GENERAL SERVICE AGREEMENT OF UAB ELEKTRONINIŲ PINIGŲ BITĖ

GENERAL PART

1.1. This General Agreement for the Provision of Services by UAB Elektroninių pinigų bitė (hereinafter referred to as the **Agreement**) is concluded between UAB Elektroninių pinigų bitė (hereinafter - **EPB**) and the Clients (or Users, as defined below) who use the services provided by EPB to allow and redeem electronic money, execute payment transactions and other related transactions from / to an electronic money account managed by the EPB.

PAYMENT SERVICE PROVIDER

2.1. Payment service provider - UAB Elektroninių pinigų bitė, legal entity code 304473256, registered office address Vilniaus st. 4-10, Vilnius, LT-01102, operating in accordance with the Bank of Lithuania Regulations 2021. June 3. issued by electronic money institutions license No. 87, performing activities through the intermediary of an electronic money institution UAB Finansų bitė, legal entity code 304051511, registered office address Vilnius st. 4-10, Vilnius, LT-01102.

2.2. El. email address where the payment service provider can be contacted: Privat customers privatiems@finbee.lt; Business customers verslui@finbee.lt; Investors investuok@finbee.lt.

2.3. The activities of the EPB are supervised by the Bank of Lithuania.

DEFINITIONS

3.1. **Deposit account** - customer account No. LT967290099016897761, owned by UAB Elektroninių pinigų bitė, legal entity code 304473256, registered office address Vilniaus st. 4-10, Vilnius, Republic of Lithuania, LT-01102, operating in accordance with the Bank of Lithuania Regulations 2021. June 3. issued by electronic money institutions license No. 87, Lithuanian branch of AS „Citadele banka“, legal entity code 304940934, address Upės st. 21-1, Vilnius, LT-08128, Republic of Lithuania.

3.2. **Electronic money** - monetary value issued by the EPB upon receipt of funds from Consumers, expressed as a requirement to its issuer and having the following characteristics: (i) is stored on electronic media; (ii) intended for the execution of payment transactions; (iii) accepted by persons who are not issuers of those electronic money.

3.3. **Electronic Money Account** - a virtual medium in the User's self-service system where the Customer's Electronic Money is stored.

3.4. **Customer or User** - a member of the Portal (natural or legal person) who has agreed to the User Agreement, registered on the Portal in accordance with its terms , performed the Customer's identification and is approved by the respective Organizer accordingly.

3.5. **Payment order** means an **instruction** by a payer to the EPB to execute a payment transaction.

3.6. **Payment transaction** - a payment, transfer or withdrawal of funds initiated by the Customer.

3.7. **Payment Transaction Authorization** - the Customer's consent to execute a Payment Transaction.

3.8. **Payment Services** - EPB payment services provided to consumers as defined in the Payments Act.

3.9. **Payment instrument** - certain procedures agreed between the Customer and EPB and which are linked to the Customer's Electronic Money Account. The Payment Instrument is used by the Customer to initiate a payment order (ie to instruct the EPB to execute a Payment Transaction).

3.10. **User Agreement** - a document that specifies the terms and conditions of the Portal, with which a natural or legal person wishing to use the Portal https://www.finbee.lt/ and the services of the Organizer must agree.

3.11. **Organizer** - depending on the case: (i) UAB Finansų bitė, legal entity code 304051511, registered office address Vilniaus st. 4-10, Vilnius, LT-01102, acting as a peer to peer lending platform operator; (ii) UAB Finansų bitė verslui, legal entity code 304175555, registered office address Vilniaus str. 4-10, Vilnius, LT-01102, acting as the operator of the crowdfunding platform.

3.12. **Portal** - a system maintained and administered by the Organizer, placed at www.finbee.lt, with the help of which Users can borrow or lend money by participating in auctions or using other services provided by the Organizer. The Organizer carries out its activities as an administrator of the Portal.

3.13. **Loan Agreement** - a **loan agreement concluded** through the Portal between the Borrower and the Lenders (in case of mutual lending) or between the Borrower and the Lender.

3.14. **Service Fees** - **Fees** applied to the Clients as defined in the Agreement and the Portal.

3.15. **The Agreement** is this general agreement for the provision of services by UAB Elektroniniųnių bitė, including the EPB Privacy Notice. This Agreement is also the Electronic Money Account Agreement.

3.16. **Party** - Customer and / or EPB.

3.17. **Unique identifier** - a combination of letters, numbers or symbols provided by the EPB to the Customer and by which the Customer participating in the Payment Transaction is uniquely identified and / or his / her Electronic Money Account is used in the Payment Transaction**.**

3.18. **User's self-service system** - the Client's individual account, protected by a unique password (created by the Client from a combination of relevant numbers and symbols), for the Client to perform various actions on the Portal, ie submit Applications and Offers, lend money, conclude Loan Agreements, see the User's action history, receive Organizer's announcements, etc. ways to manage your account, manage your Electronic Money account.

3.19. Other terms used in this Agreement have the meanings ascribed to them in the applicable User Agreement.

Fees for SERVICES

4.1. The fees and terms of EPB services are published on the Portal.

4.2. Payment transactions between Customers are free of charge.

4.3. Banking fees may apply when purchasing or redeeming Electronic Money.

4.4. EPB reserves the right to set fees for opening and maintaining an Electronic Money Account, informing the Borrowers and Lenders about the setting and / or change of these fees in accordance with the procedure established in this Agreement.

4.5. In cases where EPB reduces the service fees specified in the Portal, they shall apply to the Customer immediately upon publication, regardless of whether the Customer has been informed about it.

4.6. EPB shall deduct the fees for the services in the manner and in the currency specified in the information on applicable fees published on the Portal.

4.7. By signing this Agreement, the Customer confirms that he has read all the relevant and applicable EPB Service Fees and Terms.

PAYMENT INSTRUMENT AND CONSUMER SELF - SERVICE SYSTEM

5.1. The User's self-service system and the Payment Instrument are associated with a Unique Identifier, which is assigned to a specific Customer upon registration on the Portal.

5.2. All and any actions that the EPB System has assigned to a particular Unique Identifier shall be deemed to have been performed (refrained from) by a particular User to whom the relevant Unique Identifier has been assigned, unless the User needs to perform an additional action in the User's self-service system to the operation is authorized.

5.3. EPB has the right to prepare a new Payment Instrument after the expiry of this validity period and (or) in case of objective circumstances due to which the Customer cannot use the existing Payment Instrument previously granted to him. EPB must notify the Client about the time or place of delivery of the new instrument and / or the time of its generation and / or the method of presentation to the Client.

5.4. The Customer has the right and obligation, if he / she becomes aware that the security of the User's self-service system and (or) Payment Instrument is threatened, to request to block them. The Client may do so by submitting a request to the contacts specified in the Agreement or the Portal and in accordance with the procedure specified therein. Upon receipt of such a request, EPB shall immediately block the User's self-service system and / or the Payment Instrument and inform the Customer about the actions taken.

5.5. If the Customer does not use the Payment Instrument for more than 12 (twelve) consecutive months, EPB has the right to cancel such instrument and close the Electronic Money Account or start applying the appropriate fee for maintaining the Electronic Money Account, informing the Customer thereof in advance.

5.6. The Customer is not entitled to use an invalid or canceled Payment Instrument.

5.7. If the circumstances due to which the User's self-service system and / or Payment Instrument have been blocked disappear, the EPB shall, on its own initiative but informing the Customer or upon the Customer's request, cancel the blocking of the User's self-service system and / or Payment Instrument within a reasonable time.

START OF PAYMENT SERVICES. PORTAL REGISTRATION

6.1. Payment services are provided to the Customer when he registers on the Portal, as specified in the User Agreement, and duly performs personal identification procedures.

6.2. EPB identifies Customers by applying one of the following Customer identification tools on a case-by-case basis:

6.2.1. applying Article 13 of the Law on Prevention of Money Laundering and Terrorist Financing of the Republic of Lithuania. the envisaged measure and the third party, the Organizer, in accordance with the internal procedures and measures approved by the Organizer in establishing the identity of the Clients;

6.2.2. physically by courier or upon the Borrower's arrival at the Organiser's premises;

6.2.3. by means of remote identification using: (i) a qualified e-mail. signature; or (ii) electronic means allowing direct transmission of the image / photograph.

6.3. The Customer has the right to start using the EPB services after he: (i) has read and agreed to the User Agreement; (ii) has read and agreed to this Agreement , (iii) has been properly identified as defined in the User Agreement and this Agreement, (iv) has submitted a duly completed Customer Identification Form and has been approved by EPB .

6.4. The Client confirms that he / she provided the correct data about himself / herself during the registration and that he / she will provide only the correct data about himself / herself later when changing or filling in the data about himself / herself in the User's self-service system or in other ways provided by EPB. Any losses incurred or caused by EPB due to incorrect submission of the Customer's data shall be borne by the Customer.

6.5. EPB has the right to refuse to start a business relationship with a new Client if it would violate the rights and legitimate interests of other persons and (or) the legal norms of the Republic of Lithuania.

6.6. This Agreement shall enter into force with the Customer's consent and shall be valid indefinitely. The Agreement may be terminated in the cases provided for therein and in the legal acts of the Republic of Lithuania.

6.7. The Electronic Money Account Agreement may be terminated by a unilateral decision of the EPC and the Electronic Money Account closed if no operations have been performed on the Customer's Electronic Money Account for more than 12 (twelve) months and there is no Electronic Money in the Account or the Customer does not express a wish to redeem the funds.

6.8. Termination of the Agreement is the basis for closing the Electronic Money Account. Upon termination of this Agreement and closing of the Electronic Money Account, the Customer loses the right to use the services provided by the Organizer.

TERMS AND CONDITIONS FOR ISSUING AND REDEMPING ELECTRONIC MONEY

7.1. The Customer has the right to keep Electronic Money in the Electronic Money Account, which he may purchase from the EPB or receive from other Customers.

7.2. The Client's money in the Electronic Money Account is considered to be Electronic Money issued by the EPB after the Client has transferred the money to the Deposit Account. Upon the Customer's transfer of money to the Deposit Account, the EPB, upon receipt of this money, shall credit it to the Customer's Electronic Money Account, thus issuing the Electronic Money at the nominal monetary value. This Electronic Money is attributed to the Customer and is held in the Customer's Electronic Money Account.

7.3. In order to deposit money into his / her Electronic Money Account, the Customer logs in to the User's self-service system and deposits the desired amount of money by selecting the "Deposit / Withdraw funds" function, which provides deposit instructions for each deposit method. Payment instructions and the data contained in them are (may be) considered as Unique Identifiers that are necessary for the correct execution of the payment transaction.

7.4. The nominal value of the Electronic Money coincides with the value of the amount of money deposited in the Deposit Account, after deducting the fees for opening and / or maintaining the Electronic Money Account (if the Customer has been informed in advance about the application of such fees).

7.5. The Electronic Money held in the Electronic Money Account is not a deposit and the EPB shall in no case pay interest or provide any other benefit related to the length of the period during which the Customer holds the Electronic Money in the Electronic Money Account.

7.6. Electronic money held in the Electronic Money Account must be redeemed at its nominal monetary value at any time upon the User's request.

7.7. There is no additional charge for redeeming Electronic Money. In case of redemption of Electronic Money, the Customer shall pay the fees for opening and / or maintaining the Electronic Money Account, if such fees have been established and the Customer has been informed about them in accordance with the procedure established in this Agreement.

7.8. The Customer expresses his / her wish regarding the redemption of Electronic Money by forming a Payment Order to transfer Electronic Money from his / her Electronic Money Account only to the bank account specified by the Customer and opened in his / her name. The EPC has the right to apply restrictions on the redemption of Electronic Money if such Redemption of Electronic Money would harm the interests of other persons or applicable law.

7.9. No additional conditions for the redemption of Electronic Money other than those provided for in this Agreement shall apply. The amount of Redeemable Electronic Money is chosen by the Customer, except in cases when EPB has the right to apply restrictions on redemption of electronic money.

7.10. If the Customer terminates the Electronic Money Account Agreement and applies for closing of the Electronic Money Account and cancellation of the User's self-service system, or if EPB terminates the provision of services to the Customer and cancels the User's self-service system, the money in the Customer's Electronic Money Account shall be transferred to the bank account opened in the Customer's name. . EPB has the right to deduct from such refunds the amounts due to EPB and the Organizer under the Loan Agreement. In the event of a dispute between the Client and the EPC and / or the Organizer, the EPB has the right to withhold the money in dispute until the dispute is resolved.

7.11. If EPB fails to return the money to the Client for reasons beyond EPB's control, the Client shall be notified immediately. In this case, the Customer must immediately indicate another bank account opened in his name or provide additional information necessary for the refund (payment).

7.12. The electronic money account is managed using the Payment Instrument and / or the User's self-service system, and (or) in other ways agreed by the Parties. Depending on the possibilities provided by the EPC, the User has the possibility to manage the Electronic Money Account in all the above-mentioned ways or only in some of them.

7.13. The electronic money account is managed only in euros.

7.14. All Payment Transactions from / to the Electronic Money Account shall be performed in accordance with the Procedure for Execution of Payment Transactions established in Part 8 of the Agreement.

USE OF ELECTRONIC MONEY ACCOUNT

8.1. The Customer may manage the Electronic Money Account by logging in to the User's self-service system on the Portal.

8.2. The electronic money account is used only for payment transfers made under the Loan Agreements concluded on the Portal to another Customer or the Organizer.

8.3. The Client must immediately notify the EPB if he notices that money not belonging to him has been transferred to his Electronic Money Account. The customer has no right to dispose of erroneously transferred money that does not belong to him. If the money has been credited to the Client's Electronic Money Account in error or in other cases without a legal basis, EPB has the right and the Client gives irrevocable consent to debit the money from his Electronic Money Account in such cases without the Client's instruction. If there is not enough money in the Customer's Electronic Money Account to debit the amounts erroneously credited, the User unconditionally undertakes to return the erroneously credited money to the EPB account within 3 (three) working days from the date of receipt of the EPB request.

8.4. The Customer may manage the electronic money account:

8.4.1. connected to the User's self-service system on the Portal online;

8.4.2. other means specified by EPB, after the Client has approved the conditions of use of such means.

8.5. Execution of payment orders from the Electronic Money Account after logging in to the User's self-service system on the Portal:

8.5.1. In order to execute a Payment Transaction to another Customer (Borrower), the Customer (Lender / Lender) must submit a Payment Order - Offer to the Loan Agreement in accordance with the terms of the respective Usage Agreement, thus confirming its consent to the Payment Order execution. A Payment Order shall be deemed received when the Borrower accepts the submitted Offers;

8.5.2. Submission of a Payment Order for Execution in the User's self-service system is the Customer's consent to perform a Payment Transaction and cannot be revoked;

8.5.3. The payment instruction is executed during the 3 (three) working days as after the loan agreement and other conditions contained in the Terms of Use Agreement and the fulfillment of the General Conditions , unless the operation is stopped payment of the applicable legislation or in cases prescribed by the Treaty.

8.6. The Customer must ensure that his / her Electronic Money Account contains a sufficient amount of money required for the execution of the Customer's Payment Order. If there is not enough money in the Customer's Electronic Money Account to execute the Payment Transfer, the Payment Transfer will not be executed.

8.7. EPB has the right to record and store any Payment Orders and to record and store information on all Payment Transactions executed by the Customer or executed in accordance with the Customer's Payment Order in accordance with the procedure and terms established by legal acts. The records mentioned in this Clause may be provided by the EPC to the Customer and / or to those who have a legal basis for obtaining such data to third parties as evidence confirming the submitted Payment Orders and / or executed Payment Transactions.

8.8. Payment Orders submitted by the Customer must be formulated clearly, unambiguously, must be executed, and the Customer's will must be clearly expressed in them. EPB shall not be liable for errors, discrepancies, repetitions and / or contradictions contained in the Payment Orders submitted by the Customer. If the submitted Payment Order of the Customer does not contain sufficient data or there are other deficiencies, the EPB may, depending on the nature of the deficiencies in the Payment Order, either refuse to execute such Payment Order or execute it according to the data contained in the Payment Order.

8.9. EPB, if it refuses to execute the Payment Order submitted by the Customer, shall immediately notify the Customer thereof or provide access to such notification, unless such notification is technically impossible or prohibited by applicable legislation.

8.10. EPB shall not accept or execute the Customer's Payment Orders to perform operations on the Customer's Electronic Money Account if the money in it is seized or the Customer's right to dispose of money is restricted in another lawful manner, as well as when operations performed by EPB are suspended.

SUBMISSION AND WITHDRAWAL OF CONSENT. CANCELLATION OF A PAYMENT ORDER

9.1. A payment transaction is only considered authorized when the payer gives his consent. Consent to payment given to the Organizer shall be deemed to have been given to EPB itself. The Client (Lender / Lendee) gives its consent to EPB by submitting an Offer in accordance with the terms and conditions of the respective User Agreement in the manner specified therein.

9.2. The Customer has no right to revoke the given consent to execute the Payment Transaction executed under the Loan Agreement.

9.3. A payment order cannot be revoked after it has been received by the EPO. EPB has the right not to execute the Payment Order (cancel it) when the Borrower does not accept the Offers.

9.4. A payment order may be revoked only with the agreement of the payment service user and the EPC accordingly. In the event that the parties agree to cancel the Payment Services, the EPC reserves the right to charge a fee for the cancellation of the Payment Order.

RESPONSIBILITY OF THE PARTIES

10.1. Each Party shall be liable for all fines, penalties, losses incurred by the other Party for the breach of the Agreement by the guilty Party. The guilty Party undertakes to compensate the injured Party for the direct losses incurred as a result of such liability. The liability of the EPB under the contract shall in all cases be limited in accordance with the following provisions:

10.1.1. The EPB shall be liable only for direct damages resulting from a direct and substantial breach of the contract by the EPB and only for those which the EPB could reasonably have foreseen at the time of the breach of the contract;

10.1.2. In all cases, EPB will not be liable for the Client's lost profits and income, loss of reputation, loss or collapse of business, indirect losses;

10.1.3. EPB will not be liable for any additional costs incurred by the Customer or indirect losses incurred (loss of income, profit, etc.) related to the non-executed or improperly executed Payment Transaction.

10.1.4. EPB shall not be liable for non-performance of contractual obligations under this Agreement or for damage caused in the performance of the duties and actions set forth in Article 16 of the Law on the Prevention of Money Laundering and Terrorist Financing of the Republic of Lithuania.

10.2. Limitations on the liability of the EPB will not apply if such limitations are prohibited by applicable law.

10.3. The EPB does not undertake to ensure the uninterrupted operation of the EPB system, as the operation of the EPB system may be affected by factors beyond the control of the EPB. The EPB undertakes to make all reasonable efforts to ensure the smoothest possible operation of the EPB system, but in all cases the EPB shall not be liable for the consequences of any malfunctioning of the EPB system.

10.4. Cases where the EPB will temporarily (for a maximum of 24 (twenty four hours))) limit the connection to the User's self-service system due to failures requiring repairs, upgrades and other similar cases will not be considered a malfunction of the EPB system, and if the EPB informs the Client at least 24 (twenty four) hours in advance of the planned works of the mentioned type.

10.5. The EPB will not be liable for the consequences:

10.5.1. arising from the lawful termination of the Agreement by the EPB, termination of the User's self-service system or restriction of access to it, as well as restriction (termination) of the provision of part of the services;

10.5.2. arising from any failure of the EPB to fulfill its obligations as a result of a third party beyond the control of the EPC and cannot foresee the consequences of the acts and / or omissions of such third party;

10.5.3. in other cases provided for in the Agreement and / or legal acts.

10.6. The Client is fully responsible for the correctness of the data and instructions provided by EPB and when filling in the documents in the User's self-service system. The Customer shall be fully liable for all losses incurred by the EPB due to incorrect information provided by the Customer to the EPB, invalid documents submitted, incorrect Payment Instructions and (or) due to non-fulfillment of other obligations provided for in this Agreement.

10.7. The Client is prohibited from using or using identification means to perform or allow third parties to perform any actions aimed at changing, disrupting or otherwise influencing the provision (operation) of EPB services. In the event of such changes or attempts to change, the EPB shall be released from any liability or obligation under this Agreement.

10.8. If the Customer denies having authorized the Payment Transaction that has been executed, or claims that the Payment Transaction has been executed, has the burden of proving that the Payment Transaction has been authenticated, properly recorded, accounted for and not affected by technical or other malfunctions.

10.9. The customer is a consumer, he may have regarding unauthorized payment transactions occurring up to 50 eur (fifty eur) loss in size, if they suffer from: (i) a lost or stolen payment instrument; or (ii) misappropriation of the Payment Instrument.

10.10. If the Customer is not a consumer, the Customer shall bear all losses incurred due to the reasons specified in Clause 10.9.

10.11. The Customer shall be liable for all losses incurred due to unauthorized Payment Transactions if the Customer has incurred them by acting dishonestly, due to gross negligence or intentional failure to perform one or more of the following obligations of the Customer:

10.11.1. to use the Payment Instrument in accordance with the rules governing the issuance and use of the Payment Instrument specified in this Agreement or its Annexes;

10.11.2. upon becoming aware of the loss, theft, misappropriation or unauthorized use of the Payment Instrument, as well as facts or suspicions that the personalized security features of the Payment Instruments in its possession have become known or may be used by third parties, immediately notify the EPB or its designated entity;

10.11.3. upon receipt of the Payment Instrument, take steps to protect the Payment Instrument's personalized security data.

10.12. A party shall be released from liability for non-performance of the Agreement if it proves that the Agreement has not been performed due to *force majeure* circumstances proved in accordance with the procedure established by law. The Client must notify the EPB in writing within 10 (ten) calendar days from the date of occurrence of *force majeure* circumstances preventing the performance of the Agreement. EPB will notify the Client about the *force majeure* circumstances by e-mail or in the User's self-service system.

10.13. If the Customer loses the login data to the User's self-service system or it is disclosed not through the fault of the Customer and EPB or if there is or may be a real threat to the User's self-service system, the Customer undertakes to change passwords immediately (not later than within 1 (one) calendar day) to inform the EPB thereof in accordance with the procedure specified in this Agreement. Upon receipt of the Client's notification, EPB will immediately suspend access to the User's self-service system and the provision of EPB services until a new password is provided or created to the Client.

AMENDMENT AND VALIDITY OF THE CONTRACT

11.1. **EPB has the right to change the Agreement and (or) other documents related to it by notifying the Customer about this change not later than 60 (sixty) calendar days before the effective date of the change** . The said notice on the amendment of the Agreement and (or) other related documents shall be delivered to the Customer at the personally indicated e-mail address or in the User's self-service system, or published on the Portal. The public announcement is considered to be a proper (written) notification of the Client about the unilateral amendment of the Agreement and (or) other documents related to them. The Client shall be deemed to agree with these amendments if he does not notify the EPB that he does not agree with them before the effective date of the amendments. In this case, the Customer has the right to terminate the Agreement immediately and without paying any commission before the date on which the amendments will take effect. If the Customer does not exercise the right to terminate the Agreement before the changes take effect, the Customer shall be deemed to agree with the changes made.

11.2. The Customer has no right to unilaterally change the terms of the Agreement.

11.3. The Customer has the right to terminate the Agreement unilaterally without going to court by notifying EPB in writing 30 (thirty) calendar days in advance.

11.4. EPB has the right to terminate the Agreement unilaterally, without a separate notice from the Customer, if no transactions have been performed on the Customer's Electronic Money Account for more than 12 (twelve) months or to set an Electronic Money Account service fee by informing the Customer in advance.

11.5. EPB has the right to terminate the Agreement unilaterally, without going to court, by notifying the Customer thereof in writing (by e-mail, address provided by the Customer) not later than 60 (sixty) calendar days in advance.

11.6. In the event of termination of the Agreement, EPB shall deduct from the Customer's disbursement the amounts payable by the Client to EPB for the services provided by EPB (Electronic Money Account opening and / or maintenance fees - if such fees have been established), fines, penalties, losses and other costs paid to the Client, state or third parties. amounts incurred or paid by EPB due to the Client's fault, as well as outstanding liabilities under the Loan Agreements concluded on behalf of the Customer on the Portal. In the event that the Customer's Electronic Money Account lacks money to cover all amounts payable specified in this clause, the Customer undertakes to transfer the specified amounts to the account specified by the EPB within 3 (three) working days at the latest. If EPB recovers part of the amounts paid to third parties, EPB undertakes to return the recovered amounts to the Customer immediately.

11.7. Termination of the Agreement does not release the User from the proper performance of all obligations to EPB arising before the date of termination.

11.8. Upon termination of the Electronic Money Agreement with the Customer by the EPB, the User's Electronic Money shall be redeemed in accordance with the procedure specified in Clause 7.8 of this Agreement.

SETTLEMENT OF DISPUTES

12.1. The law of the Republic of Lithuania applies to the contract.

12.2. Disputes or other disagreements or claims arising out of or in connection with the Agreement shall be settled by negotiation. If a dispute or other disagreement cannot be resolved through negotiations, the dispute shall be resolved in court in accordance with the laws of the Republic of Lithuania.

12.3. The Customer (consumer), who believes that the EPB has violated his rights or legitimate interests arising from the Agreement or related relations, has the right to apply to a court or to an institution dealing with consumer disputes out of court - the Bank of Lithuania. The Customer's application to the Bank of Lithuania does not deprive the Customer of the right to apply to a court. Applications to the Bank of Lithuania are submitted to: the Legal and Licensing Department of the Bank of Lithuania Totorių str. 4, LT-01121 Vilnius, el. p. prieziura@lb.lt or electronically via the electronic dispute resolution tool (https://www.epaslaugos.lt/portal/login).

12.4. The Customer (consumer), believing that the EPB has violated his rights or interests protected by law, must apply to the EPB in writing and indicate his claims before applying to the Bank of Lithuania. The complaint can be submitted by e-mail. by post or by post to the addresses specified in this Agreement.

12.5. The customer's (consumer's) complaint to the EPB must specify the circumstances and documents on the basis of which the complaint is submitted. If the Client relies on documents that EPB does not have in the complaint, such documents (duly certified copies thereof) must also be submitted together with the complaint.

12.6. EPB will examine the complaint no later than within 15 (fifteen) working days from the date of receipt of the complaint and provide the Customer (consumer) with a detailed, motivated, documented response. In exceptional cases, when due to reasons beyond the control of the EPB it is not possible to provide a response within 15 (fifteen) working days, the EPB will send the Customer (consumer) a preliminary response clearly stating the reasons for delaying the response and the deadline for the Customer (consumer) to receive a final response. In any case, the deadline for submitting a final response will not exceed 35 (thirty-five) working days. EPB's response shall be provided to the Customer (consumer) by the same means as the Customer's (consumer's) complaint.

12.7. The detailed procedure for the examination of Customer (consumer) complaints is discussed in the EPB Procedure for the Submission and Examination of Customer Complaints, which is available at www.finbee.lt.

12.8. The EPB handles customer complaints free of charge.

FINAL PROVISIONS

13.1. EPB shall provide all notices to the Customer in the manner provided for in the Loan Agreement to which the Consumer is a party and in the User Agreement.

13.2. EPB notifies the Client in Lithuanian or in the language in which the Loan Agreement is concluded.

13.3. The Customer has the right to get acquainted with the valid versions of the Agreement and related documents on the Portal or, at the Customer's request, in writing on paper or using another durable medium. Such a request may be made to the payment service provider by email. email: Privat customers privatiems@finbee.lt; Business customers verslui@finbee.lt; Investors investuok@finbee.lt.

13.4. The Customer may receive a consultation on all issues related to the Consumer Self-Service System by sending his / her question by e-mail or telephone specified on the Portal.

This version of the General Service Agreement enters into force in 25 October 2023.