TERMS AND CONDITIONS OF CURRENT ACCOUNT AGREEMENT

In use as of 2026-12-06

1 DEFINITIONS

Account is a bank account opened by the Bank for the Customer in accordance with the Agreement. The Account is a Multi-Currency Account.
Agreement is this Current Account Agreement.
Bank is OP Corporate Bank plc (registration number: 0199920-7; legal address: Gebhardinaukio 1, 00510, Helsinki, Finland), operating in Lithuania through OP Corporate Bank plc Lithuania branch (OP Corporate Bank plc Lietuvos filialas), identification code 302535257, head office address Konstitucijos ave. 29, Vilnius, Republic of Lithuania, registered in the Register of Legal Entities of the Republic of Lithuania. E-mail address of the OP Corporate Bank plc Lithuania branch – info@opbank.lt
Beneficiary is a natural or legal person who receives the funds of a Payment Transaction.
Customer is the person specified as Customer in the Agreement, being the holder of the Account.
Payment is an act, initiated by the Payer or by the Beneficiary, of placing, transferring or withdrawing funds, irrespective of any underlying obligations of the transaction between the Payer and the Beneficiary, regardless of any Payer's and the Beneficiary's obligations, which are based on the payment action.
Payer is a natural or legal person, who holds a Payment Account and allows a Payment from that Payment Account.
Parties are the Customer and the Bank collectively, and **Party** either of them separately.
Price List is the price list of the Bank's services.

Other definitions established herein shall have the same meaning as in General Terms and Conditions of Servicing the Customers of the Bank, unless otherwise expressly defined in this Agreement.

2 SCOPE OF APPLICATION

2.1 This Agreement regulates relations between the Bank as the account manager and the Customer as the account holder in using the Account.
2.2 The Bank shall open, subject to the Agreement, an Account for the Customer.
2.3 The General Terms and Conditions of Servicing the Customers of the Bank shall supplement this Agreement and apply in any other respect not regulated in this Agreement.

3 USING THE ACCOUNT

3.1 The Customer can use the Account via e-communication channels agreed with the Bank. Using the Account via a e-communication channel shall be subject to concluding a respective agreement with the Bank.
3.2 Legal representatives of the Customer (legal person) (e.g. manager of the Customer) are allowed to use the Account in accordance with their representation right determined by law.
3.3 Persons authorised to use the Account via e-communication channels (e.g. via Internet Banking) and the terms of their use shall be established in the relevant agreements.
3.4 The Customer shall have the right to carry out transactions only within the funds available on the Account (available positive balance of the Account). In order to use the overdraft (credit) funds the Customer shall separately enter with the Bank into respective agreement.

4 PAYMENTS

4.1 The Customer may initiate Payments according to the terms established by the Bank. The Bank shall execute Customer's Payments according to the beneficiary's account number as submitted by the Customer, which can be either an international account number IBAN or other unique identifier, acceptable to the Bank.
4.2 The Bank shall accept for execution only such Payments of the Customer which are submitted in accordance with the General Terms and Conditions of Servicing the Customers of the Bank and which sufficiently clearly indicate the Customer's intention.
4.3 If the Payment submitted by the Customer contains inaccuracies, the Bank shall have the right to determine the means of fulfilling the Payment in line with good banking practice or refuse from fulfilling the order by notifying the Customer thereof.
4.4 If the Beneficiary's bank rejects a Payment due to inaccuracies in it and returns the Payment amount, the Bank shall return the amount to the Account.
4.5 In order to verify the legal origin of funds used for the transaction, the Bank shall have the right to request from the Customer relevant documentary evidence and, until such sufficient evidence is received, postpone fulfilling the Payment. The Customer shall have no right to receive compensation, including interest or default interest on the amount of the Payment, from the Bank for any damage incurred by it due to such postponement or non-execution of the Payment.
4.6 The Customer may withdraw the Payment given to the Bank by notifying the Bank via agreed e-communication channel, provided that the Bank has not yet accepted the Payment for execution or fulfilled the obligation arising from it.
4.7 Information on cut-off times and time limits for fulfilling Payment is available on the Bank's website www.opbank.lt, and in the Internet Banking.

5 MULTI-CURRENCY ACCOUNT

5.1 The Customer can hold in Multi-Currency Account any currencies quoted by the Bank.
5.2 The amounts credited to the Multi-Currency Account can be in any currencies quoted by the Bank and will not be converted into any other currency.

5.3 In regard to transactions carried out by the Customer, the Bank may apply any conditions and restrictions established in the country of origin of the currency involved in the transaction and affecting the Bank in carrying out transactions in that currency.

6 ACCOUNT STATEMENTS

6.1. Unless otherwise agreed, the Bank shall issue Account statements to the Customer by means determined by the Bank.
6.2 The Customer shall have the right to request Account statements in electronic and in paper form, confirmed by the seal of the Bank and the signatures of the responsible Bank employees. For Account statements the Customer shall pay a service fee according to the Price List.

7 INTEREST

7.1 The Bank may pay interest on the funds on the Account (on the positive balance of the Account) at the interest rate separately specified by the Bank to the Customer.
7.2 The interest is calculated based on a 360-days' year and for the actual number of days within the interest calculation period, unless otherwise agreed.
7.3 The Bank shall have the right to unilaterally change the applicable interest rate and its calculation method by notifying the Customer thereof.
7.4 Unless otherwise agreed, the Bank shall credit the accrued interest to the Account once per month.

8 SERVICE FEES AND OTHER PAYABLE AMOUNTS

8.1 The Customer shall pay the Bank service fees for opening and using the Account pursuant to the Price List.
8.2 The Bank shall have the right to unilaterally change the service fees by notifying the Customer thereof in advance. Such changes shall enter into force one month after the date of notification.
8.3 The service fees and other amounts payable by the Customer to the Bank, including the amounts payable under financing agreements and other agreements concluded between the Customer and the Bank, shall be debited by the Bank from the Account without any additional order by the Customer.
8.4 The service fees shall be payable in euros. If the funds in euros on the Account are insufficient to pay the service fee, the Bank shall convert the necessary amount from any other currency available on the Account by the Bank's then effective exchange rate and shall thereafter debit the service fee in question.
8.5 The service fee shall be debited from the Account on which the transaction in question is made or to which Account the service in question is linked, unless otherwise agreed. If the funds on that Account are insufficient to pay the service fee, the Bank shall have the right to debit the missing amount from any other account of the Customer.
8.6 The Customer is not allowed to overdraw the funds in the Account, except the case the Customer has entered with the Bank into respective agreement on usage of overdraft funds. The Customer undertakes to hold sufficient funds on the Account to enable the Bank to carry out the Customer's Payments and debit the service fees and other amounts owed to the Bank.
8.7 If the Account is overdrawn (e.g. as a result of debiting the service fees), the Customer shall pay the Bank penalty interest on any overdrawn amount by the penalty interest rate set out in the Price List.

9 ENTRY INTO FORCE, AMENDMENT AND TERMINATION OF THE AGREEMENT

9.1 The Agreement shall enter into force upon signing by the Parties and shall be effective unlimited period.
9.2 The Bank shall have the right to amend the Agreement unilaterally as set forth in the General Terms and Conditions of Servicing the Customers of the Bank.
9.3 The Customer shall have the right to terminate the Agreement by notifying at least 1 (one) Banking day in advance.
9.4 The Bank shall have the right to terminate the Agreement by notifying the Customer thereof at 30 (thirty) calendar days in advance if the Customer has not used the Account for more than 1 (one) year. The Bank also has a right to terminate the Agreement according to the General Terms and Conditions of Servicing the Customers of the Bank.
9.5 Upon termination of the Agreement the Bank shall have the right to automatically terminate all other agreements made between the Customer and the Bank directly related to using the Account (i.e. E-Services Agreement, OP Baltic Gateway Service Agreement).
9.6 Upon termination of the Agreement the Bank shall credit to the Account the interest payable by the Bank and shall debit from the Account all payable service fees and other debts of the Customer due to the Bank. Upon closing the Account the Bank shall transfer the remaining positive balance of the Account (if any) to another account instructed by the Customer. In case the Customer has not given instructions to the Bank regarding such funds, the Bank shall maintain the funds on the Bank's own account and shall transfer them to an account instructed by the Customer upon receiving the respective instruction. The Bank shall not be obligated to pay interest on the Customer's funds after the termination of the Agreement and closing of the Account.

10 FINAL PROVISIONS

10.1 This Agreement is governed by law of the Republic of Lithuania.
10.2 Competent courts of the Republic of Lithuania at Vilnius city have exclusive jurisdiction to settle any dispute arising out of or in connection with this Agreement.

Funds deposited in the companies belonging in the OP Financial Group, including the OP Corporate Bank plc Lithuania branch are insured by the Finnish deposit insurance fund in the amount not exceeding EUR 100 000,00 (one hundred thousand euros). When applying deposit insurance member banks of OP Financial Group are considered as one bank. More information about deposit insurance and those depositors whose deposits are not covered by deposit insurance can be found on the website of the Finnish deposit insurance fund at www.talletussuoja.fi and in the Information about deposit insurance conditions section on the website www.opbank.lt.