



Terms and conditions of digital coin jar agreement

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Definitions

Digital Coin Jar payment means an operation, in the course of which at the end of each calendar day the bank adds up the cents, not making the full euro, on each card payment made and makes a payment in the respective amount from the client's account to the client's savings deposit.

Card payment means a payment made with a debit card.

Client means a natural person, who uses the Digital Coin Jar service.

Savings deposit means a savings deposit tied to the agreement.

Account means a current account tied to the agreement.

Agreement means a Digital Coin Jar agreement between the bank and the client, in accordance to which the bank provides the Digital Coin Jar service.

Bank means AS SEB Pank.

General provisions

1. The agreement regulates the rights and obligations created upon using the Digital Coin Jar service.
2. The list of currencies, deposited under the agreement as well as all commission fees, etc., related to the management of the agreement are established by the bank. The client can obtain the relevant information from the bank's branches and its website at www.seb.ee.
3. Before conclusion of the agreement, the client shall have concluded a current account, savings deposit and debit card agreement with the bank. The client can tie only one current account and one savings deposit opened in their name to the Digital Coin Jar agreement. However there may be more than one debit card, issued to use the account.
4. In matters not regulated with the agreement the bank and the client proceed from the bank's general terms and conditions and the terms and conditions of the current account agreement.

Digital Coin Jar payment to the savings deposit

5. At the end of each calendar day the bank adds up the cents, not making the full euro, on each card payment made and makes a Digital Coin Jar payment in the respective amount from the client's account to the client's savings deposit.
6. By signing the agreement the client gives the bank their consent for making the Digital Coin Jar payments.
7. The bank does not execute the Digital Coin Jar payment, if the amounts of Digital Coin Jar payment and commission fee exceed the account balance. The bank does not execute the payment in part or carry the payment to the next calendar day.
8. The payments (payment at a merchant, card payment on the Internet, etc.), initiated with all debit cards tied to the account shall be included in the calculation of card payments, debited within a calendar day from the account. Reservations of card payments however are excluded.
9. If the client disputes a card payment, on the basis of which the Digital Coin Jar payment is made, the bank shall not make a refund concerning the sum transferred from the said card payment to the savings deposit.
10. If there are other standing or e-invoice contracts tied to the client's account or pending payments initiated by the client and the amount available in the account is insufficient for fulfilling all the contracts, the bank shall execute the Digital Coin Jar payment as last in line.
11. The bank suspends Digital Coin Jar payments if the account is seized or blocked on grounds arising from law, the bank's general terms and conditions or the current account agreement.
12. The client is entitled to obtain information on the Digital Coin Jar payments pursuant to procedure determined in the current account agreement and through the account statement.

Payment from the savings deposit

13. The client can make a payment from the savings deposit pursuant to procedure as laid down in the savings deposit agreement.

Commission fees

14. The client pays the bank commission fee as per the bank's price list.
15. The bank debits the commission fees, related to the agreement, from the client's account.

Validity and termination of the agreement

16. The agreement is concluded without a term.
17. The agreement ends automatically, if
 - 17.1 there have been no Digital Coin Jar payments to the savings account for 180 consecutive calendar days (incl. due to seizure or block);
 - 17.2. the current account or savings deposit agreement tied to the Digital Coin Jar agreement is terminated.
18. The client may cancel the agreement any time, submitting a respective application to the bank. Termination of the agreement does not end the savings deposit agreement.
19. The bank may extraordinarily cancel the agreement, by informing the client hereof two months in advance by means as laid down in the general terms and conditions.
20. The bank may cancel the agreement extraordinarily on the grounds arising from law or the general terms and conditions of the bank.
21. The bank does not make a Digital Coin Jar payment on the card payments executed from the account on the day of terminating the agreement.

Amendment of the agreement

22. The bank may amend the terms and conditions of the agreement unilaterally, by notifying the client thereof prior to their entry into force by the deadline and in the manner determined in the general terms and conditions. If the client does not cancel the agreement during the notification period, it shall be deemed that they have consented to the amendment.