

FRAMEWORK AGREEMENT ON THE PROVISION OF SERVICES BY ELEKTRONINIŲ PINIGŲ BITĖ UAB

1. GENERAL

This framework agreement on the provision of services by Elektroninių pinigų bitė UAB (hereinafter referred to as the '**Agreement**') is made by and between Elektroninių pinigų bitė UAB ('**EPB**') and the Clients (as defined below) who use the services provided by EPB intended for the issue and redemption of electronic money, performance of payment operations and other relevant operations to/from an electronic money account managed by EPB.

2. PAYMENT SERVICE PROVIDER

- 2.1. The payment service provider is Elektroninių pinigų bitė UAB, a private company, registered company No 304473256, registered office address Šv. Ignoto g. 5, Vilnius, LT-01144, restricted operating licence of an electronic money institution No 8 issued by the Bank of Lithuania, operating through an intermediary of an electronic money institution Finansų bitė UAB, registered company No 304051511, registered office address Šv. Ignoto g. 5, Vilnius, LT-01144.
- 2.2. Contact email address of the payment service provider: support@finbee.com.
- 2.3. EPB activities are supervised by the Bank of Lithuania.

3. TERMS AND DEFINITIONS

- 3.1. **Deposit Account** means the client account No LT2723000000469072 held by Elektroninių pinigų bitė UAB, registered company No 304473256, registered office address Šv. Ignoto g. 5, Vilnius, Republic of Lithuania, LT-01144, operating under restricted operating licence of an electronic money institution No 8 issued by the Bank of Lithuania, opened by Medicinos bankas UAB, registered company No 112027077, address Pamėnkalnio g. 40, 01114, Vilnius, Republic of Lithuania.
- 3.2. **Electronic Money** means the monetary value issued into circulation after EPB receives funds from the Users, in the form of a claim to the issuer, having the following characteristics: (i) it is kept in electronic media; (ii) is intended for performing payment operations; and (iii) is accepted by persons other than issuers of that electronic money.
- 3.3. **Electronic Money Account** means the virtual medium in the User self-service system in which the Client's Electronic Money is stored.
- 3.4. **Client** means a member of the Portal (a natural or a legal person) who has agreed to the User Agreement, registered with the Portal on the terms and conditions thereof, and has been confirmed by relevant Organiser.
- 3.5. **Payment Order** means a payment order for EPB to perform a payment operation.
- 3.6. **Payment Operation** means paying money in, transfer of money, or withdrawal of money by the Client.
- 3.7. **Authorisation of Payment Operation** means the Client's consent to perform the Payment Operation.
- 3.8. **Payment Services** means the EPB payment services provided to the Users as defined in the Law on Payments.
- 3.9. **Means of Payment** means certain procedures on which the Client and EPB have agreed and which are linked to the Electronic Money Account of the Client. The Client shall use the Means of Payment for the initiation of a payment order (i. e. instructing EPB to perform the Payment Operation).
- 3.10. **User Agreement** means the document setting out the terms and conditions of the Portal to which the natural/legal person wishing to use the Portal <https://finbee.lt/> and the Organiser's services must agree.
- 3.11. **Organiser** means, as the case may be: (i) Finansų bitė UAB, registered company No 304051511, registered office address Šv. Ignoto g. 5, Vilnius, LT-01144, acting in the capacity of an operator of a mutual lending platform; (ii) Finansų bitė verslui UAB, registered company No 304175555, registered office address Vėjo g. 12-2, Gindulių k., Klaipėdos rajonas, acting in the capacity of an operator of a pooled financing platform.
- 3.12. **Portal** means the system maintained and administered by the Organizer at www.finbee.lt through which the User may borrow or lend money by taking part in auctions. The Organiser shall act in the capacity of the administrator of the Portal.

- 3.13. **Loan Agreement** means a loan agreement concluded through the Portal by and between the Borrower and the Lenders (in case of mutual lending) or by and between the Borrower and the Creditor.
- 3.14. **Service Rates** means charges applied to the Clients as stated on the Portal.
- 3.15. **Agreement** means this Framework Agreement on the Provision of Services by Elektroninių pinigų bitė UAB including the EPB Privacy Notice. This Agreement constitutes the Electronic Money Account Agreement at the same time.
- 3.16. **Party** means the Client and/or EPB.
- 3.17. **Unique Identifier** means a combination of letters, figures or symbols that EPB assigns to the Client and which is used to identify the Client taking part in the Payment Operation and/or the Client's Electronic Money Account used in the Payment Operation.
- 3.18. **User Self-Service System** means an individual account of the Client protected by a unique password (created by the Client as a combination of figures and symbols) which the Client uses for various actions on the Portal such as submitting Applications and Offers, lending money, concluding Loan Agreements, viewing the history of actions of the User, receiving messages from the Organiser and managing the account otherwise as well for the management of the Electronic Money Account.
- 3.19. Other terms used in this Agreement have the same meanings as the meanings provided in relevant User Agreement.

4. EPB SERVICE RATES

- 4.1. Opening and maintaining the Electronic Money Account shall be free of charge.
- 4.2. Payment operations between the Clients shall be free of charge.
- 4.3. Bank service rates may apply to the purchase or redemption of the Electronic Money.
- 4.4. EPB shall reserve the right to set charges for the opening and maintaining of the Electronic Money Account, with the Borrowers and Lenders informed about the setting and/or changing of such charges according to a procedure set out in this Agreement.

5. MEANS OF PAYMENT AND USER SELF-SERVICE SYSTEM

- 5.1. The User Self-Service System and the Means of Payment shall be linked to the Unique Identifier assigned to a specific Client upon registration with the Portal.
- 5.2. All and any actions assigned by the EPB system as actions taken for a specific Unique Identifier shall be deemed to be completed (or refrained from completion) by a specific User to whom the relevant Unique Identifier has been assigned except in cases where the User must perform an additional action in the User Self-Service System for the Payment Operation to be authorised.
- 5.3. EPB shall have the right to deliver a new Means of Payment upon expiry of its term of validity and/or under objective circumstances due to which the Client is unable to use the previously assigned Means of Payment. EPB shall inform the Client about the time or place of delivery of the new Means of Payment and/or the time of its generation and/or the method of its delivery to the Client.
- 5.4. Should the Client become aware about a threat to security of the User Self-Service System and/or the Means of Payment, the Client shall have the right and the duty to request blocking them. The Client can do this by submitting an application using contact details provided in the Agreement or on the Portal according to a procedure specified therein. On receipt of such application EPB shall block the User Self-Service System and/or the Means of Payment immediately and notify the Client thereof.
- 5.5. If the Client has not used the Means of Payment for more than 12 (twelve) months in succession, EPB shall have the right to cancel such Means of Payment and to close the Electronic Money Account or to start applying a charge for the maintenance of the Electronic Money Account by giving the Client an advance notice.
- 5.6. The Client shall not use the Means of Payment that is invalid or cancelled.
- 5.7. After the circumstances due to which the User Self-Service System and/or the Means of Payment was blocked cease to exist, EPB shall lift, within a reasonable time limit, the blocking of the User Self-Service System and/or

the Means of Payment on its own initiative but by giving a notice to the Client or on receipt of the Client's request.

6. START OF PROVISION OF THE PAYMENT SERVICES. REGISTRATION WITH THE PORTAL

- 6.1. Provision of the Payment Services to the Client shall be started upon the Client's registration with the Portal as stated in the User Agreement and upon successful completion of the personal identification procedures.
- 6.2. EPB shall establish identity of the Client by applying one of the identification means on a case-by-case basis:
 - 6.2.1. By applying the means provided for in Article 13 of the Republic of Lithuania Law on the Prevention of Money Laundering and Terrorist Financing and a third party, i. e. the Organiser establishing personal identity of the Clients according to the Organiser's internal procedures and measures;
 - 6.2.2. Physically through a courier or upon the Borrower's arrival to the Organiser's offices;
 - 6.2.3. By means of remote identification facilities using: (i) a qualified electronic signature; or (ii) electronic means permitting a direct video/photo transmission.
- 6.3. The Client shall have the right to start using the EPB services after: (i) having familiarised himself with and agreed to the User Agreement; and (ii) having familiarised himself with and agreed to this Agreement.
- 6.4. The Client confirms that he has provided true personal data at registration and that subsequently, when amending or supplementing such data in the User Self-Service System or using other means provided by EPB, the Client shall provide true data. The Client shall pay EPB for any losses incurred by EPB due to provision of untrue information by the Client.
- 6.5. EPB shall have the right to refuse to start a business relationship with a new Client if this would violate rights and legitimate interests of other persons and/or legal provisions in force in the Republic of Lithuania.
- 6.6. This Agreement shall take effect after the Client expresses his agreement thereto and shall remain in effect indefinitely. The Agreement may be terminated in the cases stipulated in the Agreement or provided for in the Lithuanian legal acts.
- 6.7. The Electronic Money Account Agreement may be terminated unilaterally by EPB and the Electronic Money Account shall be closed if for more than 12 (twelve) months no operations were performed with it and there is no electronic money therein, or the Client does not express an intention to redeem the funds kept in the Electronic Money Account.
- 6.8. Termination of the Agreement shall provide grounds for closing the Electronic Money Account. On termination of the Agreement and closing of the Electronic Money Account, the Client shall forfeit the right to use the services provided by the Organiser.

7. TERMS OF ISSUE AND REDEMPTION OF ELECTRONIC MONEY

- 7.1. The Client shall have right to keep the Electronic Money in the Electronic Money Account, upon acquiring it from EPB or from other Clients.
- 7.2. The Client's money kept in the Electronic Money Account shall be deemed to be the Electronic Money which shall be issued by EPB after the Client transfers money to the Deposit Account. After receiving the money transfer from the Client, EPB shall credit it to the Client's Electronic Money Account thus issuing the Electronic Money at nominal monetary value. Such Electronic Money shall be assigned to the Client and kept in the Client's Electronic Money Account.
- 7.3. In order to pay in money to his Electronic Money Account, the Client shall log in to the User Self-Service System, select the function 'Pay In/Pay Out' and pay the money in according to instructions provided for each pay-in method. The money pay-in instructions and information provided therein shall (can) be considered as the Unique Identifiers that are necessary for the correct performance of the payment operation.
- 7.4. The nominal value of the Electronic Money shall be equal to the value of the amount paid in to the Deposit Account less the charges for the opening and/or maintaining of the Electronic Money Account (provided that the Client was informed about the application of such charges in advance).
- 7.5. The Electronic Money kept in the Electronic Money Account shall not be a deposit and EPB, in any circumstances, shall pay no interest thereon and shall provide no other benefits related to the length of the period during which the Client keeps the Electronic Money in the Electronic Money Account.

- 7.6. The Electronic Money kept in the Electronic Money Account shall be redeemed at their nominal monetary value at any time when the User expresses such intent.
- 7.7. No additional charges for the redemption of the Electronic Money shall be applied. In the event of redemption of the Electronic Money, the Client shall pay charges for the opening and/or maintaining the Electronic Money Account (if any) provided that the Client has been informed about them according to the procedure stipulated in this Agreement.
- 7.8. The Client shall express his intent to redeem the Electronic Money by generating the Payment Order for the transfer of the Electronic Money from his Electronic Money Account; the transfer can only be made to a bank account opened in the name of the Client. EPB shall have the right to apply restrictions on redemption of the Electronic Money if the redemption would violate interests of other persons or applicable legal acts.
- 7.9. No terms of redemption of the Electronic Money other than those stipulated in this Agreement shall apply. The amount of the Electronic Money to be redeemed shall be selected by the Client except in cases where EPB has the right to apply restriction on the redemption of the Electronic Money.
- 7.10. If the Client terminates the Electronic Money Account and applies for the closing of the Electronic Money Account and cancellation of the User Self-Service System, or if EPB terminates provision of services to the Client and cancels the User Self-Service System in the cases stipulated in the Agreement, the money held in the Client's Electronic Money Account shall be transferred to a bank account opened in the Client's name. EPB shall have the right to deduct from the amount being transferred any amounts due to EPB and/or the Organiser under the Loan Agreement. If there is a dispute between the Client and EPB and/or the Organiser, EPB shall have the right to a retention of the disputed money until the dispute is resolved.
- 7.11. If EPB fails to repay the money to the Client for reasons beyond EPB's control, the Client shall be informed immediately. In such a case the Client shall specify another bank account opened in his name or provide additional information necessary for the repayment (making the payment).
- 7.12. The Electronic Money Account shall be managed using the Means of Payment and/or the User Self-Service System and/or other method agreed by the Parties. Depending on opportunities provided by EPB, the User may manage the Electronic Money Account by all such methods or only by some of them.
- 7.13. The Electronic Money Account shall be managed in euros only.
- 7.14. All Payment Operations to/from the Electronic Money Account shall be performed according to the procedure set out in Article 8 of this Agreement.

8. USE OF THE ELECTRONIC MONEY ACCOUNT

- 8.1. The Client can manage his Electronic Money Account by logging-in to the User Self-Service System in the Portal.
- 8.2. The Electronic Money Account shall only be used for money transfers to another Client under the Loan Agreements concluded on the Portal.
- 8.3. Should the Client notice that money that does not belong to him has been transferred to his Electronic Money Account, the Client shall notify EPB immediately. The Client shall have no right to dispose of any money transferred to him by mistake. If money has been credited to the Client's Electronic Money Account by mistake or in other cases without any legal ground, EPB shall have the right to debit the Electronic Money Account without the Client's instruction, and the Client gives its irrevocable consent to such debiting. If there is insufficient amount in the Client's Electronic Money Account for the debiting of the amount transferred by mistake, the User shall unconditionally undertake to repay the amount concerned to EPB within 3 (three) working days after the day of receipt of EPB's request.
- 8.4. The Client may manage the Electronic Money Account:
 - 8.4.1. Online by logging in to the User Self-Service System in the Portal;
 - 8.4.2. By other means specified by EPB after the Client agrees to the terms of using such means.
- 8.5. Execution of the Payment Orders from the Electronic Money Account on logging-in to the User Self-Service System on the Portal:
 - 8.5.1. For the purposes of the Payment Operation for the benefit of another Client (the Borrower), the Client (the Lender/the Creditor) shall place the Payment Order – the Offer for the Loan Agreement under the terms of relevant User Agreement, in this way confirming his consent to the execution of the Payment Order. The Payment Order shall be deemed to be received on acceptance of the Offers by the Borrower;

- 8.5.2. The placement of the Payment Order for execution in the User Self-Service System shall constitute the Client's consent to perform the Payment Operation and shall be irrevocable;
- 8.5.3. The Payment Order shall be executed within 1 (one) working day after conclusion of the Loan Agreement according to relevant User Agreement unless the Payment Operation is stopped in the cases specified in the applicable legal acts or stipulated in the Agreement.
- 8.6. The Client shall ensure that an amount sufficient for the execution of the Payment Order is available in his Electronic Money Account. If the amount in the Electronic Money Account is insufficient for the Payment Order, the Payment Order shall not be executed.
- 8.7. EPB shall have the right to record and store any Payment Orders and to record and store information about any Payment Operations that were performed by the Client or which were performed according to the Client's Payment Instruction according to a procedure prescribed by law. Such records can be presented by EPB to the Client and/or third parties that have the statutory right to obtain such records as evidence of the Payment Orders placed and/or the Payment Operations performed.
- 8.8. The Payment Orders placed by the Client shall be worded clearly and unequivocally, be executable, and the intent of the Client shall be explicitly expressed. EPB shall not be liable for any errors, discrepancies, repetitions and/or contradictions in the Payment Orders placed by the Client. If information is missing in the Payment Order or it has other deficiencies, EPB may, depending on the nature of such deficiencies, either refuse to execute such Payment Order or to execute it based on the data contained therein.
- 8.9. In the case of refusal to execute the Payment Order placed by the Client, EPB shall immediately notify this to the Client or enable him to familiarise himself with the notice except in cases where such notification is technically impossible or is prohibited by applicable law.
- 8.10. EPB shall not accept and shall not execute the Client's Payment Orders for operations with the Client's Electronic Money Account if the money therein has been seized or the Client's right to dispose of the money has been restricted otherwise, also if EPB's operations are suspended in cases established in legal acts.

9. GIVING AND WITHDRAWING THE CONSENT. WITHDRAWAL OF THE PAYMENT ORDER

- 9.1. The Payment Order shall be deemed to be authorised after the payer gives his consent. A consent to payment given to the Organiser shall be deemed to be given to EPB. The Client (Lender/Creditor) shall give his consent to EPB by submitting the Offer according to the terms of relevant User Agreement by the method stipulated therein.
- 9.2. The Client (Lender/Creditor) shall have no right to withdraw his consent to the Payment Operation performed under the Loan Agreement.
- 9.3. The Payment Order may not be withdrawn after its receipt by EPB. EPB shall have the right to refuse to execute the Payment Order (to recall it) if the Borrower is not accepting the Offers.
- 9.4. The Payment Order may only be recalled in cases where the user of the payment services and EPB agree on this. In case if the parties agree on the recalling of the Payment Services, EPB shall reserve the right to set a charge for such recall.

10. LIABILITY OF THE PARTIES

- 10.1. Each Party shall be liable for any fines, penalties and losses incurred by the other Party as a result of a breach of the Agreement by the Party. The defaulting Party shall indemnify the other Party any direct losses arising from such breach. EPB's liability under the Agreement shall always be limited as follows:
 - 10.1.1. EPB shall only be liable for direct losses incurred due to a direct material breach of the Agreement committed by EPB, and only for such losses which EPB could have reasonably foreseen at the time of the breach;
 - 10.1.2. EPB shall not be liable, in any circumstances, for a loss of profit or income by the Client, loss of reputation, loss or collapse of business, and indirect losses;
 - 10.1.3. EPB shall not be liable for any additional costs or indirect losses (loss of income or profit etc.) of the Client in relation to the Payment Operation that was not performed or was performed improperly.
- 10.2. Limitations of EPB's liability shall not be applied if such limitations are prohibited by applicable law.

- 10.3. EPB shall not undertake to ensure uninterrupted operation of EPB system as such operation can be influenced by factors beyond EPB's control. EPB shall make every reasonable effort to ensure that the EPB system operates as smoothly as possible, however, in all cases EPB shall not be liable for consequences ensuing from disruptions in the operation of the EPB system.
- 10.4. Cases where EPB restricts logging-in to the User Self-Service System temporarily (for no longer than 24 (twenty four) hours) due to the latter's disruptions for which repairs or improvement works are required and similar cases shall not be deemed to be disruptions of the EPB system's operation, provided that EPB notifies such cases to the Client at least 24 (twenty-four) hours prior to the start of such works.
- 10.5. EPB shall not be liable for any consequences arising from:
 - 10.5.1. a lawful termination of the Agreement by EPB, cancellation of the User Self-Service System or restriction of access thereto, and restriction/termination of provision of part of the services;
 - 10.5.2. a disruption in the fulfilment of any obligation of EPB for reasons for which a third party is responsible, where such third party is beyond control of EPB and EPB is unable to foresee consequences arising from actions and/or omissions of such third party;
 - 10.5.3. other cases stipulated in the Agreement and/or provided by legal acts.
- 10.6. The Client shall be fully liable for the truthfulness of data and instructions provided to EPB and on the User Self-Service System. The Client shall be fully liable for any losses incurred by EPB due to untrue information or invalid documents provided to EPB, mistakes in the Payment Orders and/or the Client's failure to fulfil his obligations under the Agreement.
- 10.7. The Client shall be prohibited from using the identification facilities for taking any actions, or allowing third parties to take any actions, aimed at altering, disrupting or otherwise affecting the provision/operation of EPB services. In the event of such actions or attempted actions EPB shall be released from any liability or obligations under this Agreement.
- 10.8. If the Client denies authorising the Payment Operation which was executed or asserts that the Payment Operation was executed improperly, EPB shall be responsible for proving that the authenticity of the Payment Operation was approved, it was duly recorded and entered into accounts, and was not affected by any technical or other factors.
- 10.9. If the Client is the User, the Client may be liable to pay losses arising from unauthorised Payment Operations, up to EUR 50 (fifty euros) provided they have been incurred due to: (i) use of the Means of Payment that was lost or stolen; or (ii) misappropriation of the Means of Payment.
- 10.10. If the Client is not the User, the Client shall be liable for any losses arising for reasons stated in Clause 10.8 above.
- 10.11. The Client shall be liable for any losses arising from unauthorised Payment Operations if the Client has incurred them while acting in bad faith or negligently or due to the Client's deliberate non-fulfilment of the following obligations of the Client – any one or all of them:
 - 10.11.1. Use the Means of Payment according to the rules for the issue and use of the Means of Payment set out in the Agreement or Annexes thereto;
 - 10.11.2. Having learnt about a loss, theft, misappropriation or unauthorised use of the Means of Payment, or any facts or suspicions that the personalised security features of the Means of Payment held by him have become known or may be used by third parties, report this to EPB or an entity indicated by EPB immediately;
 - 10.11.3. On receipt of the Means of Payment, take action to protect the personalised security features of the Means of Payment.
- 10.12. The Party shall be exempted from liability for non-performance of the Agreement if the Party proves that this has resulted from force majeure proved according to a procedure prescribed by law. The Client shall notify the occurrence of force majeure preventing him from performing the Agreement to EPB within 10 (ten) calendar days after the day when force majeure arose. EPB shall notify the occurrence of force majeure to the Client via email or through the User Self-Service System.
- 10.13. In the event of loss of the User Self-Service System's log-in data by the Client or disclosure of such data through no fault of the Client and EPB, or if a threat to the User Self-Service System arose or can potentially arise, the Client shall immediately change his passwords, and if he is unable to do so, the Client shall immediately (but no later than within 1 (one) calendar day) inform EPB according to a procedure set out in this Agreement. On

receipt of the Client's notice EPB shall immediately stop access to the User Self-Service System and provision of EPB services until a new password is assigned or created to/by the Client.

11. AMENDMENTS TO AND VALIDITY OF THE AGREEMENT

- 11.1. EPB shall have the right to amend the Agreement and/or documents related thereto by giving the Client a 60 (sixty) calendar days' notice of amendment. The notice of amendment to the Agreement and/or documents related thereto shall be sent to the Client to his email address or through the User Self-Service System or shall be published on the Portal. Publishing of the notice shall be deemed to be proper (written) informing of the Client about the unilateral amendment to the Agreement and/or documents related thereto. It shall be deemed that the Client agrees to the amendments if the Client has not informed EPB about his disagreement by the effective date of the amendments. In such a case the Client shall terminate the Agreement without delay by such effective date, without paying any commission. Should the Client fail to exercise the right to terminate the Agreement prior to effective date of the amendments, it shall be deemed that the Client agrees to the amendments.
- 11.2. The Client shall have no right to unilaterally amend provisions of this Agreement.
- 11.3. The Client shall have the right to unilaterally terminate the Agreement on an out-of-court basis by giving EPB a 30 (thirty) calendar days' written notice.
- 11.4. EPB shall have the right to unilaterally terminate the Agreement without notifying the Client if no operations were performed in the Client's Electronic Money Account for more than 12 (twelve) months, or may set a service charge for the Electronic Money Account by giving a prior notice to the Client. It shall be deemed that no operations were performed if no money was paid in to the Electronic Money Account on the initiative of the Client.
- 11.5. EPB shall have the right to unilaterally terminate the Agreement on an out-of-court basis by giving the Client a 60 (sixty) calendar days' written notice (by email using the email address provided by the Client).
- 11.6. In the event of termination of the Agreement, EPB shall deduct, from the money payable to the Client, any amounts payable for EPB's services (charges for opening and/or maintaining the Electronic Money Account, if any) provided to the Client, fines and penalties paid to the State or third parties, losses and any other amounts that EPB had to pay or incurred due to the fault of the Client. If the amount available in the Client's Electronic Money Account is insufficient for covering the above amounts payable, the Client shall transfer such amounts to an account specified by EPB no later than within 3 (three) working days. In the case of recovery of part of the amounts paid to third parties by EPB, EPB shall repay such recovered amounts to the Client without delay.
- 11.7. Termination of the Agreement shall not release the User from the due discharge of all liabilities to EPB that arose prior to the termination.
- 11.8. On termination of the Electronic Money Agreement by EPB, the User's Electronic Money shall be redeemed according to a procedure set out in Clause 7.7 of the Agreement.

12. RESOLUTION OF DISPUTES

- 12.1. The Agreement shall be governed by the Lithuanian law.
- 12.2. Any disputes, disagreements or claims arising from or related to the Agreement shall be resolved by negotiations. In case of failure to reach an agreement, the dispute shall be settled in court according to a procedure prescribed by the Lithuanian law.
- 12.3. Should the Client (User) consider that EPB has violated his rights or legitimate interests arising from the Agreement or the relationship pertaining to the Agreement, the Client may apply to court or an institution responsible for resolution of consumer disputes out of court, i. e. the Bank of Lithuania. Applying to the Bank of Lithuania shall not prevent the Client from applying to court.

Applications to the Bank of Lithuania shall be submitted: to the Supervision Service of the Bank of Lithuania, address Žirmūnų g. 151, LT-09128 Vilnius, email: pt@lb.lt, or electronically through an electronic dispute resolution facility (<https://www.epaslaugos.lt/portal/login>).

- 12.4. Should the Client (User) consider that EPB has violated his rights or legitimate interests, the Client shall, prior to applying to the Bank of Lithuania, file a complaint to EPB stating his claims. The complaint may be submitted via email or by post to the addresses provided in this Agreement.

- 12.5. The Client's (User's) complaint submitted to EPB shall state circumstances and documents on which the complaint is based. If the Client relies, in his complaint, on documents that are not available to EPB, the complaint shall be accompanied by such documents (or duly certified copies thereof).
- 12.6. EPB shall consider the complaint no later than within 15 (fifteen) working days after receipt thereof and shall provide to the Client (User) a detailed, well-founded reply based on documents. In exceptional cases, where for reasons beyond EPB's control the reply cannot be provided within 15 (fifteen) working days, EPB shall send to the Client (User) a preliminary reply, clearly specifying the reasons for delay in replying to the complaint and the date by which the final reply will be provided. In any case, the time limit for the provision of the final reply shall not exceed 35 (thirty five) working days. EPB shall send its reply to the Client (User) using the same means by which the complaint had been submitted.
- 12.7. A detailed procedure for the consideration of complaints is set out in the EPB Procedure for the Filing and Consideration of Clients Complaints published on www.finbee.lt.
- 12.8. EPB shall consider the Clients' complaints free of charge.

13. FINAL PROVISIONS

- 13.1. EPB shall send all notices to the Client by the methods specified in the Loan Agreement to which the User is a party and the User Agreement.
- 13.2. EPB shall send notices to the Client in Lithuanian or in the language in which the Loan Agreement has been concluded.
- 13.3. The Client shall have the right to familiarise himself with the current versions of the Agreement and related documents on the Portal or, at the Client's request, in writing in hardcopy format or in any other durable medium. The Client may express such wish to the payment service provider by writing to support@finbee.com.
- 13.4. The Client may receive consulting on any matters related to the User Self-Service System by sending questions via email or by calling the number provided on the Portal.