

# Terms & Conditions Elite Package

## I. Promotion package rule:

1. Details:

Type of Package	Offer values
Classic package	EUR 19 / Monthly account maintenance fee
Elite package	EUR 9 / Monthly account maintenance fee

2. This promotion package is made especially for individual clients. Corporate customers are not qualified for further applications.
3. Only NEW CUSTOMERS are allowed to apply for the Elite Package. Existing members who already had personal account are advised to apply for the Classic package.
4. With an Elite Package, customers will get a 50% discount on Current Account monthly maintenance fee (EUR 9 a month). The duration of this discount is followed by the card's validation date.

Example:

- 4.1 Clients who apply for an ELITE package with a Digital card will enjoy this ELITE offer within 12 months aligned to the Digital card validity.
- 4.2 Clients who apply for an ELITE package with a Physical card will enjoy this ELITE offer within 24 months aligned to the Physical card validity.
5. Promotion is effective immediately in the first month for account holders since the date clients successfully apply 2 products (personal account & payment card).

## II. Definitions and Conditions:

1. Elite Package: An exclusive offer for only new customers of DSBC Financial Europe (individuals who have not yet opened any personal current accounts with DSBC); with a 50% discount for monthly maintenance fees (EUR 9).

2. ELITE:

Must be new individual clients who have not yet opened any personal current accounts with DSBC.

**Examples:**

2.a: New customers have no personal account at DSBC Financial Europe.

2.b: The customer who already has a personal account or payment card is treated as an existing client and is not qualified to join this package.

3. Successful application: the new customer completes the onboarding process and funding requirements as DSBC Financial Europe policy.

4.1 Successful applicants are required to maintain active status of the payment card during the ELITE package duration. If account holders cancel the card before the package duration, the monthly maintenance fee will be applied as the Classic package.

4.2 The account holder is expected to request a renewed Payment Card if they wish to continue using the ELITE package after their digital/ physical card expiration date.

5. Any disputes between all Parties shall be resolved by mutual negotiations. In case the Parties fail to settle a dispute by mutual negotiations within 30 days since the first day of negotiations, any dispute arising out of or in connection with the Agreement, including any question regarding its existence, validity, or termination, shall be referred to and finally resolved with the EU law.

6. Terms and conditions can be editable and updated or terminated, without notice according to the latest policy of DSBC Financial Europe if any.

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**HEAD OFFICE**

Lvovo str. 25, Mažoji bure, 15th floor, LT-09320, Vilnius, Lithuania. | Tel: + 370 5 240 5555 | Email: [support@dsbcf.com](mailto:support@dsbcf.com)  
Website: [www.dsbcf.com](http://www.dsbcf.com) | Internet Banking: [www.dsbcnet.com](http://www.dsbcnet.com)