rights, revoke Users, and set limits for transactions performed by Users.
- 1.2. **Authentication Means** – electronic signature tools issued by parties other than the Bank, provided and accepted by the Bank as authentication means. The list of such tools is available at www.finorabank.eu.
- 1.3. **Bank** – Finora Bank UAB, legal entity code 305156796, registered office at Žalgirio g. 90-100, LT-09303, Vilnius, Republic of Lithuania, email: info.lt@finorabank.eu, phone: +370 672 12687, and Finora Bank UAB Estonian branch, legal entity code 16905996, registered office at Narva mnt. 5, 10117 Tallinn, Republic of Estonia, email: info@finorabank.eu, phone: +372 658 1300.
The Bank holds a specialised bank licence No. 9 issued by the Bank of Lithuania based on the decision of the European Central Bank, granting the right to provide the financial services specified in the licence.
- 1.4. **Bank Business Day** – a day that is not a weekend or another day of rest or public holiday established by the laws of the Republic of Lithuania. The Bank may process certain Payment Transactions also on days other than Bank Business Days.
- 1.5. **Bank Account Agreement** – an agreement between the Bank and the Client regarding the provision of Payment Services, consisting of a Special Part and a General Part.
- 1.6. **General Conditions** – the General Conditions for the provision of services by Finora Bank UAB, published on the Website.
- 1.7. **Payee** – the person specified in the Payment Order as the recipient of funds in a Payment Transaction.
- 1.8. **Fees** – charges agreed separately between the Parties or specified in the Price List for the services provided by the Bank, including commission fees.
- 1.9. **Internet Bank** – the Bank's electronic system enabling Clients to use the Bank's services remotely under the Service Agreement concluded between the Client and the Bank.
- 1.10. **Internet Bank Agreement** – an agreement between the Bank and the Client regarding the provision of the Bank's services through the Internet Bank, consisting of a Special Part and a General Part.
- 1.11. **Statement** – a document prepared and provided by the Bank that contains information on transactions performed in the Account during a specific period.
- 1.12. **Price List** – the Fees for the Bank's services and operations as approved by the Bank and published on the Website, or those agreed separately between the Parties, forming an integral part of the Service Agreement.

- 1.13. **Client** – a legal entity or a natural person engaged in business activities who has entered into a Service Agreement for Payment Services. The Bank does not provide Payment Services to consumers.
- 1.14. **Credit Transfer** – a Payment Service where, based on a Payment Order submitted by the Payer, the Bank executes a Payment Transaction (instant or standard credit transfer) and transfers funds from the Payer's Account to the Payee's account.
- 1.15. **Payment Order** – an instruction submitted by the Client in a form acceptable to the Bank to execute a Payment Transaction.
- 1.16. **Payment Transaction** – crediting (receipt) and debiting (transfer) of the Client's funds to/from the Account in accordance with the Account number specified in the Special Part of the Bank Account Agreement.
- 1.17. **Authorisation of a Payment Transaction** – the Client's confirmation, by means agreed between the Parties, to execute a Payment Transaction.
- 1.18. **Payment Service** – payment services provided by the Bank as defined in the Law on Payments, as well as other related services covered by the Payment Services Agreement.
- 1.19. **Payment Conditions** – these Conditions for the Provision of Payment Services of Finora Bank UAB (including all amendments), governing the provision of Payment Services and related services, published on the Website.
- 1.20. **Law on Payments** – the Law on Payments of the Republic of Lithuania.
- 1.21. **Payer** – a Client who holds an Account and executes Payment Transactions.
- 1.22. **User** – a natural person (or persons) additionally connected by the Bank upon the Administrator's request, who manages the Internet Bank in accordance with the rights and restrictions set by the Administrator.
- 1.23. **Payment Services Agreement** – collectively, the Bank Account Agreement and the Internet Bank Agreement concluded between the Bank and the Client, including their General and Special Parts (as defined in the General Conditions) and these Payment Conditions. The relationship between the Bank and the Client is also governed by the General Conditions, the Price List, and other documents or Service Descriptions published by the Bank applicable to Payment Services, the Privacy Policy, and all other agreements between the Bank and the Client concerning the provision of services, all of which form an integral part of the Payment Services Agreement.
- 1.24. **Login Code** – a sequence of characters provided by the Bank and used to identify a person logging into the Internet Bank.
- 1.25. **Account** – a bank account opened by the Bank for the Client, used to execute Payment Transactions and hold funds.
- 1.26. **SEPA** – the Single Euro Payments Area where credit transfers in euros are carried out under uniform rules and payment standards.
- 1.27. **Party or Parties** – the Bank and the Client together, or each individually.
- 1.28. **Website** – the Bank's website available at www.finorabank.eu.
- 1.29. **Unique Identifier** – an account number generated in accordance with the international bank account number (IBAN) standard.
- 1.30. **Foreign Country** – a country that is not a Member State.

1.31. Member State – a member state of the European Union or a country of the European Economic Area (EEA).

2. APPLICATION OF THE PAYMENT CONDITIONS

2.1. These Payment Conditions are prepared in accordance with the Law on Payments, the payment services provision guidelines approved by the Bank of Lithuania, and other legal acts of the Republic of Lithuania, the Republic of Estonia, and the European Union. These Payment Conditions set out the terms and procedure for providing Payment Services and define the rights, obligations, and liabilities of the Parties in relation to Payment Services.

As the Payment Services under these Payment Conditions are provided solely for business purposes, the provisions of Article 3(7) of the Law on Payments do not apply to the Parties unless otherwise specified in these Payment Conditions.

2.2. When using Payment Services, the Client is subject to the version of these Payment Conditions, the General Conditions, the Price List, and the general parts of specific agreements that are valid on the date Payment Services are provided.

3. CONCLUSION, AMENDMENT AND TERMINATION OF THE PAYMENT SERVICES AGREEMENT

3.1. The Payment Services Agreement becomes effective once the Parties have concluded both the Bank Account Agreement and the Internet Bank Agreement.

3.2. The Payment Services Agreement is concluded in the language of the Client's place of business or residence (Lithuanian or Estonian). All notifications and information from the Bank to the Client are provided in the language in which the Payment Services Agreement was concluded, unless otherwise agreed with the Client. The Payment Services Agreement and other documents may also be provided in English.

3.3. The Bank may refuse to conclude a Payment Services Agreement if its conclusion or the provision of services under such agreement would be contrary to legal requirements, the General Conditions, or other internal rules of the Bank.

3.4. The validity of the Payment Services Agreement coincides with the validity period of the Bank Account Agreement.

3.5. Either Party has the right to terminate the Payment Services Agreement in accordance with the procedure and time limits set out in these Payment Conditions and the General Conditions.

3.6. In certain cases, the Payment Services Agreement may not be terminated if it is linked to other services used by the Client at the Bank (for example, where the Account is used for repayment of a loan granted by the Bank).

3.7. The Bank may, at its own initiative, terminate the Payment Services Agreement before the expiry of its term if no funds have been held in the Account and no Payment Transactions have been carried out for more than one year.

4. PAYMENT ORDER INFORMATION

4.1. To execute a Payment Transaction, the Client must submit to the Bank a properly completed Payment Order in a form acceptable to the Bank via the Internet Bank, in compliance with the legal requirements of the relevant jurisdiction (the Republic of Lithuania or the Republic of

Estonia) and the requirements established by the Bank, and must confirm it using the Client's Authentication Means.

- 4.2. The Bank has the right to determine the mandatory information that must be provided for a Payment Order to be properly executed. The Bank may also request additional information not specified in the Payment Order, and if the Client fails to provide it, the Bank may refuse to execute the Payment Transaction.
- 4.3. The Bank may refuse to execute a Payment Transaction if the Payment Order is filled in incorrectly or if the Client exceeds the Payment Transaction limits set for them as specified in the Price List.
- 4.4. The Client is responsible for ensuring that the information provided in the Payment Order is clear, accurate, and correct. The Bank shall not be liable for any losses incurred by the Client due to an incorrectly completed Payment Order (for example, errors or incorrect details provided in the Payment Order).
- 4.5. If the Client provides a Unique Identifier for the execution of a Payment Transaction, the Bank is responsible for executing the Payment Transaction based on that Unique Identifier (crediting the funds received by the Bank to the Payee's account according to the Unique Identifier). The Bank does not verify any other data provided in the Payment Order, except for the information it is required to verify under applicable legislation (for example, "Verification of Payee," meaning the verification of the Payee against the Payee's account).
- 4.6. The Bank transmits the information provided in the Payment Order to the Payee's payment service provider.

5. RECEIPT OF THE PAYMENT ORDER AND EXECUTION OF PAYMENT TRANSACTIONS

- 5.1. The moment of receipt of a properly completed SEPA standard Payment Order shall be the Business Day on which it is received by the Bank, provided that the Payment Order is submitted before the time specified in the Price List.
- 5.2. If a SEPA standard payment is received after the specified time or on a non-Business Day, the Payment Order shall be deemed received on the next Bank Business Day.
- 5.3. When executing a Credit Transfer, the Bank provides the Client with the option to choose the type of Credit Transfer – an instant or a standard Credit Transfer. More information on instant Credit Transfers is provided in Clause 8.
- 5.4. At the time of payment submission, the Bank reserves in the Client's Account the amount specified in the Payment Order and the corresponding Fee amount. On the execution day of the payment, the reserved amounts are debited from the Client's Account.
- 5.5. The Client must ensure that there are sufficient funds in the Account, denominated in euros, to execute the Payment Order (including the payment of applicable Fees). If there are insufficient funds in the Account to complete the Payment Transaction, including the payment of Fees, the Bank may refuse to execute the Payment Order.
- 5.6. The Bank shall not execute a Payment Transaction if the funds in the Account are seized or the Client's right to dispose of the funds is otherwise restricted, unless the Bank is obliged to do so under applicable legislation.

- 5.7. The Bank has the right to partially or fully delegate the execution of a Payment Order submitted by the Client to third parties, if required by the Client's interests and/or by the nature of the Payment Order execution.
- 5.8. Funds received into the Client's Account are credited in euros. If a payment is received in a currency other than euros, the Bank shall return the funds to the Payer.

6. EXECUTION TIME OF PAYMENT TRANSACTIONS

- 6.1. Payment Orders are processed from the moment they are received by the Bank, provided that there are sufficient funds in the Account to execute the Payment Transaction and to pay the applicable Fees for Payment Services.
- 6.2. When executing a SEPA standard Credit Transfer, the Bank, upon receiving the Payment Order, transfers the amount of the Payment Transaction to the Payee's payment service provider on the same Bank Business Day, provided the Payment Order was received by the Bank before the time specified in the Price List. If the SEPA standard Credit Transfer (Payment Order) is received after the time specified in the Price List or on a non-Business Day, the Bank transfers the amount of the Payment Transaction to the Payee's payment service provider no later than the next Bank Business Day.
- 6.3. The Bank may execute a Payment Transaction within a shorter time than specified above.
- 6.4. If the amount of a SEPA instant Payment Order exceeds the limit set for such payments, the Bank shall refuse to execute that Payment Order and shall notify the Client thereof in the Internet Bank. In such a case, at the Client's choice, the funds may be transferred by using the SEPA standard Credit Transfer service, or the Client may reduce the amount and reinitiate the SEPA instant Payment Order.
- 6.5. Funds are transferred via SEPA standard Credit Transfer when the Client selects this type of transfer, when a SEPA instant Credit Transfer cannot be executed, or when the amount of the submitted Payment Order exceeds the limit for SEPA instant Credit Transfers.
- 6.6. The Bank is deemed to have fulfilled its obligation to execute the Payment Order submitted by the Payer once the Bank transfers the amount of the Payment Transaction to the Payee's payment service provider's account (the moment of execution of the Payment Order). The Payee's payment service provider is responsible for the final transfer of the Payment Transaction amount to the Payee.
- 6.7. The execution time of a Payment Transaction may be longer if, for objective reasons, the Bank needs to contact the Client to clarify the submitted Payment Order. Any losses resulting from a later execution of the Payment Transaction are not compensated.

7. CANCELLATION OR NON-EXECUTION OF THE PAYMENT ORDER

- 7.1. A duly authorised and submitted Payment Order cannot be cancelled unless the Payer and the Bank separately agree to do so, upon the Payer submitting a request to the Bank in a form acceptable to the Bank and the Bank granting its consent.

- 7.2.** The Bank has the right to charge a Fee, as specified in the Price List, for the cancellation of a Payment Order.
- 7.3.** Once a Payment Order has been executed by the Bank, it cannot be cancelled, except where the Payee provides consent for the funds to be returned to the Payer.
- 7.4.** If the data provided in the Payment Order are incorrect, or if the funds are received in a closed Payee Account or in accounts where funds cannot be credited (for example, an internal Bank account, a deposit account, etc.), the Bank shall not execute the Payment Transaction (crediting of funds) and shall return the funds to the Payer. An exception applies if, after the Client's Account has been closed, funds are returned to the Client for reasons beyond the Bank's control. In such a case, the Bank credits the received funds to another Account held by the Client or transfers them to an internal Bank account and remits them to the Client at any time upon the Client's request.
- 7.5.** The Bank does not accept or execute a Payment Order from an Account if the funds in that Account are seized or if the Client's right to dispose of the funds is restricted under applicable legislation, except where the law obliges the Bank to act otherwise.
If a certain amount in the Account is free for use (non-recoverable) and the Bank receives information (comments) from the Register of Seizure of Property regarding permissible Payment Transactions, the Bank executes the Payment Order only if:
- the amount of the Payment Order does not exceed the free-to-use (non-recoverable) funds indicated in the seizure act;
 - the time limit (if any) for performing the transaction has not expired; and
 - the Payment Order is executed for the recipient specified in the seizure act (if indicated).
- 7.6.** The Bank may suspend or refuse to execute a Payment Transaction in the cases provided for in these Payment Conditions and the General Conditions, as well as in the following cases:
- 7.6.1.** there is uncertainty regarding the data provided in the Payment Order.
- 7.6.2.** the Bank has reasonable doubts that the Payment Order was submitted by the Client.
- 7.6.3.** the documents submitted to the Bank are forged or obtained fraudulently.
- 7.6.4.** execution of the Payment Order would result in a breach of legal requirements.
- 7.7.** The Bank has the right to refuse or to suspend the execution of a Payment Transaction for verification purposes for up to three (3) Bank Business Days (which may be extended if necessary) and shall inform the Client thereof on the same day, unless such notification is prohibited under applicable law. Where necessary, for example, to manage risks related to money laundering, terrorist financing, or sanctions, the Payment Transaction may be suspended for a longer verification period if: the Client delays in providing information, provides only part of the requested information, fails to cooperate with the Bank, the volume of documents submitted is extensive, the documents are in a foreign language, or for other objective reasons.
A Payment Transaction may be suspended for verification, and if the circumstances below are established, it may not be executed, in the following cases:

- 7.7.1.** in the cases specified in the Law on the Prevention of Money Laundering and Terrorist Financing of the Republic of Lithuania and its implementing legislation, including but not limited to where the Client fails to provide identification data or provides incomplete or incorrect data, avoids providing information required to identify their representative, conceals the identity of the beneficial owner, fails to provide information necessary to identify the beneficial owner, or fails to provide the data required by the Bank regarding the ultimate beneficial owners, the origin of funds, the purpose of transactions, supporting documentation, or other information required under applicable legislation;
- 7.7.2.** the Payment Order is related to persons from countries considered by the Bank as posing a high risk of money laundering, terrorist financing, or corruption, or countries deemed non-cooperative in information exchange (including tax matters), according to the Bank's internal policy.
- 7.7.3.** the Payment Order concerns goods, services, or activities that are unacceptable to the Bank (for example, activities included in the Bank's List of Prohibited Activities).
- 7.7.4.** the Payment Transaction is directed to a country or region subject to sanctions (as defined in the General Conditions) or to which the Bank has decided not to process payments, or the Payment Transaction is directly or indirectly related to sanctioned persons (as defined in the General Conditions), including sanctioned banks.
- 7.7.5.** the Payment Transaction is related to illegal remote gambling activities.
- 7.7.6.** the Bank has received instructions from the Payee's bank not to execute Payment Orders.
- 7.7.7.** the Client fails to indicate or indicates unclear details (purpose) of the Payment Transaction.
- 7.7.8.** in other cases, provided for by the laws of the Republic of Lithuania, the European Union, or international legislation aimed at preventing money laundering or terrorist financing, implementing sanctions, or where the Bank is required to suspend a Payment Transaction for reasons beyond its control.
- 7.8.** In the cases referred to in Clauses 7.6 and 7.7, the Bank acts to protect the legitimate interests of the Client, the Bank, and/or other persons and shall not be liable to the Client for any non-performance of contractual obligations or for any loss or damage incurred by the Client.

8. INSTANT CREDIT TRANSFERS

- 8.1.** An Instant Credit Transfer may be initiated through the Internet Bank.
- 8.2.** In the case of a SEPA instant Credit Transfer, the moment of receipt of the Payment Order is the time when the Bank receives the Payment Order, regardless of the hour or calendar day.
- 8.3.** The Bank executes SEPA instant Credit Transfers to other banks that are participants of the SEPA Instant Credit Transfer system. SEPA instant payments are processed 24 hours a day, 7 days a week, all year round, including weekends and public holidays.
- 8.4.** Where it has been agreed that a SEPA instant Credit Transfer Payment Order is to be executed at a specific time, the moment of receipt of such Payment Order shall be deemed to be the agreed time of execution, irrespective of the actual time or calendar day on which the Payment Order was received.
- 8.5.** If a SEPA instant Credit Transfer Payment Order submitted by the Client cannot be executed within the period established by law, such Payment Order shall be automatically rejected, the funds shall be returned to the Client's Account from which the Payment Transaction was initiated, and the Payer's payment service provider shall be notified accordingly.

- 8.6.** If the Client submits a SEPA instant Credit Transfer Payment Order via another electronic channel (for example, by email), and the Payee's payment service provider does not support SEPA instant Credit Transfers, the Payment Order shall be executed as a standard Credit Transfer.
- 8.7.** The Bank enables the Client, via the Internet Bank, to set a SEPA instant Credit Transfer limit – the maximum amount that may be transferred in a single Instant Credit Transfer – and to change this limit through the Internet Bank.
- 8.8.** The maximum amount for a SEPA instant Credit Transfer may not exceed either the Client's general Payment Transaction limits or the limit set by the SEPA Instant Credit Transfer system.
- 8.9.** If the amount of an Instant Credit Transfer exceeds the permitted limit or the available balance in the Account, the Bank shall refuse to execute such payment and shall notify the Client via the Internet Bank.
- 8.10.** The Bank sets an initial (default) limit for Instant Credit Transfers. The Client is responsible for any changes to this limit in accordance with their individual needs. The Bank shall not be liable for any negative consequences if, due to the limit set by the Client or an imprudently increased limit, the Client is unable to authorise an Instant Credit Transfer or transfers a higher amount than intended as a result of the Client's own carelessness or negligence.
- 8.11.** The Client cannot cancel an Instant Credit Transfer Payment Order after it has been submitted to the Bank, as such Payment Orders are executed within the period established by law and are irrevocable.
- 8.12.** Notifications regarding the execution or rejection of Instant Credit Transfers are provided to the Client via the Internet Bank.

9. VERIFICATION OF THE PAYEE'S NAME

- 9.1.** When entering payment details and before confirming the Payment Order, the Bank contacts the Payee's payment service provider. Upon receiving a response from the Payee's payment service provider, the Bank promptly informs the Client whether:
 - 9.1.1.** the Payee's name and Unique Identifier fully match the data provided by the Client. In such case, the Bank does not send any additional notification to the Client and executes the Payment Order within the prescribed time limits, or informs the Client before the Payment Order is confirmed, giving the Client the opportunity to decide whether to authorize the Payment Order.
 - 9.1.2.** the Payee's name and Unique Identifier do not match the data provided by the Client. In this case, the Bank immediately informs the Client before the Payment Order is confirmed and additionally notifies the Client that, if the Payment Order is confirmed, the funds will be credited to the account specified by the Client, regardless of who the actual account holder is.

If it is later established that the funds were credited to an account belonging to a person other than the Payee specified by the Client, the Client may lose the ability to recover the transferred funds if the Payee refuses to return them.
 - 9.1.3.** the Payee's name and Unique Identifier partially match the data provided by the Client (for example, a few characters differ, or only one of several given names is shown). In such case, the

Bank informs the Client before the Payment Order is confirmed and discloses the actual Payee's name.

If it is later established that the funds were credited to an account belonging to a person other than the Payee specified by the Client, the Client may lose the ability to recover the transferred funds if the Payee refuses to return them.

10. RESTRICTION OF PAYMENT SERVICES AND BLOCKING OF THE ACCOUNT

10.1. The Bank may restrict the provision of Payment Services or block the Account if one or more of the circumstances specified in the General Conditions arise, and also in the following cases:

10.1.1. the Bank has reasonable doubts that the Client is not complying with the requirements of the Law on the Prevention of Money Laundering and Terrorist Financing (PPTFPJ) or sanctions (as defined in the General Conditions), is involved in the circumvention of sanctions, or is violating the requirements of sanctions or restrictive measures applied by other states, including but not limited to those of the United States of America;

10.1.2. the Bank receives a request from the Client to block the Account.

10.1.3. the Bank receives an instruction from state authorities to block the Account.

10.1.4. the Bank identifies other reasons where blocking the Account is necessary to protect the interests of the Client and/or the Bank.

10.2. The Bank shall inform the Client as soon as possible about the restriction of Payment Services or the blocking of the Account and indicate the reasons for such a decision, unless providing such information would compromise security measures or is prohibited by law.

10.3. The Bank shall lift the restrictions on Payment Services or unblock the Account when the reasons that led to the blocking cease to exist.

If the Account was blocked at the Client's request, the Bank may cancel the blocking only upon receiving a written request from the Client, unless otherwise agreed by the Parties.

10.4. The Bank shall not be liable for any losses incurred by the Client as a result of the restriction of Payment Services or the blocking of the Account, nor shall the Bank pay any penalties or compensation to the Client if such blocking was carried out in accordance with the established procedure and under the circumstances described above.

11. AUTHORISED AND UNAUTHORISED PAYMENTS, ERROR CORRECTION

11.1. A Payment Transaction shall be considered authorised only when the Client has given consent for its execution. If such consent is not given, the Payment Transaction shall be deemed unauthorised.

11.2. The Client may give consent to execute a Payment Transaction in the form and manner prescribed by the Bank, using the Authentication Means agreed between the Parties.

11.3. The Client must check the information on Payment Transactions carried out in the Account at least once (1) per month. The fact that the Client has chosen not to receive Statements does not release the Client from this obligation.

- 11.4.** The Client must inform the Bank of any detected errors, discrepancies, or funds received without justification. If the Client receives funds from a Payment Transaction without a legal basis, the Client has no right to use such funds and must return them to the Bank without delay.
- 11.5.** The Client must notify the Bank in writing of any unauthorised or improperly executed Payment Transactions immediately upon discovery, but in any case, no later than within sixty (60) calendar days. If the Client fails to notify the Bank in writing within the prescribed period, it shall be deemed that the Client has unconditionally approved the Payment Transactions.
- 11.6.** The Client shall bear all losses arising from:
- 11.6.1.** the use of lost or stolen Authentication Means of the Client.
 - 11.6.2.** the unauthorised use of the Client's unprotected personalised security credentials (Authentication Means).
- 11.7.** The Bank has the right to correct its own errors (including funds incorrectly credited to or debited from the Client's Account, or any other erroneous Account operations) without additional consent or prior notification to the Client.
- The Bank has the right to debit incorrectly credited funds from the Account even if the Account does not have sufficient funds.

12. BANK'S LIABILITY FOR PROPER EXECUTION OF PAYMENT TRANSACTIONS

- 12.1.** The Bank shall be liable for the proper execution of a Payment Transaction.
- 12.2.** If, when submitting a Payment Order, the Client specifies a Unique Identifier, the Payment Order shall be deemed properly executed if it is executed in accordance with the provided Unique Identifier.
- If the Unique Identifier provided by the Client is incorrect, the Bank shall not be liable under Clause 12.1 for non-execution or improper execution of the Payment Transaction but shall take steps to recover the funds of the Payment Transaction.
- If recovery of the funds is not possible, the Bank, upon receiving a written request from the Client on paper or another durable medium, shall provide the Client with all available information relevant to enable the Client to take legal action, including court proceedings, to recover the funds.
- If the Bank is liable under Clause 12.1, it shall immediately refund to the Client the amount of the unexecuted or improperly executed Payment Transaction or restore the balance of the Account from which that amount was debited to the level it would have been if the Payment Transaction had not been executed improperly.
- 12.3.** If, upon initiation of a Payment Order by the Client, the Payment Transaction is not executed or is executed improperly, the Bank shall, at the Client's request, immediately and free of charge, take measures to trace the Payment Transaction and inform the Client of the results of the investigation.

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12.4. The Bank shall not be liable for any additional expenses incurred by the Client or for any indirect losses related to an unexecuted or improperly executed Payment Transaction. The Bank shall be liable only for direct losses incurred by the Client due to the Bank's fault.

12.5. The Bank shall not be liable for, nor shall it examine any claims or disputes between the Payee and the Payer.

12.6. When executing Payment Transactions, the Bank shall not be liable for any changes to Payment Order data, errors, delays in execution, or non-execution/improper execution of a Payment Order caused by the Payee's payment service provider or its intermediary (correspondent bank).

The Bank shall not refund to the Client any commission fees paid for a service that was duly provided.

13. FEES AND OTHER CHARGES

13.1. The Client shall pay the Fees specified in the Price List or individually agreed between the Parties, denominated in euros, for the Services provided.

13.2. The commission fee shall be debited from the Account immediately after the execution of the Payment Transaction or at another time agreed by the Parties or specified in the Price List.

13.3. The Client must ensure that there are sufficient funds in the Account to cover the applicable Fees. If the Account does not contain sufficient funds, the Bank has the right to debit the Fees from any other accounts held by the Client with the Bank.

13.4. The Bank may refuse to execute a Payment Transaction if there are insufficient funds in the Account to perform the Payment Transaction and/or to pay the applicable Fees or other related charges.

13.5. For the fulfilment of information obligations or the implementation of corrective and preventive measures under the law, the Client shall pay the Fee specified in the Price List.

13.6. The Bank may pay interest on the funds held in the Account in accordance with the procedure specified in the Bank Account Agreement or the Price List. The Bank may also apply a fee for funds held in the Account if such a fee is provided in the Price List.

13.7. The Client shall pay interest on any outstanding amounts owed to the Bank in accordance with the procedure and terms set out in the Payment Services Agreement or other documents and agreements applicable to the relationship between the Parties.

14. INFORMATION PROVIDED TO THE CLIENT

14.1. Before initiating a Payment Transaction, the Client may review the applicable Fees on the Website.

14.2. Information on executed Payment Transactions shall be provided to the Client in accordance with the procedure established in the Bank Account Agreement.

15. COMMUNICATION

15.1. The Bank may publish general (public) notices to the Client on the Website, in the Internet Bank, through social media channels, or by other means chosen by the Bank.

15.2. Personal notifications shall be provided by the Bank using the contact details and communication channels agreed with the Client.

- 15.3.** The Client is responsible for ensuring that the contact information provided to the Bank is up to date, accurate, and clear.
- 15.4.** The Client must immediately notify the Bank:
- (i) of any changes to contact information;
 - (ii) of the loss of Login Codes or Authentication Means;
 - (iii) of any circumstances affecting the performance of the Service Agreement;
 - (iv) in cases where the Client does not receive notifications from the Bank that they could reasonably expect to receive.
- 15.5.** Communication shall take place in the language of the country where the Payment Services are provided (Lithuanian, Estonian, and/or English).
- 15.6.** Notices exchanged between the Parties shall be deemed received in accordance with the procedure set out in the General Conditions.
- 15.7.** The procedure for performing the Service Agreement in the event of unforeseen circumstances is defined in the General Conditions.
- 15.8.** The governing law applicable to the Payment Services Agreement is as specified in the General Conditions.
- 15.9.** The procedure and time limits for handling disputes related to Payment Services are set out in the General Conditions.