

Nordea Bank Finland Plc Lithuania Branch

New agreement Replacement Agreement No.: **PBS-** Date:

The Bank - Nordea Bank Finland Plc, business identity code 1680235-8, legal address Aleksanterinkatu str. 36, Helsinki, Finland FIN-00020 Nordea, represented within Republic of Lithuania by Nordea Bank Finland Plc Lithuania Branch, registered at legal persons register of the Republic of Lithuania, business identity code 112025592, VAT taxpayer code LT100001234611, legal address Didžioji str. 18/2, Vilnius, Lithuania.

Customer service unit:				
Customer information				
Name, Surname			Personal code:	
Contact address:			Date of birth:	
Card password (up to 20 symbols):			<input type="checkbox"/> Resident <input type="checkbox"/> Non-resident	
Mobile phone No.:		Telephone No.:	E-mail:	
Marital status:		The number of children and dependents:	Number of employed family persons:	
Housing:		At current address live for: years	Education:	
Bank account				
Account No.		Currency	Accounts' correspondence:	
			<input type="checkbox"/> - by Post (service fee) <input type="checkbox"/> - no sending of account statements	
Participation in Customer Loyalty/ Youth Programme:				
<input type="checkbox"/> Customer Loyalty Programme <input type="checkbox"/> Youth Programme <input type="checkbox"/> Discount and Advantage System for Employees of Partner Organisations				
Workplace information				
Main employer, address:				
Position:				
Labor relations:				
At current workplace working since:				
Is the trial period over:				
Monthly income (after tax):		LTL	LTL	LTL
Total income amount per month:		LTL		
Cardholder credit liabilities				
Lender	Type of liability	Amount	Monthly installment	Repayment maturity
Family cost of living (per month):		LTL		
Other liabilities (per month):		LTL		
Application for issuance of IKI PREMIJA MasterCard Charge Card and IKI PREMIJA Maestro for private customers				
Card statements delivery: <input type="checkbox"/> by post <input type="checkbox"/> by Netbank				
Credit card information				
Requested Credit limit *: LTL		IKI PREMIJA MasterCard Charge Card credit limit is set for one month period.		
Usage limit for IKI PREMIJA MasterCard (24 h.):**: <input type="checkbox"/> Standard 5000 LTL <input type="checkbox"/> Other _____ LTL		Usage limit for IKI PREMIJA Maestro (24 h.): <input type="checkbox"/> Standard 3500 LTL <input type="checkbox"/> Other _____ LTL		
** 24 h. limit can't exceed credit limit set by the Bank				
Application for services accessible with identification codes:			<input type="checkbox"/> - Yes <input type="checkbox"/> - No	
Services accessible with identification codes will apply to all customer's accounts, including accounts, which will be opened in the future at Nordea Bank Finland Plc Lithuania Branch.			E-banking Customer's No.:	
According to the information below, I choose these Bank's services accessible with identification codes:				
Services:		<input type="checkbox"/> - Bank transactions and information	<input type="checkbox"/> - Information only	
Service language:		<input type="checkbox"/> - Lithuanian	<input type="checkbox"/> - English	
Transactions limits:		<input type="checkbox"/> - Standard: one day one account local and international payments limit: 4000 LTL	<input type="checkbox"/> - Agreed: one day one account local and international payments limit: LTL	
Application for issuance of additional IKI PREMIJA MasterCard Charge Card and IKI PREMIJA Maestro for private customers:			<input type="checkbox"/> - Yes <input type="checkbox"/> - No	
Name, Surname			Personal code:	
Card password (up to 20 symbols):			Date of birth:	
Contact address:				
Contact tel.:			E-mail:	
Requested Credit limit for IKI PREMIJA Maestro (per month):			** 24 h. limit can't exceed credit limit set by the Bank	
Usage limit for IKI PREMIJA MasterCard (24 h.):**: <input type="checkbox"/> Standard 5000 LTL <input type="checkbox"/> Other _____ LTL			Usage limit for IKI PREMIJA Maestro (24 h.): <input type="checkbox"/> Standard 3500 LTL <input type="checkbox"/> Other _____ LTL	

FILLED BY CUSTOMER

The Customer confirms that he/she is familiar, understood and received:	
<input type="checkbox"/> <input type="checkbox"/> * - Agreement <input type="checkbox"/> <input type="checkbox"/> * - Bank's General Service Rules <input type="checkbox"/> <input type="checkbox"/> * - Description of the Terms on Cards' Issuance and Usage for Private Persons <input type="checkbox"/> <input type="checkbox"/> * - Terms and Conditions of Internet Banking Services for Private Customers <input type="checkbox"/> <input type="checkbox"/> * - Pricelist for Private Customers <input type="checkbox"/> <input type="checkbox"/> * - Terms and Conditions for Advantage Programme and Check-in Package. <input type="checkbox"/> <input type="checkbox"/> * - Terms and Conditions for IKI PREMIJA loyalty programme. * filled by Additional Card Holder.	Signature of the Customer:: Additional Card Holder's signature:

All Terms and Conditions/Description of Terms and Rules specified above and Pricelist for Private Customers are applied and they constitute an inseparable part of the Agreement. The Bank has the right to reduce or cancel the credit card limit if the Customer violates the Description of the Terms on Cards Issuance and Usage for Private Persons or the other circumstances arise that may have a significant negative impact on the Customer's ability to carry out contractual obligations. Agreement of the Bank account, Application-Agreement for issuance of IKI PREMIJA MasterCard Charge card and IKI PREMIJA Maestro for private customers and the Application-Agreement for services accessible with Nordea internet banking identification codes are combined into one document. (Hereinafter referred to as – Agreement). All the rights and obligations arising from the Agreement and its integral parts must be complied with in good faith. The Customer/Additional Card Holder agrees that the Bank may disclose information related to the Customer/Additional Card Holder and the Agreement to third parties in accordance with the relevant Terms and Conditions/Description of Terms/Rules. The Customer/Additional Card Holder authorizes the Bank for the purposes of evaluating of solvency, managing of debts, supply of financial services or for the purposes indicated in general terms/description of terms indicated in this Agreement to collect, accumulate, store or perform any other operations with the Customers/Additional Card Holders personal data, including name, surname, personal identification number, address, telephone number, type and amount of requested financial and (or) real obligations (for which positive or negative decision has been made), type, amount, terms and information about the fulfilment of current financial and (or) real obligations, details and fulfilment of formal financial and (or) real obligations from other banks, credit institutions, including, but not limited to UAB „Creditinfo Lietuva“ (in case of necessity also from other entities, which hold joint borrowers files) information about income, type and source of income, information about property, marital status, current job position and education, information about working relationship, to check information about received income at State Social Insurance Fund Board's database, including, but not limited, receiving of personal data from UAB “Nordea Finance Lithuania” and Nordea Life Assurance Finland Ltd Lithuania Branch solely for the placement in the Advantage Programme, as well as with the provision of personal data to another legal or private person, processing personal data on behalf of the Bank. The Customer/Additional Card Holder confirms that he/she was informed that he/she have the right to get acquainted with their personal data and have the right to demand correction of false, incomplete, inaccurate personal data. The Customer/Additional Card Holder*

* agrees

* does not agree (please tick the relevant box),

that his/her personal data i.e. name, surname, date of birth, address, telephone number, mobile phone number, e-mail address, should be processed for direct marketing purposes and for receipt of information about the services, products and activities of the Bank, Nordea Group companies operating in Lithuania and IKI. The Customer/Additional Card Holder confirms that he/she has been informed that his/her personal data collected for direct marketing purposes with his/her consent will be stored by the expiration of the agreement on the relevant services concluded by and between the Customer/ Additional Card Holder and the Bank or 12 months in case agreement was not signed and that he/she has the right to refuse, at any time, from the personal data processing for direct marketing purposes by the Bank and/or IKI.

The Customer/Additional Card Holder confirms that he/she has been informed about the personal data processing (including identity code) and agrees to such use of the data in order to secure the provision of financial services as well as for the purposes and according to the procedure set out in the relevant General Terms and Conditions including, but not limited to, obtaining of personal data from Nordea Finance Lithuania UAB and Nordea Life Assurance Finland Ltd Lithuanian Branch in order to assign the Customer to the relevant Customer group for the purposes of the Customer Loyalty Programme. The Customer/Additional Card Holder agrees that his/her personal data (including identity code) may be disclosed and/or transmitted, for the processing purposes, to IKI (PALINK UAB, business ID 110193723, registered office address Lentvario g. 33, Vilnius), Ashburn International UAB (business ID 111637661, registered office address S. Žukausko g. 49-82, Vilnius) and/or to other legal or private person processing personal data on behalf of the Bank and/or IKI. IKI shall process personal data of the Customer/Additional Card Holder, by automatic means, for the purpose of securing the Customer's/Additional Card Holder's right to use, throughout the term of validity of the Card, the rights and privileges available to the holders of IKI PREMIJA Card. Loyalty program IKI PREMIJA functions according to the terms of the loyalty program IKI PREMIJA .The Customer/Additional Card Holder confirms that he/she understands that non provision of information indicated in the Agreement, may be the ground to refuse to provide certain financial services. The Customer grants right to the Bank to debit all his/her bank accounts, kept with the Bank, to cover card transactions, credit, interests, fees, charges and other indebtedness under this agreement, without separate consent.

By signing the Agreement, the Customer/Additional Card Holder confirms that all the information contained herein is true, accurate and understandable, and the representations and confirmations of the Customer/Additional Card Holder express Customers/Additional Card Holders true will. By signing the Agreement, the Bank and the Customer/Additional Card Holder confirms that this Agreement was drawn up and signed without any wrongful act, coercion or deception, and that the terms and conditions of the Agreement will be implemented from the date of signing this Agreement. Signature of the Customer/Additional Card Holder will be stored at the Bank as a specimen signature.

This documents has been drawn up and signed in two counterpart copies (in case of additional card – three) at the Bank's Customer Service Unit (specified in this Agreement) on the date above written. Agreement shall enter into force from its date of signing.

FILLED BY CUSTOMER	Signatures:	
	I hereby do certify everything stated herein is true and correct. Signature of the Customer: Additional Card Holder's signature:	Date:
FILLED BY BANK	Card received: Signature of the Customer: Additional Card Holder's signature:	Date:
	The person has been identified by: Acceptance: <input type="checkbox"/> Yes <input type="checkbox"/> No Nordea Bank Finland Plc Lithuania Branch seal and signature:	Application received: Date: Credit card limit: Customer Status: Customer Code: Maestro Card No.: MasterCard Card No.: Additional Card Holder's ID: Additional Maestro Card No.: Additional MasterCard Card No.: Credit repayment date: 15th day of the month. Interest rate: Total credit amount: LTL Annual percentage rate: