

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

Customer service unit:				
<b>Customer information</b>				
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:		
<b>Bank account</b>				
Account No.	Currency	Accounts' correspondence:		
		<input type="checkbox"/> - by Post (service fee) <input type="checkbox"/> - no sending of account statements		
<b>Bank account, where the Credit limit is granted:</b>				
<b>Participation in Customer Loyalty/ Youth Programme:</b>				
<input type="checkbox"/> Customer Loyalty Programme <input type="checkbox"/> Youth Programme <input type="checkbox"/> Discount and Advantage System for Employees of Partner Organisations				
<b>Workplace information</b>				
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			
<b>Cardholder credit liabilities</b>				
Lender	Type of liability	Amount	Monthly installment	Repayment maturity
<b>Family cost of living (per month):</b>		LTL		
<b>Other liabilities (per month):</b>		LTL		
<b>Credit card information</b>				
Requested Credit limit:	LTL			
Credit repayment date (5-24 d.):	d.	Monthly minimum mandatory payment (10 – 100%):	%	
Usage limit (24 h.):	<input type="checkbox"/> Standard 5000 LTL <input type="checkbox"/> Other _____ LTL		Card statements delivery: <input type="checkbox"/> by post <input type="checkbox"/> by Netbank	
I choose credit repayment via direct debit: <input type="checkbox"/> Yes <input type="checkbox"/> No				
Nordea bank account, from which direct debit will be processed:				
<b>Application for services accessible with identification codes:</b>			<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.			<b>E-banking Customer's No.:</b>	
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: <b>4000 LTL</b>		<input type="checkbox"/> - Agreed: one day one account local and international payments limit: <b>LTL</b>	
<b>Additional Card Holder's information</b>				
Name, Surname		Personal code:		
Card password (up to 20 symbols):		Date of birth:		
Contact address:				
Contact tel.:		E-mail:		
Requested monthly limit:		Usage limit (24 h.): <input type="checkbox"/> Standard 5000 LTL <input type="checkbox"/> Other _____ LTL		
<b>The Customer confirms that he/she is familiar, understood and received:</b>				
<input type="checkbox"/> * - Agreement <input type="checkbox"/> * - Bank's General Service Rules <input type="checkbox"/> * - Description of the Terms on Cards' Issuance and Usage for Private Persons <input type="checkbox"/> * - Terms and Conditions of Internet Banking Services for Private Customers <input type="checkbox"/> * - Pricelist for Private Customers <input type="checkbox"/> * - Terms and Conditions for Advantage Programme and Check-in Package. *filled by Additional Card Holder.			Signature of the Customer:	
			Additional Card Holder's signature:	

FILLED BY CUSTOMER

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, the Application-Agreement for issuance of "Xameleon" MasterCard for private customers and 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.

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.

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.

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