



General Terms and Conditions of eServices Agreement

Effective from 9 October 2025

1 DEFINITIONS

Account is a Customer's current account with the Bank which can be used via eServices.

Agreement is eServices Agreement together with these General Terms and Conditions of eServices Agreement. The General Terms and Conditions of OP Corporate Bank plc Eesti filiaal, which are available on the Bank's website, are also part of the Agreement. The said General Terms and Conditions apply to the relations between the Bank and the Customer to the extent that the Special Conditions or the General Terms and Conditions of the eServices Agreement do not provide otherwise.

Account Information Service (AIS) is an online service provided by OP Corporate Bank plc (Finland) via OP Corporate Hub, or by a third-party service provider selected by the Customer, in relation to the Customer's Accounts held with the Bank.

Bank is OP Corporate Bank plc Eesti filiaal (OP Corporate Bank plc Estonian branch), with registry code in the Estonian Commercial Register 11534064.

Bank's website is the website www.opbank.ee

Customer is the person specified as Customer on the front page of the Agreement.

eServices are the Bank's services offered via NetBank, OP Corporate Hub and OP Gateway.

NetBank is a communication channel that enables the Customer to perform Operations via the Internet.

OP Corporate Hub is a digital service offered by OP Corporate Bank plc (Finland) that provides a possibility to access Customer's Accounts held with the Bank.

OP Gateway is a software that enables the Customer to send, directly via its accounting program, payment orders to the Bank, follow status of the sent payment orders and receive account statements.

Operation is submission of a payment order, exchange of information and usage of any other service of the Bank via eServices (e.g. conclusion or amendment of an agreement, appointment of Users or determination of their rights).

Parties are the Customer and the Bank.

Payment Initiation Service (PIS) is an online service provided by OP Corporate Bank plc (Finland) via OP Corporate Hub, or by a third-party service provider selected by the Customer, in relation to the Customer's Accounts held with the Bank.

Security Keys are the personalised means whereby the Bank enables access to eServices and identifies the User (e.g. ID-card/Digi-ID, mobile-ID, Smart-ID, PIN-calculator).

User is a natural person appointed by the Customer to use eServices in the name and on account of the Customer.

2 GENERAL PROVISIONS

2.1 This Agreement defines the rights and obligations of the Bank, Customer and Users in using eServices. The Customer and Users shall also follow any instructions issued by the Bank concerning the use of eServices.

2.2 Services provided via eServices channels are subject to their specific terms, along with any differences arising from this Agreement or the nature of eServices.

2.3 The Bank shall have the right to amend the Agreement as set forth in the General Terms and Conditions of the Bank. The Bank shall also have the right to amend the selection and contents of eServices by informing the Customer thereof on the Bank's website, in the NetBank or by any other means.

3 TECHNICAL REQUIREMENTS

3.1 For using eServices, the means of communication and connections of the User must meet the technical requirements established by the Bank and specified on the Bank's website.

3.2 The Customer shall be liable for obtaining technical equipment suitable for using eServices, and for the security of computers and the Internet connections of the Users. **The use of unsecured or unprotected computer or Internet connection causes high risk of unauthorised use of eServices.**

3.3 The Bank shall not be liable for providing equipment, applications or network services necessary for using eServices.

4 USERS

4.1 Users perform Operations in the name and on account of the Customer. The Customer shall be liable for the activities of the Users as for its own activities.

4.2 The Users and their rights are specified when the Agreement is concluded. The Customer may change the rights of Users and appoint new Users at any time later, either in the NetBank through its administrator, or by signing a relevant amendment to the Agreement with the Bank.

4.3 In order to appoint a User, the Customer must enable the Bank to identify the User.

4.4 The Users can be given various rights (e.g. right to receive account information, make payments, conclude agreements). The Administrator is a User with the most extensive rights, authorised to perform Operations personally as well as to appoint new Users and to change and terminate their rights via NetBank. The administrator is not allowed to change via NetBank their own rights or the rights of another administrator nor to appoint a new administrator. The administrator can be appointed and their rights changed only with an amendment to the Agreement to be signed by the Bank and the Customer's representative (e.g. management board member) having the relevant authority.

4.5 Before starting to use eServices, Users shall familiarise themselves with their terms of use, including the terms of this Agreement relevant to them. The Customer shall ensure that Users get familiar with the said terms and follow them.

4.6 The Bank shall be entitled, with good reason, to reject appointment of a User or to terminate rights of an existing User by notifying the Customer thereof without delay.

4.7 User rights can be granted, changed and terminated only under and in accordance with this Agreement. For the avoidance of doubt, the scope and validity of User rights shall not be dependent on the existence of any other relations (if any) between the Customer and User, such as e.g. employment relationship or contractual relationship of any other kind, membership in a management body, shareholding etc. The

Customer shall be liable for terminating of any unnecessary User rights without delay.

5 USER IDENTIFICATION

5.1 To access eServices, the Bank shall verify the User's identity using Security Keys.

5.2 The Bank shall, in the absence of manifest circumstances showing contrary, be entitled to presume that the Security Keys are used by the User.

6 PROTECTING THE SECURITY KEYS

6.1 The User shall be obliged to take all necessary measures to maintain the Security Keys and their codes in their possession and to keep the codes confidential. The User shall be obliged not to disclose the codes of the Security Keys to any other person and ensure that other persons are not using the Security Keys and their codes.

6.2 The User shall be obliged to immediately give a notice of the loss or theft of the Security Keys or their codes. The User shall also immediately give a notice if the codes of the Security Keys have become known, or the User suspects that they may have become known, to any other person. Such notice must be given at least in one of the below ways:

(i) in the occasion related to any type of the Security Keys the notice can be given to the Bank by phone **(+372) 663 0845**, by email estonia.icm@opbank.ee, in the Bank's office or by any other means acceptable to the Bank. Upon receiving the notice, the Bank shall block the access to eServices with the Security Keys specified in the notice;

(ii) in the occasion related to ID-card/Digi-ID the notice can be given to the **SK ID Solutions helpline (+372) 666 8888**. Upon receiving the notice, the SK ID Solutions shall block the use of the ID-card/Digi-ID in all electronic channels;

(iii) in the occasion related to mobile phone/mobile-ID the notice can be given to **mobile network operator who issued the relevant mobile-ID**. Upon receiving the notice, the mobile network operator shall block the use of the mobile-ID in all channels;

(iv) in the occasion related to Smart-ID, the Smart-ID account must be deleted by calling **Smart-ID customer service phone (+372) 715 1606** or deleting it in self-service portal <https://portal.smart-id.com/login>.

6.3 The Bank shall not be liable for damage caused by the blocking of the access to eServices based on a false notification.

6.4 The User shall be obliged to provide the Bank, without delay, with information about circumstances of losing the possession of the Security Keys or of their codes becoming known to another person.

6.5 To restore the access to eServices the User or Customer must contact the Bank. If the use of the ID-card/Digi-ID or the mobile-ID has been blocked in all channels, then, in order to restore their operation, respectively the Police and Border Guard Board or mobile network operator must be contacted.

6.6 A breach by User of the obligations set forth in clauses 6.1 and 6.2 causes high risk of unauthorised use of eServices.

7 UNAUTHORISED USE OF eSERVICES

7.1 The Customer shall bear the risk of and shall be liable for any damage resulting from unauthorised use of eServices.

7.2 The Customer shall not bear the risk of unauthorised use of eServices and shall not be liable for damage that was caused by unauthorised use of eServices after the notice was given according to clause 6.2 above, unless the unauthorised use involved a fraud by the Customer or the User.

8 PERFORMING THE OPERATIONS

8.1 The Bank shall make eServices available during service hours determined by the Bank and may suspend their provision for system maintenance.

8.2 The User shall be entitled to use eServices according to their Account based User rights, which means that Users may have different rights concerning different Accounts. For making payments from an Account also joint rights can be given, in which case a payment must be authorised by the required number of Users.

8.3 The User shall be obliged to notify the Bank, without delay, about any errors or disturbances hindering the use of eServices, as well as of any unauthorised Operations.

8.4 The Bank shall have the right to refuse to perform the Operation if the Security Keys have been used incorrectly or if the Bank has doubts about the identity of the User.

9 PAYMENT LIMITS

9.1 Payment limit is a maximum amount to the extent of which a User can authorise payments.

9.2 The applicable payment limits are set when the Agreement is concluded.

9.3 Payment limits can be changed and limits for new Users set by administrator in the NetBank. The administrator shall not, however, be able to change their own payment limits or payment limits of another administrator (except SEPA instant payment limits). Payment limits of an administrator (and also payment limits of any other User) can be changed with an amendment to the Agreement to be signed by the Bank and the Customer's representative (e.g. management board member) having the relevant authority.

9.4 In addition to User-specific limits, the Customer may set Account-specific daily and/or per payment limits for SEPA instant payments. Such limits, when set, apply jointly to all payment initiation channels and to all Users having payment authorisation rights.

9.5 When a SEPA instant payment is initiated, the payment amount is first checked against the User-specific limits and, if it falls within those limits, it is then checked against the SEPA instant payment limits, if such limits have been set.

9.6 Each administrator shall have the right to change the SEPA instant payment limits.

9.7 The Bank shall be entitled, with good reason (e.g. to ensure security of eServices), to set new and/or to change the existing payment limits by informing the relevant User and Customer thereof.

9.8 The payment limits shall not apply to currency exchanges.

10 RECORDING

The Bank shall be entitled to record all eServices sessions and phone calls related to the Operations. The recordings may be used as evidence of the Operations performed.

11 BLOCKING THE ACCESS TO eSERVICES AT THE BANK'S INITIATIVE

11.1 The Bank shall be entitled to block the access of a User to eServices if:

- (i) the Customer fails to fulfil a payment obligation to the Bank under this Agreement or any other agreement;
- (ii) the Bank has doubts that the Security Keys are misused or are in danger of being misused;
- (iii) hardware, software or means of communication used by a User endanger the security of eServices;
- (iv) in order to fix errors in or make upgrades to eServices.

11.2 The Bank shall notify the Customer of the blocking and the reasons for it as soon as possible.

11.3 The Bank shall reinstate the User's access to eServices once the reasons for blocking have been resolved.

12 ACCOUNT INFORMATION SERVICE AND PAYMENT INITIATION SERVICE PROVIDED BY THIRD-PARTY SERVICE PROVIDER

12.1 When selecting a third-party service provider, the Customer must take reasonable care to ensure that the provider holds an appropriate license, its terms of service are understandable and suitable for the Customer, the service provider processes Customer data in a transparent and secure manner and is reliable.

12.2 The Bank shall not be liable for the activities or services of any third-party service provider and shall not be liable for any damage incurred by the Customer in connection with such services.

13 COMPLAINTS

The Customer shall have the right to file complaints and claims concerning the Operations to the Bank within 60 (sixty) days as of performance of the Operation. The Bank shall have the right not to consider a complaint or claim submitted after expiry of the aforesaid term.

14 FEES

14.1 The Customer shall pay fees for using eServices pursuant to the Bank's price list valid at any given time. The price list is available on the Bank's website and in the Bank's offices.

14.2 The Bank shall debit the fees from the Customer's account without any additional order by the Customer. The Customer shall ensure that its account contains sufficient funds to enable the Bank to debit the fees. In other respects provisions of the current account agreement made between the Customer and the Bank shall apply to the payment of the fees.

14.3 The Bank shall have the right to change the fees by notifying the Customer thereof at least 30 days in advance.

15 ENTRY INTO FORCE AND TERMINATION OF THE AGREEMENT

15.1 The Agreement shall enter into force upon signing by the Parties and shall be effective until further notice.

15.2 The Customer shall have the right to terminate the Agreement at any time by notifying the Bank thereof at least 1 (one) working day in advance.

15.3 The Bank shall have the right to terminate the Agreement by way of ordinary cancellation by notifying the Customer thereof at least 30 (thirty) days in advance, or by way of extraordinary cancellation according to the General Terms and Conditions of the Bank.

15.4 Payment orders and other instructions given prior to the termination of the Agreement shall be executed by the Bank in accordance with their terms, unless otherwise agreed by the Parties.

15.5 The Agreement terminates automatically when it is no longer linked to any Account (e.g. due to closing the Accounts).