

TERMS & CONDITIONS FOR THE SAVINGS ACCOUNT

- 1. Introduction and Business Agreement:** These Terms and Conditions (“Terms”) apply to the Savings Account (“Account”) provided by Jeton Bank Limited (“Jeton Bank”). By accepting these Terms, the Customer agrees to be bound by these Terms in addition to the Business Agreement (“the Business Agreement”) signed with Jeton Bank. Savings Accounts shall refer to the specific accounts which facilitate the Customer to deposit and proliferate their capital, whilst accruing interest over a predetermined term.
- 2. Application of Business Agreement:** The provisions outlined in the Business Agreement between Jeton Bank and the Customer apply in full to the Account. All obligations, rights, and regulations as stipulated in the Business Agreement extend to the operation, maintenance, and usage of the Account.
- 3. Saving Account Services:** Jeton Bank provides the Customer with the ability to deposit funds, earn interest, and utilize other financial services associated with the Account as defined by the Business Agreement and Jeton Bank's policies, which may be amended from time to time.
- 4. Currencies and Interest:** The Account shall be held in Euro (EUR), United States Dollars (USD) or Great Britain Pound (GBP). The Account offers fixed interest terms of 32 days, 90 days, 180 days, or 365 days.
- 5. Process of Fund Transfer to Savings Account:** If the Customer opts to deposit funds into a Savings Account, Jeton Bank shall deduct the corresponding amount and related fees and charges from the Customer's Jeton Bank account.
- 6. Denial of Deposit Request or Customer's Ability to Cancel:** The Customer cannot cancel any instruction to send money to a Savings Account once it has been submitted. However, the Customer can withdraw money from the Savings Account according to the Deposit Information. Occasionally, Jeton Bank may deny the Customer's instruction to send money to a Savings Account. If this occurs, Jeton Bank will not be held liable for any losses the Customer incurs as a result. Jeton Bank may deny the Customer's instruction if:
 - 6.1.** The Savings Account in question is fully subscribed or no longer available;
 - 6.2.** Jeton Bank has valid reasons to suspect incomplete, unauthorised, revoked, or fraudulent instructions, or the instruction was for an illegal purpose; or
 - 6.3.** Jeton Bank has reasonable grounds to believe that the Customer's instruction could adversely affect Jeton Bank's reputation or goodwill.

7. Early Termination and Interest: The Account may be closed before the end of the fixed term without any cancellation penalty. However, if the Account is closed before the end of the fixed term, no interest will be earned or paid to the Customer.

8. Withdrawals and Settlements: If the Customer decides to settle funds from their Account after the fixed term, the funds shall be available:

- 8.1.** if the settlement date is a weekday, funds will be available the next business day.
- 8.2.** if the settlement day is a bank holiday, funds will be available the following business day.
- 8.3.** if the settlement day is a Friday, funds will be available the following Monday.

9. Interest Rates: The interest rates applicable to the Savings Account is detailed in the Schedule provided to the Customer at the time of account opening. The rates may vary from time to time. Jeton Bank reserves the right to change the interest rates on the Savings Account at its discretion. This could be due to a variety of factors including but not limited to changes in market conditions, operational costs, or regulatory requirements. Should there be any changes to the interest rate, Jeton Bank will duly inform the Customer. This notice may be sent through email, or by any other communication method agreed upon in the Business Agreement. Jeton Bank is committed to ensuring transparency and will endeavour to provide the Customer with ample notice of any changes, allowing the Customer to make informed decisions regarding their Savings Account.

10. Fees and Charges: The Customer agrees to pay any fees and charges related to the Account as set out in the Business Agreement or in the fee schedule. The fees and charges may be amended by Jeton Bank from time to time. The Customers shall be informed in writing about any changes in the fees and charges by Jeton Bank.

11. Taxes: The Customer may be liable to pay tax on any interest earned. Jeton Bank cannot advise on this matter and will not collect any tax for the Customer, make any payments on the Customer's behalf, or provide tax certificates. Jeton Bank will provide the Customer with information about the interest earned so that the Customer can manage this personally.

12. Modifications and Amendments: Should Jeton Bank introduce a new product or service to the Savings Account that does not alter these terms and conditions, it may add the product or service immediately and notify the Customer before its use. Otherwise, Jeton Bank will provide a notice before making any change to these terms and conditions. Jeton Bank will presume the Customer is agreeable with the change unless the Customer informs Jeton Bank of the wish to close the Savings Account prior to the implementation of the change. Jeton Bank may amend these terms and conditions for the following reasons:

- 12.1.** To make them easier to understand or more beneficial to the Customer;
- 12.2.** To reflect the operation of Jeton Bank's business (e.g., if the provision of a financial system or technology changes);
- 12.3.** To reflect legal or regulatory requirements applicable to Jeton Bank;
- 12.4.** To reflect changes in the cost of running Jeton Bank's business;
- 12.5.** Because Jeton Bank is changing its services or products or adding new ones.

13. Responsibility in Case of Issues with the Savings Account: Jeton Bank suspend access to the Savings Account to facilitate technical changes, incorporate new features, or ensure smooth operation. Efforts will be made to notify the Customer in advance, although it may not be feasible in case of emergencies. Any such suspension will be kept as brief as possible.

14. Termination: Jeton Bank reserves the right to terminate the Account, in accordance with the termination provisions set out in the Business Agreement. Once the Terms have commenced, it will not end until either the Customer or Jeton Bank terminates it. The Customer can terminate these Terms at any time by notifying Jeton Bank. However, these Terms may be terminated immediately if any of the following apply:

- 14.1.** There is suspicion of fraudulent activity on the part of the Customer;
- 14.2.** The Customer has not provided the necessary information, or the provided information is believed to be incorrect;
- 14.3.** The Customer has violated these terms and conditions consistently or in a significant manner and has not rectified the matter within a reasonable timeframe upon being asked to do so;
- 14.4.** The Customer has passed away;
- 14.5.** The Customer has been declared bankrupt (or the equivalent);
- 14.6.** There are valid reasons to believe that the Customer's use of the Savings Account could tarnish Jeton Bank's reputation or business, or negatively affect Jeton Bank or any of its services; or
- 14.7.** It is required by law.

15. Cease Providing the Savings Account: Jeton Bank shall endeavour to provide the Customer with notice if it decides to cease providing the Savings Account. Should these Terms be terminated, all Savings Accounts of the Customer will be closed in accordance with these Terms and the funds will be returned to the Customer's regular account. The Customer will receive the same interest and pay the same fees (if applicable).

16. Conflicts: In case of any inconsistency or conflict between the Business Agreement and these Terms, the Terms will prevail for all matters specifically.

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