



TERMS AND CONDITIONS OF SEB FINANCIAL PLANNER

Valid from 10.09.2010

1. SEB Financial Planner (hereinafter the Financial Planner) is an electronic environment of AS SEB Pank (hereinafter the Bank) for analysing income and expenses, enabling the clients of the Bank to plan their family budget.
2. The terms and conditions of the Financial Planner shall apply to the client as of the moment of concluding the contract for the Financial Planner.
3. The Bank processes and analyses financial information from accounts joined with the Financial Planner and from statements of accounts held by family members of the client in other banks and entered in the Financial Planner and divides financial transactions into different classes within the expense category.
4. The Bank does not provide financial advisory (incl. investment advisory, tax advisory, etc) service to clients via the Financial Planner. The Bank is not liable for the loss, which the client has incurred from using the Financial Planner, incorrect functioning of the same or decisions made based on the information contained therein.
5. The client may change in the Financial Planner the expense categories, divide one transaction between several expense categories, view family expenditures within the expense categories, establish a budgetary limit for each expense category and use other existing and future options offered by the Financial Planner.
6. Upon conclusion of the contract for the Financial Planner, the client shall select the accounts, the transactions on which are recorded in the Financial Planner. If the client wants to add accounts of his family members to the Financial Planner, he shall submit a respective application to the Bank. Upon receipt of an application on adding an account of a family member to the Financial Planner, the Bank shall inform the person specified in the application immediately of the intention of the client to include his financial data in the Financial Planner and shall ask permission of the person for that purpose.
7. To include the account of a person, requested by the client, in the Financial Planner, the respective person (legal representative for a minor) must give his consent hereto. By submitting the application, the client agrees that in order to ask permission from the said persons, the Bank shall forward to the persons, incl. upon need to legal representatives, the name of the client and information on the fact that the client has submitted an application to start using the Financial Planner and would like to add the account of the person to the Financial Planner.
8. The Bank has the right to add the account of the said person to the Financial Planner after receipt of the respective consent from the same.
9. The client has the right to enter to the Financial Planner the statements of accounts held by himself and his family members in other banks. With entering the said data, the client confirms that the above persons have given him their consent for forwarding their personal data to the Bank and for processing the data with the purpose of providing the Financial Planner service. The client, who has concluded the contract for the Financial Planner, is responsible for the accuracy of the data and for the legitimacy of forwarding the same and undertakes to compensate to the Bank for the loss, incurred from unjustified forwarding of the data.
10. To add new accounts to or remove an account from the Financial Planner on the client's initiative or for cancelling the contract for the Financial Planner, the client shall submit a respective application to the Bank via Internet Bank. The client has the right to cancel the contract for the Financial Planner at any time. An account is excluded from the Financial Planner or a contract for the Financial Planner is deemed terminated as of the moment of submitting the application. Adding new accounts to the Financial Planner shall be subject to procedure, specified in Clauses 6-10.
11. A person, whose account is included in the Financial Planner, may exclude his account from the Financial Planner at any time, informing the Bank hereof via Internet Bank. An account of a person is excluded from the Financial Planner as of the moment of sending the respective message. If the account holder, who has joined the Financial Planner, would like to delete from the Financial Planner all his transactions, made from his account, he must submit a respective application via Internet Bank.
12. The Bank has the right to cancel the contract for the Financial Planner, informing the client at least one month in advance hereof.
13. The Bank has the right to forward messages, related to the Financial Planner, to the client.
14. Relations between the client, the Bank and other persons, whose accounts have been added to the client's Financial Planner, are governed by the general terms and conditions of SEB and the terms and conditions of the Internet Bank of SEB.