

## Current account agreement

Public Limited Liability Company Mano Bankas, Company Reg. No. 112043081, address of seat: S. Moniuskos st. 27, LT-08115 Vilnius (hereinafter the Bank) and the Bank's customer (hereinafter the Customer) have concluded this Current Account Agreement (hereinafter the Agreement):

### 1. The Bank hereby agrees as follows

- 1.1. To open, for an unlimited term, a current account for the Customer (hereinafter the Account).
- 1.2. In accordance with the procedure and deadlines prescribed by this Agreement, to execute the Customer's instructions regarding the funds available in the Account and execute other payment operations permitted to the Bank, for which the rates of the Bank's services and operations as approved and published (on the Bank's website at [www.mano.bank](http://www.mano.bank) and the Bank's customer services branches) by the Bank shall be charged. The Bank shall be entitled to unilaterally adjust its services and operations rates according to the procedure prescribed by the Conditions of Provision of Payment Services.
- 1.3. To pay or transfer funds based on the Customer's order in adherence to the deadlines for providing payment services prescribed by the Conditions of Provision of Payment Services.
- 1.4. At the Customer's request, within 5 business days, to provide an Account statement according to the procedure prescribed by the Conditions of Provision of Payment Services.
- 1.5. To ensure the confidentiality of the Customer's Account and operations. Any information about the Account and operations related to the Account may only be provided to other parties upon obtaining the Customer's consent. In the cases listed in legal acts of the Republic of Lithuania and the Conditions of Provision of Payment Services, information about the Account and operations executed in the Account shall be provided without obtaining the Customer's consent.
- 1.6. To pay for the balance of funds available in the Account the annual interest rate approved by the Bank and valid on the respective date, if the Parties agree on the payment of interest in the Special Part of the Agreement. Where the amount of funds available in the Account is smaller than the minimum account balance prescribed by the Bank, interest shall not be paid. Interest shall be calculated on the actual amount available in the current account based on the actual number of days, while assuming that a year has 360 days and a month has the calendar number of days. The accrued interest shall be paid to the Customer's Account at the end of each calendar month. Where the Customer

withdraws all the funds from the Account or terminates this Agreement, interest shall be paid on the date the funds are withdrawn or the Agreement is terminated. The balance of funds available in the Account shall not be increased by the amount of unpaid interest. The Bank shall be entitled to unilaterally amend the minimum amount of the balance in the Account, for which interest is paid, and the minimum amount of the one-time supplementation of the Account according to the procedure prescribed by the Conditions of Provision of Payment Services.

- 1.7. To ensure the protection of the personal data being processed and to process personal data according to the procedure prescribed by legal acts.

## 2. The Customer

- 2.1. Hereby agrees to execute payment operations according to the Conditions of Provision of Payment Services of the Bank, the rules approved by the Bank of Lithuania and other legal acts of the Republic of Lithuania.
- 2.2. Shall be entitled to supplement the Account by an amount that is not smaller than the minimum one-time Account supplementation amount indicated in the Special Part of this Agreement as well as to withdraw all or some of the funds available in the Account. Shall be entitled to deposit funds to the Account by wire transfer or in cash; funds may also be deposited to the Account by any other legal entity or natural person.
- 2.3. Hereby agrees to pay for the services provided by the Bank and for the executed operations based on the services and operations rates set by the Bank.
- 2.4. Hereby confirms that he/she has familiarised himself/herself with the services and operations rates of the Bank valid on the date this Agreement is signed, which are published on the Bank's website at [www.mano.bank](http://www.mano.bank) and the Bank's customer service branches.
- 2.5. Hereby confirms that he/she has familiarised himself/herself with the Deposit Insurance Conditions.
- 2.6. In order to withdraw the funds available in the Account in cash, hereby agrees to notify the Bank of this in writing 5 (five) business days in advance.
- 2.7. Shall present instructions regarding the execution of payments or other operations by visiting the Bank and signing the application/instruction in the form approved by the Bank regarding the execution of payment or other operation as well as by using the Bank's online electronic services system, if the Customer concludes the electronic services provision agreement.

## 3. Personal data processing

- 3.1. The Bank shall process the Customer's personal data according to the General Data Protection Regulation (EU) 2016/679 (hereinafter the Regulation), the Law on Legal Protection of Personal Data of the Republic of Lithuania, other applicable legal acts and the Personal Data Processing Rules approved by the Bank.

- 3.2. The Customer has been notified that the Bank processes the Customer's personal data indicated in the Agreement and/or in the documents received by the Bank and related to the conclusion of the services agreement, including, but not limited to, the Customer's given name, surname, personal No., residence address, e-mail address and other identification details of the Customer, the Customer's financial data, employer, the Customer's solvency rating, etc.
- 3.3. The Customer's personal data shall be processed for the following purposes and on the following grounds: conclusion and implementation of the Agreement, assurance of the Bank's legitimate interests and assurance of fulfilment of the requirements of legal acts by the Bank.
- 3.4. The Customer has been notified about the Bank's right to provide the Customer's personal data to other parties, where this is necessary for the purposes of providing the Bank's services, assuring the Bank's legitimate interests and assuring the fulfilment of the requirements of legal acts by the Bank.
- 3.5. The Customer hereby confirms that the Bank's actions, by which the Bank transfers information to other parties pursuant to clause 3.4 of this Agreement, will not qualify as the disclosure of the Customer's secret, failure to adhere to legal acts or violation of the confidentiality obligations of the Bank.
- 3.6. The Customer's personal data shall be stored for the term prescribed by the Bank, but for no longer than the terms prescribed by legal acts of the Republic of Lithuania; on expiry of the term of storage of personal data, the data shall be destroyed.
- 3.7. The Customer has been informed that he/she shall enjoy the following rights:
  - 3.7.1. The right to know about the processing of his/her personal data and the right to familiarise himself/herself with his/her personal data being processed by the Bank;
  - 3.7.2. The right to demand the correction of any inaccurate, incomplete and/or imprecise personal data and/or the termination of the actions of processing of such personal data, with the exclusion of storage, where the Customer, following familiarisation with his/her personal data, establishes that his/her personal data is inaccurate, incomplete and/or imprecise;
  - 3.7.3. The right to demand that the Bank, without any unjustified delay, delete the personal data relating to the Customer, where the Customer establishes that his/her personal data is processed unlawfully or is no longer required for achieving the purposes for which the data was collected or processed, with the exclusion of the instances listed in the Regulation;
  - 3.7.4. The right to demand the restriction of data processing in the instances and according to the procedure prescribed by the Regulation;
  - 3.7.5. The right to not agree to the processing of his/her personal data, where this data is processed or is to be processed for direct marketing purposes or by reason of a legitimate interest of the Bank or a third party, to which personal data is provided;
  - 3.7.6. The right to demand the transfer of his/her personal data to another data controller or the provision of the data directly in a form convenient for the Customer. The

Customer's request to transfer personal data shall only be implemented in respect of the personal data processed using automated means and processed based on consent or contract that must be implemented. The Bank shall be entitled to refuse to implement the Customer's right to data transferability, if such a request cannot be implemented by the Bank by reason of the insufficiency of technical resources;

- 3.7.7. The right to revoke, at any time, his/her consent granted to the Bank to process personal data, if processing of personal data is implemented based on consent. The revocation of consent shall not affect the legitimacy of the processing of personal data based on consent prior to the revocation of consent;
- 3.7.8. The right to demand that the Customer be not subject to only data processing using automated means, including profiling, by reason of which legal consequences appear for the Customer or which exerts another similar major effect on the Customer;
- 3.7.9. The right to lodge a complaint with the supervisory authority, the State Data Protection Inspectorate, if the Customer believes that the Bank's actions or inaction violate the Customer's rights or requirements of legal acts.
- 3.8. To have the aforementioned rights implemented, the Customer shall be entitled to apply to the Bank in writing by sending his/her request to the Bank's seat or e-mailing to the e-mail address specified in this Agreement.
- 3.9. All and any personal data processing rules not discussed in this Agreement shall be laid down in the Personal Data Processing Rules approved by the Bank and accessible at the Bank's customer service branches and on the Bank's website at [www.mano.bank](http://www.mano.bank).

#### **4. Miscellaneous provisions**

- 4.1. The Bank shall be entitled to unilaterally amend the provisions of this Agreement according to the procedure prescribed by the Conditions of Provision of Payment Services.
- 4.2. The Agreement shall become effective on the date it is signed.
- 4.3. The Agreement shall remain effective for an unlimited term until terminated.
- 4.4. The Parties shall be entitled to terminate this Agreement according to the procedure prescribed by the Conditions of Provision of Payment Services.
- 4.5. The Account may be closed in the cases and according to the procedure prescribed by the Conditions of Provision of Payment Services.
- 4.6. The Agreement is concluded in two equally binding counterparts, with each Party to the Agreement receiving a counterpart.