

Schedule E - Special Conditions for the SweepBank Term Deposit

1. General terms

1.1 These terms and conditions govern your business relationship between you and SweepBank, as well as detail SweepBank's obligations towards you and your obligations towards SweepBank with regards to your SweepBank Term Deposit.

1.2 The relationship between you and SweepBank shall be governed and is conditioned by:

- the information and declarations made by yourself during the customer on-boarding process, as well as other declarations and confirmations made in the course of the business relationship;
- this Schedule E – Special Conditions for the SweepBank Term Deposit;
- the General Terms and Conditions;
- Any mandates that you may give SweepBank from time to time;
- Any further conditions as may be set out periodically or other documentation SweepBank may periodically send you.

1.3 With the exception of that clauses in the SweepBank Bank's General Terms and Conditions describing different bank products, the provisions of SweepBank Bank's General Terms and Conditions apply in their entirety to the SweepBank Term Deposit.

2. The SweepBank Term Deposit

2.1 The SweepBank Term Deposit is an online fixed-rate and fixed-term deposit Account.

2.2 In order to be able to open a SweepBank Term Deposit you must first have a SweepBank Current Account.

2.3 Any sums deposited in the SweepBank Term Deposit have to be sourced from a determinate Current Account. On maturity, the principal amount and the interest earned will be transferred back into the same SweepBank Current Account from where the funds originated.

2.4 Once you have opened a SweepBank Term Deposit, you may not retrieve the principal amount or any interest earned prior to the lapse of the pre-determined maturity date of the term deposit, save for in situations referred to in Section 8 (Termination of a SweepBank Term Deposit prior to Maturity) and Section 9 (Right of Withdrawal) of this Schedule E – Special Conditions for the SweepBank Term Deposit.

2.5 You may have multiple SweepBank Term Deposits open at any time. However you cannot deposit more than 100,000 Euros with SweepBank, in the aggregate (taking into account all deposits taken with SweepBank) at any point in time.

2.6 SweepBank retains the right to limit the amount of funds you can hold in your SweepBank Term Deposit.

2.7 The SweepBank Term Deposit can be denominated only in Euro.

2.8 SweepBank Term Deposits will yield interest at a rate that will be determined by SweepBank from time to time. The applicable rates can be obtained from SweepBank's Website, your Online Account or from SweepBank's Customer Support Centre.

2.9 The date of commencement of a SweepBank Term Deposit shall fall on the day when the funds are placed on such SweepBank Term Deposit.

2.10 The maturity date of a SweepBank Term Deposit shall fall on the day is when the minimum term agreed for such SweepBank Term Deposit expires.

3. Prices

The opening and management of the SweepBank Term Deposit is free of charge. The Customer shall bear his own costs and any applicable third-party costs (e.g. postage) himself.

4. Notice regarding taxes payable by you

SweepBank will not withhold any taxes on behalf of the Customer. The Customer is obliged to pay taxes to its respective tax authority. If the Customer's tax residency circumstances change, the Customer must inform SweepBank immediately by calling SweepBank's Customer Support Centre or through the message centre on your Mobile Account. SweepBank does not offer tax advice. For any tax related questions, the Customer should contact the relevant competent tax authority or tax advisor.

5. Reservation of Service

The SweepBank Term Deposit Accounts are only managed by SweepBank for consumers, i.e. only for natural persons who open an account for a purpose that serves neither commercial nor one's independent professional activity but only personal purposes. The SweepBank Term Deposit Accounts are not available for trusts, companies and other bodies corporate or charities.

The SweepBank Term Deposit Accounts shall be kept for the Customer's own account. SweepBank does not open accounts on behalf of third parties.

SweepBank will only open SweepBank Term Deposit Accounts in the name of its customers who are acting on their own behalf. You accordingly understand that the SweepBank Term Deposit Accounts can only be used for transactions that you conduct in your own name and on your own behalf, and that you concurrently bind yourself not to use the accounts for the benefit of another person. Entrusting access or use of the SweepBank Terms Deposit Accounts to a third party is prohibited and will lead to the termination of the business relationship with SweepBank.

6. Interest and changes to interest rates on your SweepBank Term Deposits

6.1 The interest rate on the SweepBank Term Deposit is fixed for the term which you have placed your deposit for.

6.2 SweepBank will continuously review the rates offered on its SweepBank Term Deposits and reserves the right to change these rates at its discretion. If SweepBank decides to change the rates, this change will not affect any of your existing SweepBank Term Deposits which have not yet matured.

6.3 SweepBank will pay gross interest (interest without tax being deducted) on the SweepBank Term Deposit at the end of the maturity period. The applicable interest rate will be that indicated in Annex 1 reflecting the interest rate showing on the Website at the time the SweepBank Term Deposit is opened.

7. Payments out of your Term Deposit

No payments can be made out of your Term Deposit.

On maturity of your Term Deposit, the principal amount deposited and the relevant accrued interests will be paid into the originating SweepBank Current Account.

8. Termination of a SweepBank Term Deposit prior to Maturity

8.1 You may not terminate your SweepBank Term Deposit before maturity, excluding if you decided to terminate your business relationship with SweepBank.

8.2 Furthermore, whilst having an active SweepBank Term Deposit, you may not request to close the first Current Account that was opened with SweepBank at your request, excluding if you decided to terminate your business relationship with SweepBank.

8.3 In the event of closure of a SweepBank Term Deposit under clause 5.1, SweepBank will transfer the principal amount to the originating SweepBank Current Account which you had selected upon opening of the term deposit, without any breakage fee being applicable and any interest being awarded.

8.4 If you terminate the SweepBank Term Deposit before the maturity date, in breach of this Schedule E, you shall be liable to pay the breakage fee as indicated in the List of Prices and Services.

9. Right of Withdrawal

9.1 The Customer has the right to withdraw from this Schedule E within fourteen (14) days as of the conclusion of the Agreement or from the day when the Customer receives the contractual terms and conditions and information mandatorily required in terms of laws and regulations on consumer financial contracts, if that day is later. The Customer is not obliged to indicate any reason for withdrawal.

9.2 The exercise by the Customer of the right of withdrawal from this Schedule E implies the Customer's intention to withdraw also from Schedule A, Schedule B, Schedule B1, Schedule B2, Schedule B3, Schedule C, and Schedule D.

Therefore, upon the exercise by the Customer of the right of withdrawal, this Schedule E along with Schedule A, Schedule B, Schedule B1, Schedule B2, Schedule B3, Schedule C, and Schedule D would be considered not to have been concluded.

If the Customer does not exercise the right of withdrawal, the Customer shall be bound by the terms and conditions of this Schedule E.

9.3 The right of withdrawal from this Schedule E must be exercised with a notice to be sent either via (i) Mobile Account or (ii) email to help.lv@sweepbank.com. The notice must include at least: (a) the name of the Customer; (b) the identification code of the Customer; (c) a statement showing an explicit intent to withdraw from the Agreement or from the relevant Schedule from the affected Service; (d) the undertaking to repay any due amounts (where applicable) as well as any other outstanding fees, charges and/or interests due until the closure owed to SweepBank Bank without undue delay and no later than thirty (30) running days after giving notification.

10. Duration of the Agreement

This Schedule E – Special Conditions for the SweepBank Term Deposit - is being entered into for a definite period of time until the maturity date indicated in Annex 1.

ANNEX 1

Specific conditions of your SweepBank Term Deposit at __/__/____

Customer's Name and Surname: _____

Bank Account Number: _____

Opening date: __/__/____

Duration period: __ months

Maturity date: __/__/____

Deposited amount: (currency) ___ (amount)_____

Interest applied: __%