

Terms and Conditions of the Plan

In addition to the terms and definitions below, the terms and definitions set out in the general terms and conditions of the bank are also used in the terms and conditions.

1. These terms and conditions of the plan apply to all the plans provided by Coop Pank AS for the client (hereinafter: the client) from 2 October 2017. The plan is a set of products and services of the bank provided by the bank for a set monthly fee (hereinafter: the plan). The list of the products and plans included under the plan with the prices of the relevant products and services are provided on the website of the bank at www.cooppank.ee are available at the branches of the bank.
2. The monthly fee for the plan and any other fees related to the plan (including any termination fee) shall be specified on the price list of the bank.
3. To sign up for the plan, the client shall submit to the bank a request for signing up for the plan. The plan shall take effect from the banking day following the submission of the request at the latest and shall be of indefinite duration, unless otherwise specified in the price list.
4. Among other things, the client shall specify in the request the settlement account which the bank shall debit for the monthly fee for the plan.
5. The bank shall debit the client's settlement account for the monthly fee for the plan for the current calendar month on the last day of the same month.
6. The client shall be obliged to ensure that there are enough funds in the settlement account for the monthly fee for the plan to be paid. If there are not enough funds in the client's settlement account for the payment of the amounts due, the bank shall be entitled to debit the monthly fee payable for the plan to any other account whatsoever of the client at the bank. In the event of delay in monthly payments, the bank shall calculate late interest according to the price list.
7. When the use of the plan ends (hereinafter: the expiry of the plan) during the calendar month, the bank shall be entitled to receive for the said month the monthly fee in proportion to the days on which the plan applied, irrespective of the reasons for the expiry.
8. The client may change the settlement account indicated in the request for being debited for the monthly fee or, on expiry of the plan, select the same or another plan only by submitting a new request.
9. The plan may be exchanged 1 (one) time per calendar month, and the new plan shall take effect from the calendar month following the submission of the relevant request.
10. The client shall be entitled to terminate the plan by presenting the bank with a relevant request at the client service area of a branch of the bank or via the Internet bank. The plan

shall be terminated by the end of the same month the submission was made.

11. If the client exchanges the plan for some other plan offered by the bank, the plan and any discounts thereunder shall expire from when the new plan takes effect. To exchange their plan for some other plan, the client shall submit a relevant request on the form specified by the bank.

12. The plan shall expire on:

- 12.1 at the client's initiative;
- 12.2 in the event of the removal of a client from the register;
- 12.3 when the client's settlement account is closed;
- 12.4 at the bank's initiative:
 - 12.4.1 if the client owes the bank an amount on the plan that totals at least three times the amount of the monthly fee. In the above instance, the bank shall stop the accumulation of the amount of the debt on the plan on the last banking day of the calendar month without notifying the client thereof separately.

12.4.2 for any reason whatsoever by notifying the termination of the plan to the client in the manner specified in the general terms and conditions of the bank at least 1 (one) months in advance.

13. From when the plan expires, the client shall be subject to the standard price list of the bank, unless the bank has specified otherwise.

14. The bank shall be entitled to modify at any time the terms and conditions of the plan (including the set of products or services included under the plan and their prices) by notifying the client thereof in accordance with the procedure set out in the general terms and conditions of the bank.

15. The relations between the client and the bank shall be subject to the general terms and conditions of the bank and the terms and conditions of the payment settlement agreement. In case of a discrepancy, the terms and conditions of the plan shall prevail.

16. Any claims, grievances or complaints of the client shall be resolved according to the provisions in the settlement agreement and the general terms and conditions of the bank.

17. Supervision over the bank shall be performed by the Estonian Financial Supervision Authority (address Sakala 4, 15030 Tallinn, Tel 6 680 500, e-mail info@fi.ee, website www.fi.ee).