



## Admirals Account Terms & Conditions

These Terms & Conditions apply to your Admirals Account and Visa debit card issued hereunder. Please read them carefully. You can download a copy of these Terms & Conditions at any time from within your Account Portal.

The Admirals Account and Visa debit card is an e-money service provided by UAB "Finansinės paslaugos „Contis“.

In these Terms & Conditions:

**"Account Portal"** means the website where you can access your Admirals Account, services and information via this link: <https://admiralmarkets.com/login>.

**"Admirals Account"** means the electronic money account issued to you by UAB "Finansinės paslaugos „Contis“ to facilitate the use of your Visa Card.

**"Business Day"** means any day other than a Saturday, Sunday or bank or other public holiday in England.

**"Customer Services"** means Admiral Markets Cyprus Ltd providing you with assistance and advice in relation to your products and services.

**"Admirals"** means, Admiral Markets Cyprus Ltd, a third party who has been appointed as the distributor to provide the Admirals Account and card to you on behalf of UAB "Finansinės paslaugos „Contis“.

**"Solaris"** means the brand name for the regulated entity UAB „Finansinės paslaugos „Contis“, which is part of the Solaris Group and refers to any company within the group.

**"You"** means the named account holder being the authorised user of the Admirals Account and Visa debit card.

**"We", "us" or "our"** means UAB "Finansinės paslaugos „Contis“ or Admirals acting on behalf and on the instruction of UAB "Finansinės paslaugos „Contis“.

In these Terms & Conditions, **"money"** refers to e-money. When you receive a payment or add funds to your Admirals Account or card(s), we deposit your funds in a safeguarding account, and add the equivalent value of e-money to your Admirals Account or card(s). Funds in the safeguarding account are not used or lent to any other person by us. If you make a payment or transfer e-money from your Admirals Account or card(s) to another Admirals Account, we remove the e-money from your Admirals Account or card(s) and add the e-money to the recipient Admirals Account. If you make a payment or transfer e-money to a non-Admirals account, we remove the e-money from your Admirals Account or card(s) and transfer the equivalent value of funds from the safeguarding account to the recipient.

If you have any questions you can contact Customer Services by:

- Telephone: +442035041364 (standard geographic rates apply)
- Email: [global@admiralmarkets.com](mailto:global@admiralmarkets.com);
- Online: Log in to your Account Portal at <https://admiralmarkets.com/about-us/contact-us> and click on the chat button to send us a secure message;
- Post: Dramas 2, 1st floor, 1077 Nicosia, Cyprus

Your Admirals Account and Visa debit card is issued by UAB "Finansinės paslaugos „Contis“, company code 304406236, registered in the Register of Legal Entities of the Republic of Lithuania, having a head office at Gedimino pr. 20, LT-01103, Vilnius, Lithuania. We hold the electronic money institution license No. 53, dated 23-

07-2019, issued by the Bank of Lithuania, who is our supervisory authority located at Gedimino pr. 6, LT-01103, Vilnius, Lithuania, telephone no. +370 800 50 500. You may find more information about the Bank of Lithuania at <https://www.lb.lt/en/>.

### 1. What is an Admirals Account and card?

An Admirals card is a Visa debit card that can be used worldwide wherever Visa is accepted (subject to the limitations which are indicated in these Terms & Conditions). It can be used online, in shops, over the telephone or to withdraw cash from an ATM.

You can only spend money that you have paid into your Admirals Account, so before using your card you need to make sure there are enough funds in the Admirals Account. Monies in the Admirals Account are not bank deposits and do not earn interest.

### 2. Who can apply for an Admirals Account and card?

You must be at least 18 years old and an EEA resident to be issued with an Admirals Account and card. You must provide an email address and mobile phone number to open an Admirals Account so that we can communicate with you.

### 3. How can I apply for the Admirals Account?

You can apply on the Admirals website (<https://admiralmarkets.com/signup>).

Before Solaris can open an Admirals Account for you and issue you with a card, Solaris require evidence of your identity and may require evidence of your residential address. You may need to provide Admirals with documents such as passport, driving licence, national identity documents, utility bills, bank statements or other documents to confirm your identity. We will also need to carry out checks on you electronically.

### 4. How do I get started?

By logging into your Admirals Account, you are agreeing to these Terms & Conditions.

If you receive a card in the post you must sign the signature strip on the back.

You will then need to activate your card. You can do this by following the activation steps provided on the card carrier.

You also need to obtain your PIN to authorise chip-and-pin transactions and ATM withdrawals. You can get your PIN by calling Customer Services when you activate your card, or through your online account which can be accessed through the Account Portal.

If you receive a card in the Account Portal, follow Admirals activation steps required, upon successful completion of which, your card will be ready for you to use.

Your Admirals Account and card must be used within 3 months of it being issued or it may be automatically cancelled, and your Admirals Account may be closed.

### 5. What if I want to change my Personal Identification Number (PIN)?

If you want to change your PIN, you can do so at any ATM with PIN management functionality, locate ATMs with the "PIN change" attribute at <https://www.visa.com/atmlocator>. You can get a reminder of your PIN through your Account Portal.

### 6. How do I add funds to the Admirals Account?

You may pay into your Admirals Account via the Admirals Account Portal, transfers from a card or merchant and any other method notified in your Account Portal from time to time. The time taken to credit funds to your Admirals Account will depend on the method of deposit used. When the payment institution sending the transfer has been credited to Solaris, these funds will be applied to your Admirals Account on the same Business Day. You should not pay into your Admirals Account by a balance transfer from a credit card.

You may only pay in funds up to your maximum account balance, see the Fees and Limits table (section 31). If you send funds to your Admirals Account above your maximum balance these funds may be held in review and then returned to the sending payment institution.

Certain minimum and maximum limits and usage requirements apply to your Admirals Account and card; such limits and requirements are detailed in the Fees and Limits table (section 31). We may also apply additional incoming transfers limits for the purpose of preventing financial crime. We reserve the right to refuse to accept any payment if we suspect any fraudulent or financial crime activity.

As soon as we receive the funds that you have paid in, they will be on your Admirals Account and ready to use. There may be occasions when we delay the funds reaching your Admirals Account for up to three working days, this may happen when we need to confirm the transaction with the sending payment institution. We may also delay or suspend funds reaching your account if we suspect any fraudulent or financial crime activity.

Where an overpayment has been made to your Admirals Account in error, we reserve the right to debit the Admirals Account with the excess amount to correct the payment transaction.

You are responsible for ensuring there are enough funds in your available balance for us to authorise your transactions.

## 7. What transactions can I make?

You can use your Admirals card to authorise the following transactions to merchants that accept Visa debit card payments:

- **Chip and PIN card payments** by inserting your Admirals card in the terminal and inputting your PIN;
- **Magnetic Stripe card payments** to any merchant that cannot accept Chip and PIN cards by signing the sales voucher;
- **Contactless card payments** by tapping the Admirals card over the contactless card reader and inputting your PIN, where requested;
- **Internet card payments** to online merchants by providing the Admirals card details and any other security details such as your secure code credentials as requested by the online merchant;
- **Mail order or telephone order card payments** to merchants by providing the Admirals card details as requested by the merchant;
- **ATM cash withdrawals** at ATMs displaying the Visa logo, by inserting or tapping your Admirals card at the ATM, inputting your PIN and following the instructions at the ATM;
- **E-wallet payments** by adding your card to the Samsung Pay, Google Pay or Apple Pay (when available) wallets in your mobile phone and tapping your mobile phone over the contactless card reader or checking the e-wallet option online. To activate this product, you will sign up to additional terms and conditions as part of this process. You authorise the e-wallet transaction using your mobile phone security protocol which may include biometric information such as fingerprint or face ID on your mobile phone.

Like other payment cards, we cannot guarantee a third party or ATM will accept your card. Note that some ATM providers may charge an additional fee and should advise you before you confirm the transaction. If you are not informed of an additional fee charged by the ATM provider, we are not culpable.

You may, in addition, be required to enter a one-time passcode or other security information including, if available and you opt for this type of identification, biometric information to authorise a transaction or make account amendments. One-time passcodes will be sent to the mobile phone number registered to your Admirals Account.

As soon as a transaction is authorised Solaris will deduct the value of your transaction from the available balance on your Admirals Account. Fees are listed in the Fees and Limits table (section 31) and may be deducted at the time of authorisation or when the transaction has been confirmed through the Visa system. A full breakdown of each transaction, including fees, will be available to view on your Account Portal.

Once we have received a settlement request for a transaction, we will transfer funds to the retailer within 3 days. A transaction will be received for Admirals card transactions, at the time we receive the transaction instruction from the retailer or ATM operator.

## 8. Can I cancel a transaction?

Generally, authorisation for a transaction may not be withdrawn by you. You may be able to withdraw your authorisation where you have authorised a transaction which will take place on a future date. However, where a specific date is agreed, you may not revoke a payment order after the end of the Business Day preceding the agreed date on which the transaction will occur.

To withdraw your authorisation of a Visa debit card continuous payment authority, you must notify the retailer before the close of business on the Business Day before the day on which the transaction was due to take place and provide us with a copy of the notice if requested.

We may charge you an Administration Fee if a transaction is revoked by you under this paragraph, see the Fees and Limits table (section 31).

## 9. Can I pay for things in a foreign currency?

Your card is denominated in Euros. If you make a purchase or an ATM withdrawal in any other currency, we will convert the sum into euros using the exchange rate set by Visa on the day they process the transaction, this may differ from the actual date of the transaction.

If you use your euro denominated card in a European country, which doesn't use euros, you will receive a notification showing the exchange rate used and the euro amount, along with the difference between the rate applied by the card scheme and the European Central Bank (ECB) rate.

An international card transaction fee will apply to each of these transactions (see the Fees and Limits table (section 31)).

Any changes to the exchange rate used to convert foreign transactions will be made immediately. You can find the exchange rate for a transaction made in a currency other than euros on a given date and how that compares to the European Central Bank Rates at: <https://www.visaeurope.com/making-payments/exchange-rates>.

## 10. Is there anything I can't buy with my Admirals card?

You may not use your card for illegal purposes.

## 11. How can I check my Admirals Account?

You can check your Admirals Account by accessing it securely through your Account Portal. Your statement will show:

- information on the payee of each transaction and a reference enabling you to identify each payment transaction;
- the amount of the transaction shown in the currency in which the transaction was paid or debited to the Admirals Account;
- the amount of fees for the transaction;
- the exchange rate used in the payment transaction (where applicable);
- the difference between the exchange rate applied and the European Central Bank rates if used within a European country that does not use euros; and
- the date the transaction is authorised or posted on to the Admirals Account.

This information is accessible at all times via your Account Portal, is available free of charge, and can be stored and reproduced as necessary. Paper statements are available on request and are subject to a fee, see the Fees and Limits table in section 31.

You may, in addition, be required to enter a one-time passcode or other security information including, if available and you opt for this type of identification, biometric information to access your Admirals Account. One-time passcodes will be sent to the mobile phone number registered to your Admirals Account.

## 12. How long will the Admirals card last?

Your card will be valid for 3 years. You will not be able to use your card after its expiry date. This agreement shall terminate when your card is cancelled or expires and is not replaced.

## 13. Does the Admirals Account and card have spending limits?

You can only spend the money that is paid into your Admirals Account. Limits also apply to ATM withdrawals, and other limits may be applied to the amount of spend and the number of transactions you can perform for the purpose of preventing financial crime. We reserve the right to refuse transactions if we suspect any fraudulent or financial crime activity. See the Fees and Limits table (section 31) and your Account Portal for further details.

You may contact Customer Services to enquire about other products, should the limits on your Admirals Account not be suitable.

If, for any reason, a transaction is completed when there are insufficient funds in your Admirals Account then you will have to reimburse the shortfall to Solaris, unless it is due to an error by the retailer with whom you made the transaction.

Solaris may collect this shortfall from any account you have with Solaris or Admirals and from any funds which you subsequently pay into such account(s). We may suspend your Admirals Account and card(s) until the negative balance is restored and charge you an Administration Fee, see the Fees and Limits table (section 31) for transactions that you make that results in a negative balance or increases the negative balance on your Admirals Account.

## 14. What if I have been overcharged or charged for transactions I didn't make or have a dispute about a transaction?

If you dispute a transaction that has been processed on your Admirals Account, you should contact the merchant first as this may lead to the quickest resolution. If the dispute cannot be resolved with the merchant or you dispute any other Admirals Account transaction you should contact us without undue delay and in any event within 13 months on becoming aware of any unauthorised or incorrectly executed payment transaction.

Where you have informed us that an executed payment was not authorised by you in accordance with these Terms and Conditions, and you have taken all reasonable steps to keep safe personalised security information, including your Admirals Account and card details, not disclosed your PIN or security information to anyone else and not acted fraudulently, with intent to disclose Security Credentials or with gross negligence, we will:

- a) refund the amount of the unauthorised payment to you; and
- b) restore the debited payment account to the state it would have been in had the unauthorised payment not taken place.

The refunded amount or restored balance will be completed as soon as practicable and, in any event, no later than the end of the Business Day following the day on which it becomes aware of the unauthorised transaction.

Beyond this, we will have no further liability to you in respect of such authorised transactions.

You may be entitled to claim a refund in relation to transactions where:

- the transaction was not authorised under these Terms and Conditions;
- we are responsible for a transaction which we fail to execute or incorrectly execute. In these circumstances, we will refund to you the amount of the non-executed or defective payment transaction and restore the debited payment account to the state in which it would have been had the defective payment transaction not taken place. We will also refund to you: (a) any direct charges for which you are responsible; and (b) any interest which you must pay, as a consequence of the non-execution or defective execution of the payment transaction; or
- a pre-authorised transaction did not specify the exact amount at the time of its authorisation and the amount charged is more than could reasonably be expected, taking into account previous spending patterns on the Admirals Account and the circumstances of the transaction. We will either refund the full amount of the payment transaction; or provide justification for refusing to refund the payment transaction. Any refund or justification for refusing a refund will be provided within 10 Business Days of receiving a request for a refund or, where applicable, within 10 Business Days of receiving any further information requested. A claim for a refund in these circumstances will not be accepted if the amount of the transaction was made available to you at least 4 weeks before the transaction date or if the claim is made more than 8 weeks after the date on which the funds were debited from your Admirals Account.

## 15. What about security?

You must keep your Admirals Account, card and security credentials safe and not let anyone else know or use them. You must keep your security information secret at all times; never disclose your PIN or security information to anyone and do not store details of your PIN with your card. Security information includes your login and password details used to access your Admirals Account or any other website where your card or Admirals Account details are stored. We also recommend that you check the balance on your Admirals Account regularly on the Account Portal or by contacting Customer Services.

## 16. What if my Admirals card is lost or stolen or my Admirals Account details are compromised?

If you lose your card or it is stolen, or you suspect that someone else has found out your PIN or security information or accessed your Admirals Account without your permission, you must tell Customer Services without undue delay by telephone or logging onto your Account Portal. Your card will be cancelled immediately, and your Admirals Account may be blocked. Solaris run a dedicated line for lost or stolen cards; the number is +44 (0)333 202 3645 and calls are charged at the standard geographical rate. If, after reporting a lost card, you subsequently find the card you must not use it. Cut it in half through the signature box, magnetic strip and chip.

If you ask Customer Services to do so and provided that you provide information and assistance that we request from you, we will investigate any disputed transaction or misuse of your card or Admirals Account.

If the investigations show that any disputed transaction was authorised by you, or you have acted fraudulently or with gross negligence (for example by failing to keep your Admirals Account, card, security information or PIN secure or by failing to notify Customer Services without delay on becoming aware of the loss, theft, misappropriation or unauthorised use of the card or Admirals Account), then Solaris will not refund the transaction amount and you will be fully liable for all losses incurred because of the unauthorised use of the card or Admirals Account.

If the investigations show that you have not acted fraudulently with intent or with gross negligence, your maximum loss or liability to us for any unauthorised transaction will be limited to 50 euros and we will process a refund as soon as practicable, and in any event no later than the end of the Business Day following the day after Customer Services receives your notification.

## 17. Will you ever block a transaction without me asking?

We may refuse to pay a transaction:

- if we are concerned about the security of your card or Admirals Account or we suspect your card or Admirals Account is being used in an unauthorised or fraudulent manner;
- if sufficient funds are not paid into your Admirals Account at the time of a transaction to cover the amount of the transaction and any applicable fees;
- if there is negative balance on your Admirals Account;
- if we have reasonable grounds to believe that you are not using the card or Admirals Account in accordance with these Terms & Conditions;
- if we believe that a transaction is potentially suspicious or illegal (for example, if we believe that a transaction is being made fraudulently); or
- because of errors, failures (whether mechanical or otherwise) or refusal to process a transaction by merchants, payment processors or payment schemes such as Visa.

If we refuse a transaction, we will tell you why immediately by contacting you through the email you have provided or via the Account Portal, if we can, unless it would be unlawful for us to do so. You may correct any information Solaris holds and which may have caused the refusal of a transaction by contacting Customer Services.

## 18. Can I cancel my Admirals Account and card?

You have a legal right to cancel your Admirals Account and card up to 14 days from the date your Admirals Account is opened without incurring any penalty and we will refund any card issue fees. We may charge you a Card Cancellation Fee if we have already incurred costs by ordering a card in your name. You can also cancel your Admirals Account and card any time after the 14-day period subject to a Redemption Fee (the Fees and Limits table (section 31)) by contacting Customer Services. You should cut your cancelled card in half through the signature box, magnetic strip and chip.

All fees and charges will be apportioned up until the time of the termination of the contract, and any fees and charges paid in advance will be reimbursed proportionally. You will not be entitled to a refund of money you have already spent on transactions authorised or pending or any fees for use of the Admirals Account before the Admirals Account is cancelled or the card expires.

## 19. Could my Admirals Account/card be cancelled?

Solaris may cancel your Admirals Account and this agreement for any reason by giving you at least 60 days' notice. You should ensure any remaining funds on your Admirals Account or card are spent or withdrawn within this notice period.

Reasons for cancellation may include:

- if this agreement expires;
- if your card expires and is not replaced;
- if you break an important part of this agreement, or repeatedly break the agreement and fail to resolve the matter in a timely manner;
- if you act in a manner that is threatening or abusive to our staff, or any of our representatives;
- if we suspect unauthorised or fraudulent use of your card or Admirals Account;
- if we have any other security concerns; or
- if you fail to pay fees or charges that you have incurred or fail to pay back any negative balance on your card.

Solaris may also cancel your Admirals Account immediately if we need to do so to comply with the law.

We may also deny access to your card and/or Admirals Account where we consider it to be at risk of money laundering or terrorism

financing, fraud or other criminal activity. Should we need to take these actions and where possible, we will give reasons for doing so except where restricted by law.

In the circumstances where funds may be returned, you must tell us what you want us to do with any unused funds, see section 20 for further details.

Where Solaris deem the funds to be derived from the proceeds of crime, the funds may be moved out of the Admirals Account without your additional authorisation.

Admirals may send you notification about disabling your account and/or card if there is no activity for 30 days, 60 days notification of closure will be sent out once we discover non-activity.

## 20. Can I get money back once I have put it on?

You can clear the balance on your Admirals Account through spending or ATM withdrawals. See the Fees & Limits table (section 31) for the fees that would apply.

Alternatively, you may request a refund of the funds on your Admirals Account by contacting Customer Services and confirming that your card has been destroyed by cutting it up. We will transfer your funds back to you at no cost to you, unless:

- you are requesting redemption before termination or expiry of this agreement;
- you cancel this agreement before any agreed termination or expiry date; or
- you request redemption more than one year after the date of termination or expiry of this agreement.

If one of these situations does apply then we will charge a Redemption Fee (see the Fees and Limits table (section 31)).

We will not redeem the value of the funds on your Admirals Account to you if your request for redemption of the funds is more than six years after the date of termination or expiry of this agreement.

All funds will be returned to a payment account of your choice in Euros. We reserve the right to see proof of your ownership of the payment account before transferring funds to it. To enable Solaris to comply with its legal obligations, we may ask you to provide us with certain information such as identification documents before we can process your refund request.

Please also refer to section 27 below for the circumstances in which we do not give you a refund.

## 21. Is money on my Admirals Account protected like my bank account?

The Admirals Account and associated card are electronic money products and although it is a product regulated by the Bank of Lithuania, it is not covered by the Deposit Insurance System of the Republic of Lithuania. No other compensation scheme exists to cover losses claimed in connection with the Admirals Account and associated card. Solaris will however ensure that any funds received by you are held in a segregated account so that should Solaris become insolvent your funds will be protected against claims made by its creditors.

## 22. What if I have a complaint?

If you are unhappy in any way with your card and Admirals Account or the way it is managed, you can contact Customer Services so that an investigation into the circumstances can be conducted. Any complaints you have will be dealt with quickly and fairly.

Customer Services will address all points of the complaint in writing by post or a downloadable letter attached to an email. A response will be provided within 15 Business Days upon receiving the complaint. If a full response cannot be provided within these timeframes, due to exceptional circumstances, a holding reply will be sent which shall detail the reason for the delay, with a full response within 35 Business Days.

If your complaint is not resolved to your satisfaction you may apply to the consumer disputes resolutions institution – the Bank of Lithuania, (<https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>) by filing out a free-form application and sending it by post to the Legal and Licensing Department, Žalgirio g. 90, LT-09303 Vilnius or by email: [prieziura@lb.lt](mailto:prieziura@lb.lt).

### 23. What if I change my details?

You must let Customer Services know as soon as possible if you change name, address, telephone number, mobile number or e-mail address. If we contact you in relation to your Admirals Account we will use the most recent contact details you have provided to us. Any e-mail or SMS text message sent to you will be treated as being received as soon as it is sent by us. We will not be liable to you if your contact details have changed and you have not told us.

### 24. What will happen to my personal information?

Solaris is the controller of your personal data which is used in order to open, administer and run your Admirals Account and provide payment services to you. By agreeing to these Terms and Conditions you hereby consent to Solaris accessing, processing, and retaining any information you provide to us, for the purposes of providing payment services to you or otherwise to fulfil this agreement. For further information about how Solaris will process your personal data, please view our Privacy Policy at <https://www.solarisgroup.com/content/solaris-solaris-emi-privacy-notice.pdf>. You may withdraw your consent to the processing of this data by closing your Admirals Account and cancelling your card.

You must also read and refer to the Admirals Privacy Policy available on the website and App.

### 25. Will these Terms & Conditions ever change?

Solaris may change these Terms & Conditions by notifying you by e-mail or other agreed means at least 60 days' notice before the change is due to happen. Where the change is not detrimental to you it will take effect immediately. Solaris will assume that you agree with the change. If you do not agree with the change, you must tell Customer Services before the change happens and your Admirals Account will be cancelled immediately. If you cancel your Admirals Account in this way, then any balance on the Admirals Account will be returned to you and you will not be charged a Redemption Fee.

An up-to-date version of the Admirals Account Terms & Conditions, as well as any notices of future changes will always be available via the Admirals website, and Account Portal. You should check the Admirals website, and Account Portal regularly for such notices and changes.

### 26. When may use of the Admirals Account and card be interrupted?

From time to time, your ability to use your card or Admirals Account may be interrupted, e.g. when we carry out systems maintenance. If this happens, you may be unable make a payment transaction or access your Admirals Account, services and information.

In addition, like other payment accounts and cards, we cannot guarantee a merchant will accept your card, or that we will necessarily authorise any particular transaction. This may be because of a systems problem, something outside our reasonable control, to comply with legal and regulatory requirements, or because we have suspended, restricted or cancelled your Admirals Account or refused to replace it in accordance with these Terms & Conditions.

### 27. What is Solaris' responsibility?

If Solaris incorrectly deducts funds from your Admirals Account, they will be refunded. If Solaris subsequently establishes that the refunded amount you claimed was incorrect had in fact been correctly deducted, your available balance may be deducted, and you may be charged a fee. If you do not have sufficient available balance, you must repay us the amount immediately on demand.

If unauthorised transactions occur after you have notified Customer Services of the loss, theft, compromise or unauthorised use of your card or Admirals Account, and you have not acted fraudulently or in breach of these Terms and Conditions, then Solaris will be liable.

Solaris will not be liable:

- in any event that a merchant refuses to accept your card;
- for any interruption, disruption or impairment of our service or any third-party services on which we rely for the performance of our obligations hereunder;
- for refusing to authorise a transaction;
- for cancelling or suspending use of your card or Admirals Account;
- for any loss arising from your inability to use your card or access your ac Admirals Account count due to interruptions;
- for any direct, consequential, indirect, exemplary, punitive, special, incidental or reliance loss or damage you may suffer including loss of revenue, loss of reputation, goodwill, opportunity or anticipated savings as a result of your total or partial use or inability to use your Admirals Account and/or card(s), Account Portal or the use of your Admirals Account and/or card(s) by any third party (unless otherwise required by law);
- for the quality, safety, legality or any other aspect of any goods or services purchased with your Admirals Account or card; and
- any abnormal and unforeseeable circumstances beyond our control, however so caused and permitted under applicable law.

We are not responsible for lost, late or undelivered text messages, notifications, or communications. We accept no responsibility for any technical, computer, online, telephone, cable, electronic, software, hardware, transmission, connection, internet, website or other access issue which may hinder your ability to access the services.

Nothing in these Terms and Conditions shall operate to exclude liability for death or personal injury due to negligence or for fraud or fraudulent misrepresentation or for any statutory liability that cannot be excluded or amended by agreement between the parties.

### 28. When can I be charged (other than the fees in section 31)?

We may charge you for any reasonable costs that we incur in taking action to stop you using your card or Admirals Account and to recover any monies owed as a result of your activities if you:

- use your card or Admirals Account fraudulently;
- do not use your card or Admirals Account in accordance with these Terms & Conditions; or
- have been grossly negligent, for example by failing to keep your Admirals Account details, card, or PIN secure or by failing to notify us without delay after your Admirals Account or card is lost, stolen, or after your Admirals Account has been used by someone else or where your Admirals Account has been compromised.

In these circumstances you will not be refunded, and we reserve the right to charge you for any reasonable costs that are incurred in taking action to stop you using your Admirals Account and to recover any monies owed as a result of your activities.

If you have used your card and Admirals Account in accordance with these Terms & Conditions, your maximum liability for any unauthorised transaction resulting from a failure to keep your personalised security features safe or the use of a lost or stolen card before you notify Customer Services will be 50 euros.

At our discretion, you will be charged an Administration Fee if we have to manually intervene to complete a payment or rectify an error on the Admirals Account caused by an error or omission on your part.

### 29. Can I assign my rights or obligations under these Terms and Conditions?

You may not transfer or assign any rights or obligations you may have under these Terms & Conditions to any other person without our prior written consent. Solaris may assign the benefit and burden of these Terms & Conditions to any other person at any time on giving you 60 days prior notice of this. If Solaris does this, your rights will not be affected.

30. Governing law

These terms and conditions and all communications will be available and provided for in English.

You have the right to request the Lithuanian version of these terms and conditions at any time and Customer Services shall make them available to you on request.

These Terms & Conditions will be construed in accordance with laws of the Republic of Lithuania and subject to the exclusive jurisdiction of the courts of the Republic of Lithuania.

31. What are the fees and limits?

Fees and Charges	Value	Value for VIP clients**	Comments, including when the fee is taken
Physical Card Fee	€10	€0	Physical cards are delivered within 10 working days. The fee is taken when the card is ordered.
Virtual Card Fee	€10	€0	The fee is taken when the card is ordered.
Replacement Card	€10	€10	Free replacement for expired cards. This fee is for lost/stolen/damaged replacement. The fee is taken when the new card is ordered.
Monthly Management Fee	€10	€0	The fee is taken 15 days after the first card is activated.
Cards and Cash			
Visa card payment in Europe non-euros	€2 plus + 2% of the transaction value	€2 plus + 2% of the transaction value	Any transaction in a foreign currency will be converted into Euros. We'll do this at the rate of exchange provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website. The fee is taken at authorisation.
Visa card payment in a foreign currency (non-Europe, non-euro)	€2 plus 2.5% of the transaction value	€2 plus 2.5% of the transaction value	
ATM Withdrawals in Euros in Europe*	€1 plus 2% of the transaction value	€1 plus 2% of the transaction value	The fee is taken at authorisation.
ATM Withdrawals in Europe, non-euros	€2 plus 2.5% of the transaction value	€2 plus 2.5% of the transaction value	Any transaction in a foreign currency will be converted into Euros. We'll do this at the rate of exchange
ATM Withdrawals in	€2 plus 2.5% of the	€2 plus 2.5% of the	

a foreign currency (non-Europe, non-euros)*	transaction value	transaction value	provided by Visa Europe on the date they process the transaction which may differ from the actual transaction date. See more information on exchange rates on the Visa Europe website. The fee is taken at authorisation.
Declined transactions	€1	€1	The fee is taken at authorisation.
OTHER FEES			
ATM balance enquiry	€2	€2	Balance enquiries are FREE through your Account Portal. The fee for ATM balance enquiries is taken at the moment of enquiry
Email Alerts	Free	Free	Optional service for confirmation of statement generation, payment transfers from Admirals Account and marketing messages.
Call costs to Customer Services	Standard geographical rate	Standard geographical rate	Calls to +442035041364 are charged at standard geographical rates and will be included in mobile phone inclusive minute packages.
Statements paper	Free	Free	You must request a paper statement by contacting Customer Services.
Statements online	Free	Free	
Inactivity/dormancy fee	€10	€10	Applied when there have been no transactions on the Admirals Account for 90 days.
Administration Fees	€30	€30	Administration fee for transaction revocation, manually rectifying Cardholder errors or investigating shortfalls. The fee is taken at the moment of enquiry.
Card to card transfer within Programme	€2.00	€2.00	The fee is taken at the moment of enquiry.
Transfer from Admirals Account to Admirals Card	€1.00	€1.00	The fee is taken at the moment of enquiry.

<b>Physical Card cancellation fee</b>	€29.00	€29.00	When you cancel the agreement and a card has already been ordered in your name.
<b>Virtual Card cancellation fee</b>	€2.00	€2.00	When you cancel the agreement and a card has already been ordered in your name
<b>Redemption fee</b>	€10.00	€10.00	When you request a funds transfer on closing of the Admirals Account. The fee is taken by deducting the fee from the total amount redeemed.
<b>LIMITS</b>			
<b>Maximum daily ATM withdrawal</b>	€300	€300	
<b>Initial load</b>	1 EUR	1 EUR	
<b>Maximum account balance (point in time)</b>	€12000	€12000	

\* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

\*\* A customer can get a VIP clients pricing if his Admirals trading wallet balance is 1000 EUR or more at the moment of charge.

Your Visa **Admirals Account and card** is issued UAB "Finansinės paslaugos „Contis“ who is authorised by the Bank of Lithuania to issue e-money (company code: 304406236) and is a member of Visa. Registered head office is Gedimino pr. 20, LT-01 103, Vilnius, Lithuania.

Please note that **Admirals** Visa card and Admirals Account is an electronic money product and although we are supervised by the Bank of Lithuania, it is not covered by the Deposit Insurance System of the Republic of Lithuania. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that UAB "Finansinės paslaugos „Contis“ becomes insolvent your funds will be protected against claims made by creditors.