

1. DEFINITIONS

- 1.1. **Merchant** means the place of the Customer's choice for servicing his customers located in the Republic of Lithuania and specified in the Order Form where a POS terminal is/will be installed.
- 1.2. **Authorisation** means verification of the authenticity of Card data and the sufficiency of a balance in the Card-linked account required for a payment transaction by reading the Card data by means of POS terminal, by giving a confirmation (authorisation) code to the relevant transaction being conducted or by indicating the reason for the Card non-acceptance.
- 1.3. **Bank's Authorisation Centre (hereinafter – BAC)** means hardware and/or software possessed by the Bank and/or a third party meant for the authorisation of payment cards, processing of payment transactions as well as performing of other functions relating to servicing of Cards;
- 1.4. **Bank** means Luminor Bank AB.
- 1.5. **Bank's POS terminal (hereinafter – BPOS terminal)** means a POS terminal maintained and serviced at the Bank's expense.
- 1.6. **Bank's internet website** means www.luminor.lt
- 1.7. **General Rules** means the General Rules on the Provision of Services of the Bank.
- 1.8. **CVC2/CVV2** means a combination of three or four digits printed on the back side of the Card and used for making payments without the Card being physically presented.
- 1.9. **Data** means Transaction, Card or its chip data regulated by the International Payment Card Organizations.
- 1.10. **POS terminal** means an electronic card reader by means of which Card payments are initiated and information relating thereto is transmitted and processed;
- 1.11. **Refund operation** means a refund of money for a purchase or service paid with the Card to the Card-linked account when a customer requests a refund after the end-of- day (after data transmission to BAC).
- 1.12. **Authorised Representative** means a third party of the Bank's choice which installs a POS terminal and ensures its proper operation. The list of authorised representatives with their contact details is published on the Bank's internet website.
- 1.13. **Customer** means a supplier of goods/services who has entered into an agreement with the Bank.
- 1.14. **Customer category (hereinafter – the Category)** means a group of Customers formed by the Bank to which Customers are included in accordance with the criteria of the International Payment Card Organizations provided in the Rules.
- 1.15. **Cardholder** means a private person on whose behalf the Card is issued or a private person to whom the Card issued on behalf of a legal entity is provided.
- 1.16. **Card** means a payment card of MasterCard International and Visa International payment card system or its data.
- 1.17. **Receipt** means a document generated by a POS terminal to confirm or reject a transaction.
- 1.18. **Unauthorised transaction** means a Transaction for which no Authorisation is carried out.
- 1.19. **Transaction** means a payment transaction when the Card is used to pay for goods/services.
- 1.20. **PCI DSS (hereinafter – the Standard)** means the data security standard established by the international Payment Card Organizations.
- 1.21. **PIN code** means a code given to the Cardholder and used to confirm a transaction.
- 1.22. **Requirements** means the requirements established by the International Payment Card Organizations and/or the Bank.
- 1.23. **Agreement** means a payment card servicing agreement with all annexes and amendments.
- 1.24. **Rules** means these rules for servicing of payment cards which make an inherent part of the Payment Card Servicing Agreement.
- 1.25. **International Payment Card Organizations** means Visa Europe Limited, Visa inc., Mastercard Worldwide, PCI Security Standards Council.
- 1.26. **Order Form** means an annex, in the form set by the Bank, to the Agreement, which is provided by the Customer to the Bank if he is willing to install/dismantle/replace the BPOS terminal, connect a POS terminal to BAC or perform other actions named in the Order Form.

1. SCOPE OF APPLICATION

- 1.1. The Rules apply to Agreements entered into between the Customer and the Bank and make part thereof.
- 1.2. If the provisions of the Rules and the Agreement are inconsistent or in conflict with each other, the Rules prevail unless the Agreement stipulates that the Rules do not apply.

2. POS TERMINAL INSTALLATION

- 2.1. The BPOS terminal is installed and maintained by the Authorised Representative on the basis of a separate agreement made by the Bank and the Authorised Representative.
- 2.2. A POS terminal may be also installed subject to separate agreements between the Customer and the Authorised Representatives but only those whose list is published on the Bank's internet website. In this case a POS terminal is installed, maintained and serviced at the Customer's expense, and the Bank connects the POS terminal to BAC.
- 2.3. A POS terminal may be also installed subject to separate agreements between the Customer and the Authorised Representatives but only those whose list is published on the Bank's internet website. In this case a POS terminal is installed, maintained and serviced at the Customer's expense, and the Bank connects the POS terminal to BAC.
- 2.4. Subject to agreement between the Bank and the Customer on the terms and conditions for the BPOS/POS terminal installation/connection to BAC and signature of the Agreement and the Order Form, further Order Forms may be submitted by the Customer to the Bank via e-mail from the e-mail address provided in the first Order Form.
- 2.5. The Bank is entitled to refuse to install/connect a POS terminal to BAC at the specific Merchant.
- 2.6. The Customer must ensure that the Merchant is properly prepared for the BPOS terminal connection (internet connection, power supply , etc.) as well as provide other conditions necessary for the BPOS terminal installation.
- 2.7. The Authorised Representative installs the BPOS terminal within 10 workdays (i.e. performs the following actions):
 - 2.7.1. Installs and/or connects the BPOS terminal at the Merchant;
 - 2.7.2. Provides the Customer with the BPOS terminal user manual and trains the Customer's employee named in the Order Form how to accept Card payments by means of BPOS terminal.
- 2.8. The employee of the Authorised Representative and the responsible employee of the Customer sign a delivery acceptance certificate of the BPOS terminal equipment as well as a work completion certificate.
- 2.9. Only the Authorised Representative carries out maintenance and repair of the BPOS terminal equipment.
- 2.10. The Customer is neither entitled to independently carry out maintenance and repair of the BPOS terminal equipment nor permit other persons to perform such actions.
- 2.11. Before starting to carry out maintenance or repair of the BPOS terminal equipment on-site at the Customer's, the Customer must verify the Authorised Representative's employee card or the authorities of another person acting on his behalf and, after contacting the Authorised Representative on the phone number provided on the Bank's internet website, must receive confirmation that the respective employee of the Authorised Representative or his authorised person is actually out to visit the Customer on-site and may be granted access to the BPOS terminal.
- 2.12. Having installed the BPOS terminal the Authorised Representative's employee gives a password to each BPOS terminal (except for integrated BPOS terminals) to perform transactions, which may be disclosed only to those employees of the Customer's choice who are authorised to use the specific BPOS terminal. The Customer is held liable for keeping the BPOS terminal password in secret and/or for its unauthorised use. In the case of any suspicion that the BPOS terminal password has/will become known to other employees of the Customer and/or any other persons who are not authorised to know the password or upon dismissal of the Customer's employee who knows the BPOS terminal password, or when a conflict situation has arisen between the Customer and the dismissed employee, the Customer must immediately notify the Authorised Representative by calling on the phone numbers provided on the Bank's internet website.
- 2.13. Upon the Bank's demand, the Customer provides an extract from the phone data records to prove that in the cases listed in paragraphs 2.11 to 2.12 above the calls were made on the phone numbers of the Authorised Representative.

3. CARD PAYMENTS

3.1. The Customer processes Card payments only after carrying out the Authorisation.

3.2. When accepting Card payments the Customer must:

- 3.2.1. sell goods and/or services to the Cardholder at a price not higher and under the conditions not worse than in the case of a cash payment;
- 3.2.2. ensure that the Cardholder confirms payment by entering a PIN code;
- 3.2.3. and/or by signing on the receipt (where a receipt has a signature field), the signatures on the Receipt and the Card must coincide;
- 3.2.4. ensure that the Cardholder, where the Card and POS terminal allows contactless payments limited to EUR 10, taps the Card against the POS terminal and for larger amount transactions in all cases enters the PIN code;
- 3.2.5. give one copy of the Receipt to the Cardholder if he wants to have it, and keep the other copy minimum for 18 months from the day on which a Card payment was made;
- 3.2.6. ensure that a sum stated in the Receipt is not higher than recorded on the cash register tape;
- 3.2.7. establish identity of the Cardholder against a valid official proof of identity (passport, personal identity card, driving licence in the form valid from 1 January 2004 or a permit for temporary residence in Lithuania) submitted by him, which is issued by the competent state authority, with a photograph, name and surname, personal number (or identification number if the Cardholder is a foreign citizen) in the following cases:
 - 3.2.7.1. if any doubts regarding the Cardholder's identity or the sameness of the signatures on the Card and the Receipt have arisen;
 - 3.2.7.2. in other cases indicated in a further written notice of the Bank.

4. REFUND TO CARDHOLDER

4.1. Once the Customer has paid for goods and/or services with the Card, but thereafter has refused the goods and/or services or returned them to the Customer, the Customer returns the price of goods and/or services in cash or non-cash by initiating a Refund operation, i.e. the Customer submits to the Bank:

- 4.1.1. a request to refund a non-cash transaction amount, the form of which is available on the Bank's internet website;
- 4.1.2. a copy of the Receipt;

4.2. The documents indicated in paragraphs 4.1.1. and 4.1.2. are sent to the Bank by e-mail to the eks@luminor.lt from the Customer's e-mail address given in the Order Form.ddress

5. DUTIES OF CUSTOMER

- 5.1. To assure the confidentiality of the Card identification data and personal data of persons who make Card payments and not to transfer such data to the third persons;
- 5.2. Not to return the Card to a person having provided the Card and immediately, but not later than within 5 (five) workdays, to deliver the retained Card together with the completed Covering Letter for Retained Cards, in the form available on the Bank's internet website, to the nearest outlet of the Bank if:
 - 5.2.1. in carrying out the Authorisation an instruction to retain the Card is received (a detailed description of instructions for retaining the Card is provided in the POS terminal user manual);

- 5.2.2. the name and surname indicated in personal identification documents provided by the Cardholder mismatch those available on the Card;
 - 5.2.3. if the Customer has a suspicion that the Card will be used for making unauthorised transactions;
 - 5.2.4. in other cases indicated in a further written notice of the Bank.
 - 5.3. To use the POS terminal equipment only in observance of the provisions set out in the Agreement and the Rules;
 - 5.4. Neither to transfer to nor permit to use a POS terminal or its equipment by the third persons, including the Customer's employees, who are not familiar with the POS terminal user manual and/or who have not attended training for accepting of Card payments provided by the Authorised Representative;
 - 5.5. Without the Bank's written consent, neither to change nor modify the BPOS terminal hardware and software, nor adjust the POS terminal so that it could be used for accepting payment cards other than indicated the Agreement or annexes thereto;
 - 5.6. Immediately inform the Authorised Representative of any damage, destruction, loss or harm caused to the BPOS terminal by contacting the Authorised Person on the phone number published on the Bank's internet website;
 - 5.7. In case of damage or other harm caused to the BPOS terminal (in the cases where the BPOS terminal may be repaired), as well as in case of complete (irreparable) damage, destruction or other loss of the BPOS terminal, to compensate factual expenses for the BPOS terminal repair to the Bank against the presented accounting document and Compensation Protocol in the form provided on the Bank's internet website;
 - 5.8. The Customer must compensate the Bank's direct losses incurred due to the aforementioned reasons within 15 (fifteen) calendar days from the day of receipt of the documents necessary for making a payment.
- 6. SUBMISSION OF INFORMATION ON CARD PAYMENTS AND FUNDS TRANSFER TO CUSTOMER**
- 6.1. The Customer transmits information on Card payments by means of POS terminal to BAC at least once per day if at least one Card payment was made by means of POS terminal during that day.
 - 6.2. BAC accepts and processes information on Card payments received from the Customer and not later than within 1 (one) workday transmits it to the Bank.
 - 6.3. The Bank undertakes to transfer funds for Card payments to the Customer's account indicated in the Agreement not later than on the next workday after the day of payment provided that data on Card payments have been transmitted to BAC by 23:30 on the same day, except for the cases provided in the Rules where the Bank has the right to temporarily suspend the fulfilment of the obligations established in this paragraph. Before funds transfer to the Customer, from the amount being transferred to the Customer the Bank deducts the fee for servicing of Cards in the amount stated in the Agreement and for Refund operations. The Bank is also entitled to deduct from the amount being transferred to the Customer the amount that the Card issuing bank refused to pay or that was returned to it by the Bank due to unauthorised payments made with the Card.
 - 6.4. In the case of any existing debt of the Customer for the services provided by the Bank under the Agreement or for Refund operations, the Bank has the right to deduct the debt amounts from the amount being transferred to the Customer, as well as to deduct them from other accounts held by the Customer at the Bank.
 - 6.5. Once the Bank has received information on unauthorised transactions conducted by means of POS terminal and/or its software being used by the Customer, or any attempts to conduct them, or any opportunity given for such transactions, including the cases of intended unauthorised transactions, the Bank itself or through the Authorised Representative informs the Customer immediately by calling on the phone numbers given in the Order Form;
 - 6.6. The Customer, in coordination with the Bank or the Authorised Representative, immediately after receipt of a notice as defined in paragraph 6.5.1 hereof takes all necessary actions to establish the circumstances for effecting/attempts to effect transactions that have raised suspicion and in order to prevent from a further possibility to effect other/repeated unauthorised transactions immediately informs the Bank or the Authorised Representative of such actions.
 - 6.7. Given the circumstances indicated in paragraph 6.5., the Authorised Representative by instruction of the Bank blocks the POS terminal operation.

7. CUSTOMER CATEGORIES

- 7.1. Following the criteria of the International Payment Card Organizations the Bank attributes the Customer to a specific Category to ensure the security of the Card data and its holders' data.
- 7.2. Subject to the conclusion of the Agreement the Bank attributes the Customer to Category IV.
- 7.3. Within the time limits set by the International Payment Card Organization the Bank assesses the number of the Customer's Transactions and if their number satisfies the criteria applied to that specific Category the Bank may attribute the Customer to another Category.
- 7.4. The Bank notifies the Customer of the changed Category by e-mail given in the Order Form. The Customer attributed to a certain Category must perform the actions indicated in the table:

Customer category	Criteria	Actions to ensure compliance
Category I	The Customer processes more than 6 million Transactions per annum, or the Customer loses Data over the last 12 (twelve) months, or is attributed to this Category in accordance with other requirements established by the International Payment Card Organizations.	An annual on-site security audit is conducted each year. A network scan is done on a quarterly basis and the Bank is submitted with the completed Attestation of Compliance Form.
Category III	The Customer processes from 1 (one) to 6 (six) million Transactions per annum.	Each year a self-assessment questionnaire is completed. A network scan is done on a quarterly basis and the completed Attestation of Compliance Form is submitted.
Category III	The Customer processes from 20,000 (twenty thousand) to 1 (one) million Transactions per annum.	Each year a self-assessment questionnaire is completed, a network scan is done on a quarterly basis and the completed Attestation of Compliance Form is submitted.
Category IV	The Customer processes maximum 20,000 (twenty thousand) online Transactions or up to 1 (one) million Transactions per annum.	Each year a self-assessment questionnaire is completed and a network scan is done.

8. CERTIFICATES

- 8.1. The Customer is liable for the implementation of the Standard and other Visa / MasterCard requirements <https://www.mastercard.com/>, <https://www.pcisecuritystandards.org/>. provided at <https://www.visaeurope.com/>,
- 8.2. The Customer undertakes to cover all losses incurred by the Bank due to failure by the Customer to comply with the Standard and other Visa / MasterCard requirements.

9. UNAUTHORISED TRANSACTIONS

- 9.1. Transactions by means of POS terminal are not made and, if made, are recognized as unlawful and in breach of the terms and conditions of the Agreement if:
 - 9.1.1. The Cardholder's signature on the Receipt, if the Receipt has the signature field, mismatches the specimen signature on the Card;
 - 9.1.2. A sum in the cash register tape is lower than a sum in the Receipt. In such cases a portion of the Transaction amount, which in excess of the sum indicated in the Customer's cash register tape, is not paid to the Customer;
 - 9.1.3. The Receipt is not certified by the Cardholder's signature or PIN code. (Not applicable in the case of contactless payment to Transactions up to EUR 10);
 - 9.1.4. The Customer submits no Receipt to the Bank nor other additional documents or information on a Transaction, or submits later than within 3 (three) workdays from the day of the Bank's request;

- 9.1.5. A Transaction (payment) is completed in breach of the POS terminal user manual or the provisions stipulated in paragraphs 2.8 -2.13, 3.2.1-3.2.4, 5.4, 5.5, 6.5, 6.6 of the Rules;
 - 9.1.6. Once a Cardholder has paid for goods and/or services with the Card, but goods and/or services have not been provided, and/or have been provided not to a full extent, and/or improperly;
 - 9.1.7. The Cardholder denies that he initiated the Transaction, and/or the Card issuing bank refuses to transfer funds to the Bank or after their transfer later recovers them and/or debits from the Bank's account and/or requests to return these funds.
- 9.2. In the event where the Card issuing bank, due to the reasons specified in paragraph 9.1 hereof, refuses to transfer funds to the Bank or after their transfer later recovers them and/or debits from the Bank's account and/or requests to return these funds, the Customer not later than within 5 (five) workdays from the day of receipt of the Bank's notice must repay to the Bank any sums paid by the Bank to the Customer under Transactions the Card issuing bank refused to complete.
- The Bank has the right to debit all amounts payable by the Customer to the Bank under the Agreement/Rules from all the
- 9.3. Customer's accounts with the Bank and/or deduct the payable amounts from the amounts due to the Customer from the Bank under any agreements entered into between the Bank and the Customer.

10. COMMISSION FEE AND PAYMENT PROCEDURE

- 10.1. The Customer pays the Bank the fee for servicing of Cards and the monthly BPOS terminal fee. The amounts of these fees are stated in the Agreement.
- 10.2. The Bank deducts and debits the fee for servicing of Cards from the amount being transferred by the Bank to the Customer according to paragraph 6.3 of the Rules.
- 10.3. The Bank debits the monthly BPOS terminal fee for the previous month from the Customer's account with the Bank as indicated in the Agreement by the end of the current month. After signing the Agreement a first monthly fee for the BPOS terminal is calculated on the basis of the actual number of days in a month in which a BPOS was installed.

11. LIABILITY

- 11.1. The Bank is held liable for losses resulting through the fault of the Bank and its Authorised Representative.
- 11.2. The Customer is held liable for losses resulting through the fault of the Customer.
- 11.3. All risk of potential losses related to unauthorised payment transactions effected with the Card is assumed by the Customer. In the cases where, subject to the presence of the grounds indicated in paragraph 9.1 of the Agreement, the Bank must pay back the amounts of a completed payment transaction to a buyer/service receiver or the Card issuing bank, the Bank debits these amounts from the Customer's account and, in the case there is no other option, from other accounts opened by the Customer with the Bank. The funds are debited in the currency in which a payment transaction was completed or in other currency based on the currency exchange rate set by the Bank. If the Customer maintains no account with the Bank, the Bank is entitled to deduct the payable amounts from the amounts due from the Customer to the Bank under the agreements entered into between the Bank and the Customer, or demand to make a cash payment to the Bank or make a money transfer to the account indicated by the Bank.
- 11.4. If the monetary obligations stipulated in the Agreement/Rules have not been performed by the date stated in the Rules, the defaulting Party of the Agreement must pay a default interest rate of 0.04 percent on the unpaid amount to the other Party for each delayed day. In case the Party incurs losses due to failure to duly fulfil the obligation such losses shall be reimbursed to that Party to the extent they have not been covered by default interest paid by the other party.
- 11.5. The party is released from the liability for failure to perform the Agreement if such failure has arisen due to force majeure circumstances, i.e. the circumstances which could be neither predicted nor prevented by that party at the time of concluding the Agreement. Upon entering into force majeure situation the parties must immediately inform each other by e-mail and afterwards in writing. The party which has failed to inform the other Party about the force majeure circumstances may not rely on them as the ground for the release from the liability for failure to perform the Agreement due to such circumstances.

12. INFORMATION SECURITY AND CONFIDENTIALITY

- 12.1. The Customer must keep a copy of the Receipt at least for 18 (eighteen) months from the day of its printout (generation), but not shorter than required by the legal acts of the Republic of Lithuania.
- 12.2. After the Bank has submitted a request, not later than within 3 (three) workdays from the day of receipt of the request, the Customer must submit the copy of the Receipt which must be mandatorily kept by the Customer, as well as other requested documents to the e-mail address indicated in the Order Form or deliver to a banking outlet indicated by the Bank.
- 12.3. Without a prior written mutual consent, the Bank and the Customer cannot disclose any provisions of the Agreement and/or information which has become known in course of performing the Agreement to the third parties, including information on Card payments completed, except for information on the fee for servicing of Cards, as well as the cases indicated in paragraph 12.5 of the Rules and the cases where such information must be disclosed in accordance with the laws of the Republic of Lithuania.
- 12.4. The Customer must ensure that neither the Customer nor his personnel collect and/or keep in any form or manner the Card magnetic stripe data, CVC2/PVV2 and PIN codes, except PAN that may be disclosed in compliance with the Standard requirements. All risk of potential losses related to the breach of the obligations laid down in this paragraph is assumed by the Customer as defined in paragraph 11.3 of the Rules.
- 12.5. The Bank has the right to submit information about the Customer, the Agreement and/or Card payments completed to the Authorised Representative, other banks - participants of the international payment card systems, as well as to other persons if disclosure of such information is necessary for the fulfilment of the obligations assumed by the Bank pursuant to the Agreement
- 12.6. Given the grounds for termination of the Agreement the Customer or the Bank may terminate the Agreement, in full or in part, in respect of the specific POS terminal with which a breach of the Agreement is related.
- 12.7. Termination of the Agreement does not release the parties from the financial obligations that have arisen before the day of termination of the Agreement and does not abolish the right to demand from the other party payment of default charges and/or compensation of losses resulting from failure to perform or properly perform the Agreement. Without a prior written mutual consent, the Bank and the Customer cannot disclose any provisions of the Agreement and/or information which has become known in course of performing the Agreement to the third parties, including information on Card payments completed, except for information on the fee for servicing of Cards, as well as the cases indicated in paragraph 12.5 of the Rules and the cases where such information must be disclosed in accordance with the laws of the Republic of Lithuania.
- 12.8. The Bank has the right to block payment transactions being effected by means of POS terminal and suspend its obligations to grant the right for the Customer to use the BPOS terminal if there exists any ground to suppose that unauthorised transactions will be or have been completed by means of POS terminal.
- 12.9. The Agreement is deemed to have ceased in effect in case none BPOS terminal has been installed under the Agreement for more than 90 consecutive days from the signature of the Agreement.
- 12.10. If the Agreement is terminated by mutual agreement between the parties or by either party unilaterally, the Customer must return the BPOS terminal to the Authorised Representative within 30 (thirty) calendar days from the day of termination of the Agreement. Return of the BPOS terminal is executed by an acceptance-delivery certificate in respect of each specific BPOS terminal signed by the Authorised Representative and the Customer.

13. FINAL PROVISIONS

- 13.1. In case the Agreement and/or the Rules stipulate that in certain circumstances either party is entitled or is bound to submit a written notice and/or claim to the other party, such notices and/or claims may be sent in the following manner and will be deemed to have been received within the following time limits:
 - 13.1.1. if sent by registered mail – a notice and/or claim is considered to have been received after 5 (five) calendar days from the day of sending;
 - 13.1.2. if delivered in person against signature – on the day when the addressee receives the information delivered to his address and signs in acknowledgement of its receipt;
 - 13.1.3. if sent by e-mail – on the day of sending, and if sent on a non-workday – on the next workday.

14. VALIDITY AND TERMINATION

14.1. The Agreement enters into force from its signature, unless another date is stated in the Agreement.

14.2. The Agreement may be terminated:

14.2.1. by a written agreement between the parties from the date stated in such agreement;

14.2.2. Unilaterally on request by any of the parties. In such case the Agreement is deemed to have been terminated after 30 (thirty) calendar days from the day of delivery of the notice of termination of the Agreement or from the day of sending if by mail;

14.2.3. unilaterally on the initiative of the Bank if the Customer fails to fulfil or improperly fulfils the obligations under the Agreement/Rules or has not been making transactions by means of all POS terminals used by the Customer for more than 30 (thirty) consecutive calendar days. In such case the Agreement is deemed to have been terminated after 3 (three) days from days from the day of delivery of the Bank's notice or from the day of sending if sent by mail;

14.2.4. unilaterally on the initiative of the Bank if it bankruptcy is declared in respect of the Customer or the Customer's payment to the Bank is overdue more than 90 d.

15. AMENDMENT TO RULES AND AGREEMENT

15.1. The Bank has the right to unilaterally amend the Rules in the cases and following the procedure laid down in the General Rules. The Rules, with any further amendments and supplements, are made publicly available on the Bank's Internet website.


15.2. The Bank is entitled to amend the terms and conditions of the Agreement unilaterally with a 30 (thirty) calendar days' prior notice given to the Customer in writing.

To: Luminor Bank AB
Cash Handling and Cards
Operations Unit
E-mail: eks@luminor.lt

REQUEST FOR REFUND / DEBIT

Please perform correction actions based on the information below:

Terminal ID	Company name	Transaction data	Authorisation code	Card	Amount, EUR	Correction action



Annex. Copy of Receipt.

Company name, company code

Name, surname, signature of responsible person

COMPENSATION PROTOCOL

This ____ day of _____, the year two thousand and _____, Vilnius

On _____ the Authorized Representative carried out technical maintenance and repair of POS, serial number _____, installed at _____. As a result of POS terminal inspection/repair it was established that the POS terminal was _____ damaged, therefore the POS terminal module _____ went out of operation. A cost of _____.

The table below is to be completed in case of irreparable damage caused to the POS terminal:

Date for POS terminal installation:	(1)	
Date of drawing up POS terminal Compensation Protocol	(2)	
Number of full months passed	(3)=(2)-(1)	
POS terminal value, EUR with VAT included	(4)	
POS terminal value at the time of drawing up the Compensation Protocol, EUR	(5)=(4)-(3)*(4)/60	

We hereby request to compensate losses incurred by the Bank _____ damage caused to the POS terminal. Please transfer a sum of _____ to Account No LT594010049500047594, Luminor Bank AB code 40100.

The Bank

The Customer

L.S.

COVERING LETTER FOR TRANSFER OF RETAINED CARDS

(Customer's name)

(date)

(Customer's address)

UAB _____ hereby transfers and the Bank accepts the following retained Cards:

Seq. No.	Cardholder's name, surname	Card No.	Retention date and time	Reason for card retention

Transferred by:

Accepted by:

The Bank

The Customer

L.S.