

## TERMS AND CONDITIONS OF DIGITAL COIN JAR AGREEMENT

Valid from 01.11.2012

### 1. GENERAL PROVISIONS

1.1 Digital coin jar agreement (hereinafter: the agreement) is an agreement between AS SEB Pank (hereinafter: the bank) and a natural person (hereinafter the client), under which a certain amount of the transactions made with the client's debit card tied to the client's current account is deposited to the savings account on conditions and pursuant to procedure as agreed upon with this agreement.

1.2 The currencies, deposited under the agreement as well as all commission fees, etc., related to the management of the agreement shall be established and amended by the bank. The client can obtain information about these data from the bank's branches and its website at [www.seb.ee](http://www.seb.ee).

1.3 The precondition to concluding the agreement is the availability of a current account, savings deposit and debit card agreement opened with the bank. The client can tie only one current account and one savings deposit opened in their name. However there may be more than one debit card, issued from the current account tied to the agreement.

1.4 In matters not regulated with the agreement the bank and the client shall proceed from the bank's general terms and conditions and the terms and conditions of the current account agreement.

### 2. MATERIAL PROVISIONS OF DIGITAL COIN JAR AGREEMENT

#### 2.1 Payments to the savings deposit

2.1.1 The client shall save on the debit card payments (hereinafter: the card payment) made from the current account (hereinafter: the account) tied to the agreement as follows: the cents, not making up full euro of the card payments, made within one calendar day are added up; debited from the client's account and transferred to the savings deposit.

2.1.2 The payments (payments at the stores, made on the Internet, etc.), initiated with all debit cards, issued from the account shall be included in the calculation of card payments, debited within the calendar day from the account (reservations however are excluded).

2.1.3 At the end of each calendar day the bank shall add up the cents, not making the full euro, on each card payment made from the account, shall add them together and make a payment in the respective amount from the client's account to the savings deposit. By signing the agreement the client shall give a transfer order to the bank for debiting the specified amount from the account.

2.1.4 The bank shall not execute the payment, if the amount of payment and commission fee stated in clause 2.1.3 is higher than the account balance of the client. The bank shall not execute the payment in part or carry the payment to the next calendar day.

2.1.5 If the client disputes the card payment calculated from the account, the bank shall not make a refund from the savings deposit concerning the sum transferred from the said card payment to the savings deposit.

2.1.6 If there are other standing or direct debit payment order contracts tied to or pending payments initiated by the client from the client's account and the amount available in the account is insufficient for fulfilling all the contracts, the bank shall execute the payment under this agreement as last in line.

2.1.7 Payments will be terminated due to seizure or freezing of the client's account on grounds arising from law, the bank's general terms and conditions or the current account agreement concluded with the bank.

2.1.8 The client is entitled to obtain information on the payments made under the agreement pursuant to procedure stipulated in the current account agreement and through the account statement.

#### 2.2 Payment from the savings deposit

2.2.1 The client can make payments from the savings deposit pursuant to procedure as laid down in the savings deposit agreement.

#### 2.3 Commission fees

2.3.1 The client shall pay the bank commission fee as per the bank's price list.

2.3.2 The bank is entitled to debit the commission fees related to the agreement from the client's current account.

### 3. TERM AND TERMINATION OF THE AGREEMENT

3.1 The agreement is concluded without a term.

3.2 The agreement ends automatically, if

3.2.1 there have been no payments specified in clause 2.1.3 from the account tied to the agreement to the savings account for 180 consecutive calendar days;

3.2.2 as a result of seizure or freezing no payments have been made from the account for 180 consecutive calendar days;

3.2.3 the current account agreement tied to the agreement or the savings deposit agreement ends.

3.3 The client has the right to cancel the agreement at any time, by submitting the bank a relevant application. Termination of the agreement shall not end the savings deposit agreement concluded between the client and the bank.

3.4 The bank has the right to extraordinarily cancel the agreement, by informing the client hereof 2 months in advance by means as laid down in the general terms and conditions.

3.5 The bank has the right to cancel the agreement extraordinarily on the grounds arising from law or the general terms and conditions of the bank.

3.6 The payment, specified in clause 2.1.3, shall not be made to the savings deposit on the card payments executed from the account on the day of terminating the agreement.

### 4. AMENDMENT OF THE AGREEMENT

4.1 The bank has the right to amend the terms and conditions of the agreement unilaterally, by notifying the client thereof prior to their entry into force by the deadlines and in the manner set out in the general terms and conditions. If the client has not cancelled the agreement during the notification period, it shall be deemed that they have consented to the amendments. The client has the right to cancel the agreement on the basis of clause 3.3 if they do not consent to the amendments.