



**I confirm that the above information is true. The Client undertakes to immediately notify UAB “DSBC Financial Europe” of any changes related to this Order.**

**I acknowledge that I have read and agree with the “Payment Cards” of the Terms and Conditions of UAB “DSBC Financial Europe” and Client Agreement, the DSBC Financial Europe’s Fee Structure and the Client Personal Data Protection Notice (available on the website [www.dnbcf.com](http://www.dnbcf.com))**

Signature

\_\_\_\_\_  
Full name:

Date:     /     / 20

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**TO BE COMPLETED BY DSBC FINANCIAL EUROPE EMPLOYEE**

I confirm the identity and signature of the Client.

Passport/ Identity document No. of the Client:

Signature

\_\_\_\_\_  
Full name:

Date:     /     / 20

## RULES OF ISSUANCE AND USE OF “DSBC FINANCIAL EUROPE” UAB PAYMENT CARD

### 1. Basic Concepts

“Card” means a payment instrument used to manage funds of the Client held on the Account. “Cardholder” means a natural person, whose data is imprinted on the card and who is granted by the Client the right to use the card to perform payment operations, withdraw cash, pay for goods or services at points of sale, or via the Internet and other media. The Cardholder and the Client may be the same person or two different persons. “CVV2 number” means a Card confirmation number; the last three numbers in the signature field on the backside of the Card. “Institution” means UAB “DSBC Financial Europe” or Services Provider of DSBC Financial Europe Card processing. “Identification tools” means data of the Cardholder imprinted on the Card, Card number, CVV2 number, Card validity period, and PIN code.

### 2. General Provisions

2.1. The Card is issued to the Client (Cardholder), who has reached the age of 16 (a holder of an additional Card must reach the age of 13), owns a DSBC Financial Europe account, and has confirmed his/ her identity.

2.2. Upon the Client’s confirmation of opening the “DSBC Financial Europe” UAB Payment Card, an amount of EUR 200 will be transferred to the Client’s Card Account from his/her Current Account. The Card Issuance Fee and monthly Maintenance Fee will be deducted from this fund and the remaining amount could be withdrawn to the Client’s Current Account following his/her request afterwards.

2.3. The Client shall pay fees for Card maintenance, payment operations, and other operations set by the Institution for Card issuance. By confirming the present Term of Services the Client gives irrevocable consent to automatically deduct fees from his/ her DSBC Financial Europe accounts.

2.4. Card Account which is maintained by the Card Issuing Partner of UAB “DSBC Financial Europe” and Current Account held at UAB “DSBC Financial Europe” are two separate accounts. Cardholder (Client) shall understand the method to top-up payment cards by using a Current Account before using it.

### 3. Use of Card

3.1. The Card shall only be used by the person, whose name and surname are inscribed on the Card and who has signed on the Card.

3.2. The Cardholder can use the Card to settle for goods or services at points of sale labeled with MasterCard logo; to pay for goods or services on the Internet; to withdraw funds from ATMs labeled with MasterCard logo; and/or to pay for goods or services using contactless payment functionality in special places, marked with a sign of contactless payment, up to an amount not exceeding the amount of the transaction set for a particular card reader.

3.3. The currency of the Account is euro. When the Client adds funds to the Account in a currency other than the currency of the Card Account, the currency is automatically converted according to the currency exchange rate of the Institution valid at that moment, which is constantly updated and published here. When the Client pays for goods or services by the Card at points of sale or withdraws funds in a currency other than the currency of the Card Account, fees set by the Institution are applied for the payment operation and currency exchange.

3.4. Standard limits set to the DSBC Financial Europe Client by

the Plan are applied to the Card of the Client, however, one payment operation by the Card cannot exceed 10 000 EUR.

3.5. When the transaction using the Card is executed, the amount of the payment operation is reserved on the DSBC Financial Europe Account of the Client under rules of MasterCard association, including fees for the operation. Funds from the Account are deducted upon receipt of a message from the merchant or service provider about the completed payment.

3.6. Payment operations may not be executed if funds on the DSBC Financial Europe Account are arrested or the right to manage the funds is limited; if the Card is blocked; if the amount of funds on the DSBC Financial Europe Account is insufficient to perform the payment operation (including fees for the operation); if limits of the Card are exceeded; if the Card has expired. Payment operations may not also be executed if the Identification instruments are indicated incorrectly and/or the suspicion arises that the order to perform the payment operation has been submitted not by the Cardholder.

3.7. In case the Client does not pay fees for Card services in a timely manner, payment operations may not be executed and the DSBC Financial Europe Account of the Client will be first of all used to satisfy the requirements of the Institution under the present Term of Services or Supplement related.

3.8. It is forbidden to use the Card for illegal operations, including the purchase of goods/services prohibited or limited by the law or other legal acts.

3.9. The Institution I Issuer has the right to temporarily suspend the use of the Card due to important reasons.

3.10. If the Institution receives instructions from bailiffs and/or other institutions or officers who have the right to arrest or give instructions to compulsorily deduct monetary funds of the Client or terminate payment of monetary funds from the account of the Client, the Institution has the right to transfer funds on the Card Account of the Client to the DSBC Financial Europe Account of the Client without separate notice and thus execute instructions of authorized persons and/or institutions.

3.11. Cardholder (Client) is responsible for topping up his/her Card Account which is maintained in good standing at the facility of UAB “DSBC Financial Europe” ’s Card Issuing Partner under instructions of UAB “DSBC Financial Europe” in order to keep the card fully functional.

### 4. Card Blocking

4.1. The Cardholder (Client) may at any time block his/her Card by informing the Institution via phone/email or block the Card in his/her Account.

4.2. The Institution has the right to block the Account (fully or partially suspend payment operations on the Account) and/or the Card (fully or partially forbid to use it), terminate the present Term of Services or Supplement, close the Account and apply other measures if the Cardholder (Client) does not comply with the conditions of the Use of Card, the Client has arrears to the Institution; and/or there are other reasons for such actions under the legislation of the General Agreement.

4.3. The Institution does not bear any liability for losses incurred by the Cardholder (Client) in case the Card has been blocked under the procedure set forth by the present Term of Services or Supplement.

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4.4. UAB “DSBC Financial Europe” reserves the right to enact “Article 4.2” at any time when a notice from our Card Issuing Partner requesting us to follow.

#### 5. Requirements for Safe Use of the Card

5.1. The Cardholder (Client) undertakes not to give the Card or reveal Identification tools to third persons, not allow and not create conditions for third persons to use the Card or Identification tools; to keep the Identification tools of the Card in secret (provision of the Card for the performance of the operation is not considered disclosure of the mentioned information); not to send the Card via mail neither in Lithuania nor abroad, as well as not to leave the Card in the ATM after using it.

5.2. The Institution recommends memorizing the PIN code of the Card and the Identification tools and not writing them down on the Card, notebook, piece of paper, or elsewhere, not to enter them into a mobile phone, email, or other electronic means of communication.

#### 5.3. 3D SECURE TERMS

5.3.1. Your Card/s is/are automatically enrolled for use with the DSBC Financial Europe 3D Secure service upon online transactions with the Card. 3D Secure is a secure way of using your Card to make purchases on the internet with 3D-enabled Merchants. You are responsible to check and update the mobile phone numbers, to which your Card/s are linked, including the mobile phone numbers of other users, who you have authorized to use additional cards.

5.3.2. We shall send a notification, containing a One-time password (“OTP”) code to your linked Mobile phone for the respective Card, or via other means if applicable, each time you make a purchase online on a 3D-enabled Merchant’s virtual POS. 3D Secure is provided by the Member in association with Mastercard SecureCode™.

5.3.3. If you change any linked Mobile Phone Number/s, your address (including Your Email Address), or any of the particulars of the means in which you receive OTP codes, you must notify us immediately to ensure that our records are up to date and we are able to send the OTP. Notices under this condition should be sent to us as set out in the Communications and Notices part of the present Agreement.

5.3.4. You will be responsible for any fees or charges imposed by third parties in connection with your use of 3D Secure.

5.3.5. You hereby agree and confirm that where payment with 3D Secure was made using your Card, the insertion of an OTP Code shall be treated as your valid and irrevocable consent to comply with the payment instruction. You are responsible for all instructions sent using your OTP codes. You are responsible for ensuring that you keep your OTP codes secure and confidential. Further information about your liability and our liability in relation to the use of your Card is set out below in the respective parts of the present Agreement.

5.3.6. Availability of 3D Secure. We try to give a complete service at all times but do not guarantee it. We will not be responsible to you for any unavailability of 3D Secure or any malfunction.

#### 6. Other Terms and Conditions

6.1. The Institution has the right to transfer the rights for the claim that arises from the present Supplement to other persons without separate consent from the Client, and deduct arrears of the Client

and fees payable to the Institution from Accounts of the Client in DSBC Financial Europe System.

6.2. The Client shall:

6.2.1. provide the right contact data and precise address where the Card and notifications related to the Card will be sent (the address can be changed once in 90 days. In case of a need to change it more often, the Client shall contact the Institution). If the Client does not receive the Card, the Client shall inquire about the reasons;

6.2.2. hold the responsibility for all arrears that arise while using the Card and immediately cover them;

6.2.3. notify about the refusal of the Card 1 (one) month prior to the expiry of the Card, so that the Institution would not order a new Card or deduct fees;

6.2.4. inform the Institution about his/ her wish to terminate the present Supplement and pay fees for refusal of Card prior to its expiry;

6.2.5. ensure that the Cardholder acts in compliance with the present Supplement, General agreement, and other applied provisions, and hold the liability for all actions of the Cardholder;

6.3. The Client shall bear all losses related to Card use if they were incurred as a result of dishonest actions of the Client performed on purpose, due to gross negligence or in other cases stated by the legislation.

6.4. The Institution/ Issuer is not liable:

6.4.1. if a third party refuses to accept the Card or pay out cash, or the transaction with the Card cannot be confirmed due to actions of a third party;

6.4.2. not receiving a payment confirmation when settling the Card due to reasons not depending on the Issuer or the Institution;

6.4.3. provision of goods or services of poor quality by a third party to the Client, which were paid using the Card;

6.4.4. indirect losses or damage incurred when using the Card;

6.4.5. implementation of promotion or loyalty programs by third persons to the Client.

6.5. Cardholder (Client) is well-aware of the RULES OF ISSUANCE AND USE DSBC FINANCIAL EUROPE PAYMENT CARD and agree to follow instructions from UAB “DSBC Financial Europe” to fully comply with the Terms and Conditions mentioned above.

Sign to Confirm \_\_\_\_\_