

CUMULATIVE DEPOSIT AGREEMENT

1. TERMS AND CONDITIONS FOR THE USE OF THE CUMULATIVE DEPOSIT AND PAYMENT OF INTEREST

- 1.1. On the first day of the Deposit term specified in the Agreement, the initial Deposit amount is transferred from the Deposit service account to the Deposit account specified in the Agreement, which is intended solely for Deposit storage and the Depositor has no right to manage or use the Deposit account.
- 1.2. Throughout the validity of the Agreement, except for the last day of the Deposit term, the Depositor has the right to supplement the Deposit with an amount not less than the minimum amount approved by the Bank in the currency specified in the Agreement. The Bank's approved Deposit replenishment conditions are published on the Bank's website: <https://www.artea.it/en/private/saving-investment/deposits/accumulation-deposit>.
- 1.3. During the Agreement period, the Depositor has the right to withdraw part of the Deposit without terminating the Agreement.
- 1.4. The number of partial withdrawals is unlimited, provided that after the withdrawal, the Deposit account retains the minimum Deposit amount published on the Bank's website <https://www.artea.it/en/private/saving-investment/deposits/accumulation-deposit>. Interest is paid on the withdrawn portion.
- 1.5. The Deposit servicing account is a bank or savings account opened in the name of the Depositor at the Bank, used to manage the Deposit: receive, return, and pay interest. The Depositor has the right to dispose of the funds in the Deposit servicing account in accordance with the bank or savings account agreement concluded between the Bank and the Depositor.
- 1.6. The Bank calculates and pays interest to the Depositor on the Deposit amount in the Deposit account at the rate specified in the Agreement. Interest is calculated from the first day of the Deposit term for the actual balance in the Deposit account. No interest is calculated for the last day of the term. Interest is calculated using the formula: $\text{Deposit amount} \times \text{interest rate} / 100 / \text{actual number of days in the year (365 or 366)} \times 30$ (If interest is calculated for a partial month, the actual number of days in that month is used instead of 30). The total interest for the term equals the sum of monthly interest amounts for the period of the Deposit. Interest is paid on the last day of each month into the Deposit account.
- 1.7. The Bank has the right to unilaterally change the interest rate, notifying the Client at least 30 calendar days in advance. The 30-calendar-day period shall be counted from the date of dispatch of the notification. The new interest rate shall apply to deposits made before the notification of the interest rate reduction, as well as to deposits for which the depositor has not submitted a request to terminate the deposit agreement within the specified period. The Client has right to terminate the Agreement and receive accrued interest if they disagree with the new rate.
- 1.8. Upon expiry of the Deposit term specified in the Agreement (unless the Agreement renewal clause applies), the Bank shall transfer the Deposit amount and accrued interest (if not paid earlier) to the Deposit service account on the last day of the Agreement validity period.
- 1.9. The Depositor has right to unilaterally terminate the Agreement before its maturity date. Accrued interest is paid on the withdrawn deposit. The Bank shall pay the Deposit funds and accrued interest to the Customer immediately, if possible, but no later than within 5 (five) business days from the date of submission of the request and/or necessary documents.
- 1.10. Upon the Depositor's request, the Agreement may be automatically renewed for the same term with the accumulated Deposit amount or a specific amount indicated by the Depositor. In the event of a renewal of the Agreement, the Bank shall apply to the Depositor the interest rates approved by the Bank and valid on the date of renewal of the Agreement for the type and term of the Deposit. Upon renewal of the Agreement, the start date of the Deposit term shall be deemed to be the end date of the previous Deposit term.
- 1.11. In the event of renewal of the Agreement, on the Deposit maturity date, the entire Deposit amount and accrued interest shall be transferred to the Deposit servicing account and, at the end of the same day, to the Deposit account. The Depositor shall ensure that on the Deposit term end date, the Deposit service account contains, depending on the Depositor's choice specified in the Agreement, the entire Deposit amount accumulated in the Deposit Account or the specific Deposit amount specified in the Agreement, otherwise the Agreement will not be renewed and the condition for

renewal of the Agreement specified in the Agreement will automatically cease to be valid without any separate notification to the Depositor.

- 1.12. If the terms and conditions of the Agreement concluded with a renewal clause do not comply with the terms and conditions for accepting deposits of this type (minimum deposit amount, term, etc.) applicable at the Bank on the date of renewal of the Deposit, or if the Bank has discontinued accepting deposits of this type, as well as if there are insufficient funds in the Deposit service account at the time of the Agreement renewal to renew the Deposit, or if it is impossible to renew the Deposit for other reasons beyond the Bank's control (seizure, death of the Depositor, international financial, economic, and other restrictive sanctions imposed on the Depositor, etc.), or which are due to legal requirements for the prevention of money laundering and terrorist financing (e.g. the Depositor fails to submit an updated customer knowledge questionnaire, fails to submit an updated identity document, and in other cases), the Bank shall have the right not to renew the Agreement automatically without notifying the Depositor separately.
- 1.13. Notwithstanding the provisions of Clause 1.11 of the Agreement, if, in the event of the Agreement being renewed, on the expiry date of the Deposit Term the Bank no longer accepts deposits of this type for the term specified in the Agreement (number of days or months), the Bank shall, without notifying the Depositor separately, renew the Agreement for the next Deposit term valid at the Bank at that time, considering that the Depositor agrees to the new terms and conditions of the Agreement.
- 1.14. If the Depositor withdraws the deposit within 7 calendar days of renewal, it is not considered early termination, and the full deposit amount is paid. Interest is paid even in case of early termination.

2. OTHER TERMS AND CONDITIONS

- 2.1. The Agreement shall enter into force on the date of its signing and shall terminate on the expiry date of the Deposit Term or upon early termination of the Agreement by either Party. If, on the first day of the Deposit term specified in the Agreement, the entire Deposit amount specified in the Agreement is not transferred to the Deposit account, the Agreement shall be deemed not to have been concluded.
- 2.2. The Agreement is concluded at a Bank branch or via online banking. Documents signed online have the same legal force as those signed in person.
- 2.3. For the services provided by the Bank, the Depositor shall pay the Bank fees (remuneration) specified in the Bank's approved *Service Price List* valid at the time of service provision, which is published on the Bank's website <https://www.artea.lt/en/private/fees> and which form an integral part of the Agreement.
- 2.4. Funds held in the Bank not exceeding EUR 100,000 or the equivalent are insured by the public institution "Deposit and Investment Insurance", as provided for in the *Law on Deposit and Investor Insurance*, except for Deposits that are not considered insured under the aforementioned law. More detailed information on Deposit insurance is provided in the annex to the Agreement – Basic Information on Deposit Protection in Force at the Bank.
- 2.5. Under this Agreement, the Depositor and the Bank agree that information about deposit insurance shall be provided to the Depositor in account statements and via the Depositor's internet banking service. If the Depositor does not use the internet banking service or has not contacted the Bank during the calendar year to request an account statement, information about deposit insurance shall be provided to the Depositor via the email address specified by the Depositor. If the Depositor does not use online banking, has not contacted the Bank to receive an account statement, and does not have (has not provided) an email address, the Parties agree that the Depositor shall be informed about deposit insurance by reading the information publicly on the Bank's website <https://www.artea.lt/en/private/saving-investment/deposits/deposit-insurance>, which, by agreement of the Parties, shall be considered an appropriate means of transmitting information.
- 2.6. The Depositor is aware that if the Bank executes a court ruling, the instructions of a bailiff or other authority issuing binding instructions, or if the Depositor breaches a credit agreement or other agreement concluded with the Bank, for the proper performance of which the Deposit was pledged to the Bank, or in other cases provided for in legal acts, the Bank shall have the right to unilaterally terminate the Agreement before its expiry and to debit funds from the Deposit and/or the Deposit service account without the separate consent and notification of the Depositor.
- 2.7. The Depositor may not, without the prior written consent of the Bank, transfer its rights and/or obligations under the Agreement to third parties and/or otherwise encumber the Deposit, except for pledging the Deposit to the Bank itself.
- 2.8. By this Agreement, the Depositor is informed that the Bank will process the personal data of the Depositor and/or persons representing him for the purposes of concluding and executing the Agreement, the performance of the Bank's obligations under the law, and for other purposes in accordance with the requirements of the law, as specified in the privacy policy of the Artea Bank Group companies in Lithuania (hereinafter referred to as the *Privacy Policy*), which is published at

<https://www.artea.it/en/about/important-documents/privacy-policy>. If the Depositor is a legal entity, the Depositor must inform the persons representing it about the processing of their personal data by the Bank. At the request of the Depositor and/or his representative, the Bank shall provide a paper copy of the *Privacy Policy*.

- 2.9. By this Agreement, the Depositor or the person who signed the Agreement on behalf of the Depositor is informed that, in addition to this Agreement, the relationship between the Bank and the Depositor is also governed by the *General Rules for the Provision of Banking Services by Artea Bank* (hereinafter referred to as the *General Rules*) and the *Rules for the Provision of Payment Services by Artea Bank* (hereinafter referred to as the *Payment Rules*), which form an integral part of the Agreement. The Depositor is aware that the *Payment Rules*, *General Rules*, *Privacy Policy*, and *Service Fees* may be changed unilaterally by the Bank in accordance with the procedure set forth in the *General Rules*. The *General Rules*, *Payment Rules*, and *Service Fees* are published on the Bank's website <https://www.artea.it/en/private/fees> and are not issued separately to the Depositor, but, at the Depositor's request, the Bank may provide printed copies of the *General Rules* and *Payment Rules*. By entering into the Agreement, the Depositor or the person acting on behalf of the Depositor confirms that, prior to signing the Agreement, they had the opportunity and sufficient time to familiarize themselves with and evaluate the *Service Fees* published on the Bank's website, the terms and conditions of the *Privacy Policy*, the *General Rules*, and the *Payment Rules* (or received them as provided for in the Agreement), have familiarized themselves with them, agree to them, and undertake to comply with them.

AB Artea Bank