

Standard Terms and Conditions of Coop Credit Card Agreement

Definitions

The terms defined in the General Terms & Conditions of the Bank and the Terms & Conditions of the Settlement Agreement are also used in the terms and conditions of the Agreement in addition to the terms defined below.

Coop Keskühistu means Coop Eesti Keskühistu /Coop Estonia Central Association/ (Suur-Sõjamäe 70, Soodevahe, Rae vald, Harjumaa 75322, registry code 10093971).

Coop Eesti means Coop Keskühistu and its member associations. The contact details of Coop Eesti are available on the website of Coop Keskühistu at www.coop.ee.

Interest means the fee for the use of the Credit Limit specified in the Bank's price list and agreed in the Agreement, which is paid by the Account Holder to the Bank.

Additional payment means the cash payment made to the Card Account or the crediting of the Card Account by way of a money transfer by the Account Holder, the Cardholder or a third party.

Card means the electronic payment instrument owned by the Bank and tied to the Account specified in the Agreement, which the Cardholder can use to make transactions pursuant to the procedure specified by the Bank. The Card may be digitalised by being connected to a smart device. The Bank issues the Card in cooperation with Coop Keskühistu and the Card can also be used as a Coop Eesti loyalty card.

Cardholder means the natural person to whom the Bank has issued the Card. The Account Holder may be the Cardholder.

Card Account means the special purpose account for which the Bank opens the Credit Limit and from which transactions can be made with the Card and to which Additional payments can be made.

User Limits means the limits within which the Cardholder has the right to perform transactions during the period of time agreed in the Agreement.

Available Balance means the limit available for transactions at a specific point in time, considering the User Limits, the Credit Limit, the Additional payments and the transactions made.

Account means the current account tied to the Card and opened in the name of the Account Holder in the Bank, which has been indicated in the Agreement and from which the Bank debits the payments due under the Agreement.

Account Holder means a client of the Bank for whom the Bank has opened the Account to which the Card is tied.

Total Cost of Credit means the total annual amount of the fees concerning the repayment of the Credit Limit by the Account Holder and other fees arising from the Agreement (except for the fees related to the withdrawal of cash, conversion and breach of the Agreement). The Total Cost of Credit is calculated as of the time the Agreement is signed, provided that the Credit Limit is drawn down in full as soon as possible. The Total Cost of Credit is calculated as a joint amount for all the Cards issued within the scope of the Agreement.

Initial Annual Percentage Rate (APR) means the total cost to the Account Holder arising from the Agreement, which is indicated as an annual percentage rate. The Initial APR is calculated on the assumption that the Credit Limit is fully

drawn down as soon as possible and repaid within 1 (one) year in monthly annuity payments. The Initial APR is calculated as a common amount for all the Cards issued within the scope of the Agreement. The Bank calculates the APR without considering the fees related to cash withdrawal, conversion or breach of the Agreement or any other expenses not known to the Bank when the Agreement is entered into.

Credit Limit means the maximum amount of money to the extent of which the Bank gives Credit to the Account Holder for the performance of Transactions on the Card Account. The Credit Limit is determined as a joint amount for all of the Cards tied to the Card Account.

Agreement means the Coop Credit Card Agreement entered into between the Bank, the Account Holder and Coop Keskühistu, an integral part of which shall include these Standard Terms and Conditions of the Coop Credit Card Agreement.

Payment Date is the **10th (tenth) day** of each month. The Bank will debit the payments due on the Payment Date under the Agreement from the Account on the Payment Date.

Minimum Instalment means the minimum amount that the Account Holder must pay to the Bank every month, which consists of the minimum repayment of the Credit Limit drawn down.

Instalment means the amount that the Account Holder must pay to the Bank every month, which consists of the repayment of the Credit Limit drawn down.

Bank means Coop Pank AS.

Card Centre means Nets Estonia AS.

PIN means the personal and secret identification number given to the Cardholder by the Bank, which the Bank uses to identify the Cardholder.

International Card Organisation means MasterCard Worldwide.

Terminal means an automated teller machine (ATM), a payment terminal or another system that complies with the requirements of the Bank (incl. an online environment and cash register system), through which the Cardholder can perform Transactions.

Transaction means using the funds in the Card Account with the Card via a Terminal in order to withdraw cash, pay for goods or services, obtain information or another transaction related to the Card as well as making a payment from the Card Account to the Cardholder's current account in the Bank.

Contactless Payment means a transaction performed by waving the Card (incl. digitalised card) over the terminal without inserting the Card in the terminal.

1. General Provisions

1.1. The Agreement regulates the rights and obligations of the Bank, Coop Keskühistu, the Account Holder and/or the Cardholder for the performance of Transactions upon use of the services provided by the Bank, Coop Keskühistu and third parties.

1.2. The terms and conditions of the Agreement become binding on the Cardholder, who is not the Account Holder, as of the moment the Card is issued to the Cardholder.

1.3. In issues not regulated in the Agreement, the parties will proceed from, in addition to the terms and conditions of the Agreement, the General Terms & Conditions of the Bank and the Terms & Conditions of Settlement Agreement, incl. the other documents specified therein and the terms and conditions of the joint loyalty programme of the companies and

partners of Coop Eesti established by Coop Keskühistu (hereinafter referred to as the Coop Loyalty Programme). The terms and conditions of the Coop Loyalty Programme are available on the website of Coop Keskühistu at www.coop.ee.

1.4. These Standard Terms & Conditions will prevail in the case of discrepancies in the General Terms & Conditions of the Bank and these Standard Terms & Conditions. If the General Terms & Conditions of the Bank and these Standard Terms & Conditions differ from the Agreement, the terms and conditions given in the Agreement will prevail in respect of the relevant parts, except for the payment date to which the provisions of these Standard Terms & Conditions will apply.

2. Transactions and Limits

2.1. The Card and the PIN are personal and only the Cardholder has the right to perform Transactions with the Card. If the Account Holder and Cardholder are different persons, the Account Holder must send the Agreement (incl. these Standard Terms & Conditions), General Terms & Conditions of the Bank and the other relevant terms and conditions of service to the Cardholder for review and shall be responsible for the performance thereof by the Cardholder.

2.2. The Credit Limit will become available for drawdown after the Agreement has been entered into and the Bank has activated the option to draw down the Credit in the Internet Bank. The Account Holder must activate the Card according to clause 3.5. before using it for the first time.

2.3. If the Account Holder and the Cardholder are different persons, the Account Holder is obliged to give the Card and the unopened PIN with the additional instructions on the use of the Card and the PIN to the Cardholder.

2.4. Upon performance of a Transaction, the Cardholder may not exceed the User Limit determined in the Agreement and the Available Balance at the time the Transaction is performed.

2.5. The Account Holder has the right to request amendment of the Card User Limits, Credit Limit and Instalment (incl. Minimum Instalment) by submitting the respective request pursuant to the procedure and on the conditions determined by the Bank.

2.6. The Bank and/or Coop Keskühistu has the right to offer the Cardholder additional services and benefits related to the Card as well as terminate the provision of such additional services and benefits without the prior consent of the Account Holder and Cardholder. The Bank and Coop Keskühistu have the right to establish service fees for all of these services and benefits according to the Bank's price list and/or the terms and conditions of the Coop Loyalty Programme.

2.7. The Bank has the right to establish maximum limits for the Card and unilaterally reduce the User Limits and/or Credit Limit specified by the Account Holder in the Agreement in order to ensure the secure use of the Card.

2.8. The International Card Organisations send the claims related to the Transactions carried out in foreign currencies to the Bank after converting them into euros on the basis of the exchange rate determined by them. The International Card Organisation or the bank servicing them determines the exchange rate for all conversions carried out by International Card Organisations. If the Transactions carried out with the Card are received by the Bank in a foreign currency, the Bank converts the Transactions concluded with the Card into euros on the basis of the transfer exchange rate determined by the Bank as of the date of receipt of the Transaction carried out with the Card. The Bank has the right to add a service fee to the Transaction carried out with the Card in compliance with the provisions of the Bank's price list if the Transaction was concluded with the Card in a currency other than the euro.

2.9. The Bank has the right to refuse the drawdown of the Credit Limit, reduce the Credit Limit, refuse to issue the Card and/or establish a Minimum Instalment without the consent of the Account Holder and the Cardholder if:

2.9.1. the Account Holder and/or the Cardholder has repeatedly breached the significant terms and conditions of the Agreement; and/or

2.9.2. the Account Holder has delayed the performance of the payment obligations arising from the Agreement in part or in full for more than 8 (eight) calendar days; and/or

2.9.3. the Account Holder's solvency has decreased significantly and the Bank does not agree to extend credit to the Account Holder; and/or

2.9.4. the Account Holder has overdue contractual payment obligations to the Bank and/or the entities belonging to the Bank's group; and/or

2.9.5. if the risk that the Account Holder cannot perform their obligation to repay the Credit Limit has increased significantly or there are other circumstances arising from the General Terms & Conditions of the Bank or from law.

2.10. The Bank informs the Account Holder of the exercise of the right specified in clause 2.9 immediately.

2.11. The Account Holder, the Cardholder and/or a third party can make Additional payments to the Card Account at any time, incl. make the balance of the Card Account positive. The Bank will not pay the Account Holder interest for the positive balance of the Card Account.

2.12. The Credit Limit that has been drawn down will decrease and the Available Balance will increase by the Additional Payments made to the Card Account.

2.13. The Account Holder or the Cardholder can make payments via the Internet bank from the Card Account to the current account(s) of the Account Holder in the Bank.

3. Validity of the card and issue of a new card

3.1. Personal security elements (PIN) are given to the Cardholder when the Card is issued, which are regarded as the Cardholder's signature when Transactions are made.

3.2. The Cardholder must immediately write their signature on the signature strip on the back of the Card when they receive the Card.

3.3. If the Cardholder does not accept the Card from the Bank (incl. does not activate a new Card) within three (3) months of entering into the Agreement, the Card will be destroyed and the Agreement deemed expired. All of the expenses incurred by the Bank when issuing the Card will in this case be debited from the Account according to the price list of the Bank.

3.4. The Bank has the right to send a non-activated Card and PIN to the Account Holder and/or the Cardholder by post to the address given by the Account Holder to the Bank. When the Account Holder and/or the Cardholder receive(s) the Card, they must make sure that the envelope containing the Card itself or the security elements of the Card has not been tampered with.

3.5. The Account Holder and/or the Cardholder can activate the Card at a branch of the Bank, in the Internet bank, at the stores of Coop Eesti that offer the respective service (the list is available on the Bank's website www.cooppank.ee) or in any other manner accepted by the Bank.

3.6. The Card is valid until the last day of the month (inclusive) indicated on the Card. The Card becomes invalid before

the expiry date indicated on the Card if the Agreement is terminated early by agreement between the Parties or due to extraordinary cancellation. In this case, the Card expires on the day the Agreement terminates. The validity of the Card ends immediately if the Card becomes physically unusable.

3.7. The Cardholder must immediately return an invalid or otherwise unusable Card to the Bank. Using a damaged Card is prohibited.

3.8. If the Account Holder and the Cardholder meet the conditions established by the Bank, the Bank will issue a new card upon expiry of the Card. If the Card Holder and/or Account Holder does not want to have a new Card issued, they must notify the Bank thereof at least 60 (sixty) days before expiry of the Card.

3.9. If an expired Card was digitalised, then the new or replacement card must be digitalised again by linking it to the smart device.

3.10. The Bank has the right to refuse to issue a new or replacement card if the Account Holder and/or the Cardholder has breached any obligations arising from the Agreement.

3.11. The Bank may demand replacement of the Card used by the Cardholder with a new card in order to enable its use as the loyalty card of Coop Eesti.

4. Guaranteeing the Security of the Card

4.1. The Cardholder is obliged to keep the Card, the linked smart device and the Card details carefully in their own possession only in order to prevent it from falling into the hands of third parties, excl. when the Card is handed over to the person who services the Card for making a payment.

4.2. The Cardholder is prohibited from copying or altering the Card in any way whatsoever.

4.3. The Cardholder must memorise the PIN, keep it in strict secrecy, not disclose it to anyone else, not record it in a manner that allows third parties to recognise it, incl. on the Card or another item. The Cardholder must destroy the PIN envelope and its contents immediately after opening it.

4.4. When entering the PIN in a Terminal, the Cardholder must make sure that an unauthorised person cannot see the entered PIN.

4.5. The Cardholder must protect the Card from high temperatures, mechanical damage and the harmful effects of a strong electromagnetic field or similar.

4.6. The Cardholder must protect the smart device linked to the Card with a security code or other security measures and keep the smart device and its security measures carefully to ensure that they are kept in secrecy. 4.7. If the Card or the linked smart device is lost or stolen or in other cases where it is possible that the Card may be used by third parties, incl. if there is reason to assume that the PIN or the security measures of the smart device linked to the Card may have become known to third parties, the Cardholder and/or the Account Holder must immediately inform the Bank of this so that the use of the Card can be suspended (blocking request).

4.8. The Bank allows the Cardholder and the Account Holder to submit a blocking request at the Bank's branches during their opening hours, in the Internet bank and by calling the telephone numbers given in the Agreement and on the Card any time of the day.

4.9. The Bank takes all reasonable measures known to the Bank to stop the further use of the Card when receiving the blocking request. The Bank cannot be held liable for any damage caused by blocking the Card on the basis of an incorrect blocking request.

4.10. The Bank has the right to temporarily block or close the

Card for security purposes by informing the Account Holder or Cardholder thereof. In addition to the above, the Bank has the right to block the Card:

4.10.1. if the Account Holder or the Cardholder has breached an obligation arising from the Agreement (incl. the Account Holder has been in arrears to the Bank);

4.10.2. if the Cardholder repeatedly (at least three times) enters the PIN incorrectly, in which case the Bank or the person servicing the Card has the right to physically take the Card away;

4.10.3. if the Bank suspects on the basis of the circumstances that have become known to the Bank that a third person is using the Card;

4.10.4. if the Bank suspects that the Card is being used by way of fraud or without the permission of the Account Holder;

4.10.5. for other considerations aimed at guaranteeing the security of the Card.

4.11. If possible, the Bank informs the Account Holder of the Card being blocked and the reasons for this immediately after the Card is blocked.

4.12. If the Card is blocked on the basis of a blocking request submitted by the Account Holder or the Cardholder, the Bank may unblock the Card only on the basis of a request of the Account Holder or Cardholder.

4.13. The Bank unblocks the Card or issues a new Card if the reasons for blocking the Card have disappeared.

5. Use of the Card

5.1. The Cardholder can perform Transactions in Estonia in all payment terminals (hereinafter referred to as **POS**) and automated teller machines (hereinafter referred to as **ATM**) that have joined Pankade Kaardikeskus (the Card Centre), worldwide at every POS and ATM that bears the Mastercard logo and in online shopping environments by following the respective instructions.

5.2. In addition to the provisions of clause 5.1., the Card can be used for cash deposits and withdrawals at the POSs of Coop Eesti stores. A Coop Eesti store may set restrictions on the cash deposits and withdrawals made via the POSs at the respective store (e.g. there is not enough cash in the cash register). The Transactions specified in this clause can only be performed at the Coop Eesti stores that use the POSs that make such Transactions possible.

5.3. Upon performance of Transactions, the Cardholder must observe and follow all of the instructions and warnings of the Bank, incl. the instructions and warnings given by the person that has the right to service the Card or via a device.

5.4. The Cardholder must authorise each Transaction with their signature or PIN or in the case of a contactless payment by waving the Card (incl. the digitalised card) over the Terminal or by authorising the Transaction in any other manner accepted by the Bank. The Cardholder authorises the Transaction in an online shopping environment by entering the required details, which are the Card number, the expiry date of the Card, the name of the Cardholder, the Card verification value, the Internet bank user ID and password of the Cardholder, etc. In the case of Transactions with pre-authorisation, the Cardholder authorises the Transaction by sending the Card details to the service provider. The granting of consent to the performance of a Transaction by the Cardholder as described is deemed authorisation of a payment instruction. If the signature is used for authorisation, the Cardholder may only sign one receipt for a Transaction. The Bank's advice is to keep Transaction receipts so that they can be verified.

5.5. The Cardholder must submit an identity document to the

person that has the right to service the Card when requested and agree that the details of the documents are written down and sign a receipt when asked.

5.6. If there are doubts about the identity of the Cardholder, the person that has the right to service the Card may refuse to accept the Card or perform the Transaction and not return the Card. A Card inserted in an ATM will not be returned if the incorrect PIN has been repeatedly entered.

5.7. The Bank has the right to presume that all of the Transactions performed with the Card have been performed by the Cardholder, unless the Cardholder or the Account Holder have sent a blocking request to the Bank beforehand.

5.8. The Bank has the right to not perform the payment instruction forwarded by the Cardholder if:

5.8.1. the Account (incl. the Card Account) has been blocked or seized;

5.8.2. the Card has been blocked or is invalid;

5.8.3. the amount specified in the payment instruction exceeds the available part of the User Limit;

5.8.4. the funds held in the Card Account are insufficient for performance of the payment instruction and paying the service fees;

5.8.5. on the basis of other circumstances arising from the legislation.

5.9. The Account Holder and/or the Cardholder is informed of the refusal to perform a payment instruction and the reasons for this immediately at the point of sale or via the device that enables the use of the Card.

6. Payment Obligations

6.1. The Account Holder must pay the Bank Interest for the drawn down Credit Limit. The Bank calculates Interest for the drawn down Credit Limit every day. Interest is calculated on the basis of the actual number of days in a calendar month and a 360-day year.

6.2. Contrary to what has been stated in clause 6.1., the Bank will not calculate interest from the performance of a Transaction on account of the Credit Limit until the Payment Date in the month following the performance of the Transaction (excluding the Payment Date).

6.3. The Interest is payable to the Bank on a monthly basis on the Payment Date of the month following the month that was the basis for the calculation of Interest.

6.4. The Account Holder has the right to determine the size of the Instalment paid to the Bank monthly on the Payment Date either in the Internet bank or by informing the Bank thereof in writing by submitting an application at a branch. The Account Holder has also the right to set the amount of the Instalment as 0 (zero) euros or as the entire Credit Limit drawn down. If the minimum Instalment has been stipulated in the Agreement, the Account Holder cannot set an Instalment that is smaller than the minimum.

6.5. The Borrower must ensure that there are sufficient funds in the Account on the Payment Date so that the Instalment and Interest due can be debited from the Account without exceeding its available balance. If the funds in the Account are insufficient for the performance of payment obligations, the Bank may still satisfy its claim on account of the positive balance of the Card Account.

6.6. The Bank will debit the Instalment and the Interest due on the Payment Date following the month when Transactions were made from the Account without any additional orders of the Account Holder. The Payment Date will remain the same even if it falls on a national holiday or another day off.

6.7. The Bank will credit the Card Account in the amount of the Instalment made and the Available Balance will increase accordingly.

6.8. If the drawn down Credit Limit on the last day of the month preceding the Payment Date is smaller than the Instalment, the amount actually due as at the last day of the month will be deemed the amount of the Instalment on the respective Payment Date.

6.9. In the event of a delay in payment, the default interest calculated on the overdue amount and the service fee for the reminder sent by the Bank must be paid to the Bank according to the Bank's price list.

6.10. In addition to the monthly Instalments and Interest payments, the Account Holder must also pay to the Bank the other service fees specified in the price list of the Bank (e.g. the monthly Card fee, the cash withdrawal fee etc.), the additional fees calculated by the International Card Organisation and the possible conversion fee. The Bank will debit the fees specified in this clause (excl. the fees related to Transactions, which are debited from the Card Account) from the Account without any additional orders of the Account Holder.

6.11. If the balance of the Card Account is positive upon expiry of the Agreement and closure of the Card Account after repayment of the credit amount and the related fees, the Bank will transfer the funds in the Card Account to the Account.

6.12. The Account Holder represents and warrants by entering into the Agreement that the Bank has notified them of and the Account Holder has understood the risks related to the use of Credit Limit.

7. Liability

7.1. The Account Holder and the Cardholder are liable to the Bank for the performance of all of the obligations arising from the Agreement. If damages were caused by the activity or inactivity of the Cardholder, the Account Holder will be solidarily liable for the damages caused.

7.2. The Cardholder may not use the Card for illegal activities or in a manner that may harm the Bank or third parties.

7.3. The Account Holder and the Cardholder will bear the risk of loss or theft of the Card and/or the PIN until the blocking request specified in clause 4.7. is sent in the manner specified in clause 4.8. and are liable for the damages caused to the extent of a maximum of 50 (fifty) euros per card (limit of deductible).

7.4. The limit of deductible does not apply if the Account Holder and/or the Cardholder breached the Agreement intentionally or due to gross negligence or in the case of fraud by the Account Holder and/or the Cardholder.

7.5. The Bank is liable for performing its obligations arising from the Agreement in conformity with legal acts.

7.6. The Bank cannot be held liable for the quality of the goods and services paid for with the Card, the refusal to accept the Card for making a Transaction or for damage caused when the Card is blocked on the basis of an incorrect blocking request or by other circumstances not dependent on the Bank (e.g. disruption in data communication, ATM breakdowns, incl. lack of cash in an ATM).

7.7. If the Cardholder uses the Card in contravention of the terms and conditions agreed in the Agreement, the Cardholder and the Account Holder must solidarily pay the Bank a contractual penalty according to the price list of the Bank.

7.8. Coop Keskühistu assumes sole liability, in accordance with the provisions of the terms and conditions of the Coop Loyalty Programme, to the Account Holder or the Cardholder

for all of the rights of the Account Holder and/or the Cardholder arising from the Coop Loyalty Programme and for performance of the obligations of Coop Keskühistu. The Bank cannot be held liable for Coop Keskühistu under any circumstances if Coop Keskühistu fails to perform the obligations arising from the terms and conditions of the Coop Loyalty Programme or if the Account Holder or the Cardholder is removed from the Coop Loyalty Programme or if it is not possible to use the Card as a loyalty card of Coop Keskühistu or if the terms and conditions of the Coop Loyalty Programme do not apply to the Card.

7.9. Only the Bank is liable to the Account Holder and/or the Cardholder for exercising their rights (incl. enabling the use of the rights) and for performance of the obligations of the Bank arising from the terms and conditions of the Agreement, the General Terms & Conditions of the Bank, the Terms & Conditions of Settlement Agreement, incl. any other documents referred to in these terms and conditions, from the use of the Card (excl. in relation to the Coop Loyalty Programme) and the granting of the Credit Limit. Coop Keskühistu cannot be held liable for the Bank under any circumstances if the Bank fails to perform the obligations arising from the specified terms and conditions or if the Cardholder cannot use the Card (excl. the rights arising from the Coop Loyalty Programme) or if the Bank refuses to issue a new Card, etc.

8. Disputing a Transaction

8.1. The Account Holder and/or the Cardholder must check that the details on the receipt of the Transaction performed with the Card and in the Card Account statement are correct.

8.2. The Account Holder and/or the Cardholder is obliged to inform the Bank of an unauthorised or incorrectly executed payment instruction immediately after becoming aware of it, but no later than within 13 (thirteen) months of the day the payment was made.

8.3. If the Account Holder or Cardholder has authorised a card payment without knowing the exact amount, the Bank will not be liable for the size of the card payment amount that is subject to payment. In this case, the Account Holder has the right to submit a complaint or refund request regarding the amount of the card payment directly to the recipient of the card payment instead of the Bank.

8.4. The Account Holder will waive all of the claims against third parties, which are related to the amounts compensated by the Bank to the Account Holder on the basis of the Agreement, to the Bank in full.

9. Right of Withdrawal

9.1. The Account Holder has the right to withdraw from the Agreement within 14 (fourteen) calendar days of entry into the Agreement by submitting the relevant written application to the Bank.

9.2. If the Account Holder wants to withdraw from the Agreement, they must perform all of the payment obligations arising from the Agreement to the Bank (incl. repay the drawn down Credit Limit and pay the interest calculated thereon) within 30 (thirty) calendar days of submission of the withdrawal application. If said obligations are not performed, it will be deemed that withdrawal from the Agreement did not take place.

10. Term, Amendment and Termination of the Agreement

10.1. The Agreement takes effect from the moment of being concluded and has been made for an unspecified term.

10.2. The Bank has the right to unilaterally amend the terms and conditions of the Agreement by disclosing the amendments in full at least 2 (two) months before their entry into force at the Bank's branches, on the Bank's website or via another electronic channel.

10.3. If the Account Holder has not cancelled the Agreement within the term specified in clause 10.2., the Account Holder will be deemed to have consented to the amendments. If the Account Holder does not agree to the amendments, they have the right to cancel the Agreement immediately and free of charge before the amendments take effect.

10.4. The Bank will inform the Account Holder of the amendment of the Interest rate using a durable medium (e.g. via the Internet bank or by e-mail) at least 10 (ten) days before the amendment enters into force.

10.5. The Account Holder has the right to cancel the Agreement unilaterally at any time, notifying the Bank thereof at least 1 (one) month in advance.

10.6. The Bank has the right to cancel the Agreement unilaterally at any time by notifying the Account Holder thereof at least 2 (two) months in advance.

10.7. The Bank has the right to cancel the Agreement immediately without prior notice (incl. to close the Card) in the following cases:

10.7.1 in the event set out in clause 3.3 of the Agreement

10.7.2. the Card issued on the basis of the Agreement has been blocked for at least 30 (thirty) consecutive days

10.7.3. the Account is closed

10.7.4. the Account Holder has been in arrears to the Bank for at least 3 (three) consecutive months

10.7.5. the Card expires and the Account Holder and/or the Cardholder does not accept the new Card from the Bank (incl. does not activate the new Card) during the deadline specified in clause 3.3. of the Agreement.

10.8. In addition to the cases specified in these Standard Terms & Conditions, the Bank has the right to cancel the Agreement immediately without prior notice in the cases stipulated in the Terms & Conditions of Settlement Agreement, the General Terms & Conditions of the Bank or legislation.

10.9. When the Agreement is cancelled, the Account Holder is obliged to pay the Bank for all of the Transactions made with the Card and the related service fees, perform all other payment obligations arising from the Agreement and return all of the Cards issued on the basis of the Agreement to the Bank by the day the Agreement expires.

10.10. Any claims received by the Bank after expiry of the Agreement about Transactions made with the Card when the Agreement was in force will be debited by the Bank from the Account. The Card Account will remain open for the receipt of delayed claims for 40 (forty) calendar days of the expiry of the Agreement.

10.11. The expiry of the Agreement has no impact on the collection or satisfaction of the financial claims that emerged before expiry of the Agreement.

10.12. The Agreement is deemed expired in respect of all parties if it is cancelled by the Bank or the Account Holder. If the Account Holder is excluded from the Coop Loyalty Programme at the Account Holder's request or on the initiative of Coop Keskühistu, the Agreement and the Card will remain in force without the application of the Coop Loyalty Programme.

11. Final Provisions

11.1. The parties are required to not disclose any information

related to the Agreement and the performance thereof to any third parties, excluding the cases where this proves necessary under the circumstances related to the Card or a Transaction or if the right or obligation to disclose the information arises from the Agreement or law.

11.2. The Bank has the right to disclose the information related to the Agreement and the performance thereof to third parties with the consent of the Account Holder and the Cardholder or in the cases stipulated in the General Terms & Conditions of the Bank.

11.3. Coop Eesti has the right to disclose information about a Transaction, the Card, the Account Holder and the Cardholder to the third parties whose right to receive information arises from the terms and conditions of the Coop Loyalty Programme or legislation.

11.4. Any claims and complaints of the Account Holder and/or Cardholder will be resolved according to the Terms & Conditions of Settlement Agreement and the General Terms & Conditions of the Bank.

11.5. Any complaints and disputes arising from the use of the Card as a Coop Eesti loyalty card will be resolved between the Account Holder and/or the Cardholder and Coop Keskühistu.

The Account Holder and the Cardholder represents and warrants that they have reviewed the terms and conditions of the Agreement, the Terms & Conditions of Settlement Agreement, the General Terms & Conditions of the Bank, the terms and conditions of the Coop Loyalty Programme and the other documents specified therein, agree to them and undertake to comply with them.